

NO ONE LEFT BEHIND: TACKLING POVERTY IN SALFORD

**A joint strategy from the
Salford City Mayor and
Salford Youth Mayor**

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FOREWORD FROM THE SALFORD CITY MAYOR AND SALFORD YOUTH MAYOR

Salford has ambitious plans to become a modern global city and significant public and private investment over the last ten years has helped to create more new jobs and opportunities than ever before.

But despite the success of the city's continued growth, it is clear that not all of Salford's residents are sharing in the benefits of this prosperity. The fact remains that significant levels of poverty continue to exist in many parts of the city.

Poverty blights people's lives. For young people in particular, growing up in poverty means they are almost four times more likely to become poor adults than their peers¹.

This is clearly not acceptable. But behind all the statistics are the lives of real people experiencing poverty every day. These are the people that really matter.

Working with the Salford Poverty Truth Commission, we have been listening to their stories to better understand the challenges they face, as the only way poverty will be truly addressed is when those who experience it first-hand are at the heart of the process.

This strategy, therefore, restates Salford's commitment to tackling poverty and inequality and sets out the approach we will take over the next few years to give residents the very best chance of a poverty free future.

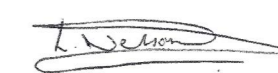
As well as taking action to make things better for the many households struggling to make ends meet now, we must also look to prevent people from falling into poverty in the first place, building on what we know is already working, as well as developing new ways of doing things.

We want our work to become a beacon of best practice in the fight against poverty. This is our opportunity to drive positive change and inspire even more people and organisations to do the same.

But no one agency can do this alone. Continued pressure on public finances will make this task more challenging. This is why we must co-ordinate what resources and community assets the city does have more effectively, to improve outcomes for as many people as possible.




Salford City Mayor
Paul Dennett



Salford Youth Mayor
Lewis Nelson

1. UK Government Child Poverty Strategy 2014-17



'TACKLING POVERTY WILL NOT BE QUICK OR EASY, AND WE ARE CLEAR THAT THIS STRATEGY IS JUST THE START OF THE CONVERSATION RATHER THAN THE END'

OUR VISION

"OUR VISION IS FOR A FAIRER AND MORE INCLUSIVE SALFORD WHERE EVERYONE IS ABLE TO REACH THEIR FULL POTENTIAL AND LIVE PROSPEROUS AND FULFILLING LIVES FREE FROM POVERTY AND INEQUALITY"

Salford City Mayor and Salford Youth Mayor



WHAT DO WE MEAN BY POVERTY?

The experience of poverty can be about more than income alone, although undoubtedly income is still the main resource that people can use to meet their needs.

One of the most widely used definitions of poverty is where a household's income is below 60 per cent of the median after housing costs are taken into account.

The median is the middle number - so half of all households earn more than the median income household, and half earn less. Those households that earn less than 60 per cent of this middle amount are described as living in income poverty (also called relative poverty). The poverty line is adjusted to take into account how spending needs differ between types of households.

Whilst this is easier to measure and can provide useful comparisons over time, it has also been criticised as somewhat narrow.

The Salford Poverty Truth Commission, along with the Joseph Rowntree Foundation both refer to poverty in terms of 'a lack of something', not just money, but things like social participation, access to essential services like decent housing and sustainable employment opportunities.

Although, we will continue to use median household income to measure levels poverty (along with others), we have also developed our own definition that we believe more accurately captures the many different factors:

'POVERTY APPLIES TO ANYONE WHO IS DENIED, THROUGH LOW INCOME OR LACK OF RESOURCES, THE OPPORTUNITY TO PARTICIPATE FULLY IN THE LIFE OF THE COMMUNITY AND HAVE QUALITY ACCESS TO EDUCATION, HEALTHCARE AND LEISURE ACTIVITIES, AS WELL AS THE NECESSITIES OF LIFE INCLUDING GOOD HOUSING AND ADEQUATE FOOD AND CLOTHING'

Who lives in poverty?

All types of people live in poverty. Key causes such as unemployment, ill health, debt or family breakdown can happen to anyone.

Although this strategy is aimed at reducing poverty for people of all ages and personal circumstances, there are certain groups that face a much higher risk of living in poverty than others.

This strategy will seek to reflect the needs of these vulnerable people and disadvantaged communities most at risk of poverty, which according to the Child Poverty Action Group² and an analysis of national and local evidence³ includes:

People with a disability or suffering ill health

Families with at least one disabled person are more likely to live in poverty.

It is estimated that around 37,200 people in Salford aged 16-64 (24 per cent) are unable to work due to illness or disability, or who are work-limiting disabled, whilst 17,710 people (7.6 per cent) recorded their health as being very bad or bad in the 2011 Census. This is significantly higher than both Greater Manchester (6.7 per cent) and England (5.4 per cent).

Lone parents, larger families and carers

Lone parents, families with three or more children and carers are more likely to experience poverty than people without children or caring responsibilities. Extra costs such as childcare or the loss of income from the need to reduce working hours are particularly significant drivers.

Although we do not have figures for how many of these vulnerable groups are living in poverty locally, we do know that there are currently 9,847 lone parent households with dependent children, 5,430 families with three or more children, and 4,080 people in receipt of carer's allowance living in Salford.

Older people

Although the number of pensioners living in poverty has dropped over the last decade, there are still estimated to be over 1.6 million living in poverty in the UK. Low income in retirement is often linked to earlier low pay, or time out of employment. Many older people are also missing out on the entitlements they are due to lack of knowledge or assumptions that they are not entitled.

In Salford, the number of people aged 65 and over (currently 35,767) is expected to grow steadily over the next ten years.

Some ethnic minority groups (inc refugees and asylum seekers)

Black and Minority Ethnic groups experience higher levels of poverty as a result of a number of reasons such as higher levels of unemployment, poorer housing and low take up and access to services.

20,200 people aged 16 and over in Salford (10 per cent of population) belong to an ethnic minority and 16,085 people do not speak English as their main language (with over 70 languages being spoken in total). This continues to be a significant barrier in reducing poverty for this vulnerable group.

Unemployed

The number of people unemployed in Salford is 7,800 (6.5 per cent) - higher than the rest of the North West (5.1 per cent). Whilst it is true that unemployment remains a key factor, poverty amongst working people in the UK has risen by more than one million in the last decade alone.

Homeless and insecurely housed

Homelessness both causes and is caused by many aspects of poverty, including financial problems, lack of work, family breakdown and deterioration in mental and physical health. 352 households were deemed to be homeless in 2016 (an increase of 73 per cent from the year before).

Children and young people (including those leaving care)

There are 12,667 Salford children estimated to be living in poverty in 2016. That's 23 per cent of children or 7 in a classroom of 30. Children growing up in poverty feel more insecure and anxious witnessing the daily struggles of parents who are budgeting on as little as £1.50 per day for food.

Young people leaving care also face particular challenges, as they often find it difficult to secure employment or work experience opportunities and often lack the confidence to access public services.

2. <http://cpag.org.uk/content/who-lives-poverty>

3. 2015-16 ONS Annual Population Survey, Salford State of the City Report, NOMIS, ONS Labour Market Profile



WHY DO WE NEED A NEW STRATEGY?

Since our last strategy was published in 2011, some good progress has been made in tackling poverty across many areas.

For example, latest figures show that between 2009 and 2014 the number of children living in low income families fell from 14,940 to 14,565 (2.5 per cent), whilst the number of people claiming out of work benefits reduced from 26,980 in 2011 to 20,090 in 2016⁴ (25 per cent).

Salford has also seen unprecedented levels of economic growth over the last five years, with more than £1.3 billion of private sector investment and £425 million of public sector investment helping to boost the number of Salford residents in employment from 102,500 in 2011 to 111,100 in 2016 – a rise of 8.3 per cent⁵. (although Salford's population has also risen by 4.2 per cent during the same period, which may account for some of this increase).

But despite this progress some very real challenges remain that are causing many people in the city to remain in, or at risk of poverty. Local evidence⁶ shows that huge inequalities still exists between many of our neighbourhoods, and when compared to other parts of Greater Manchester and England.

A picture of poverty in Salford

According to the national Index of Multiple Deprivation (IMD), which brings together a range of indicators to measure deprivation, Salford is ranked as the 22nd most deprived local authority area in England (out of 326). Although this is a slight improvement since 2010 (when Salford was ranked 18th), it still demonstrates the scale of the challenge we have to overcome to tackle multiple disadvantages.

In terms of child poverty, current forecasts for 2016 show that just under a quarter of all Salford children (23 per cent) live in low income families, compared to 18 per cent in the rest of England.

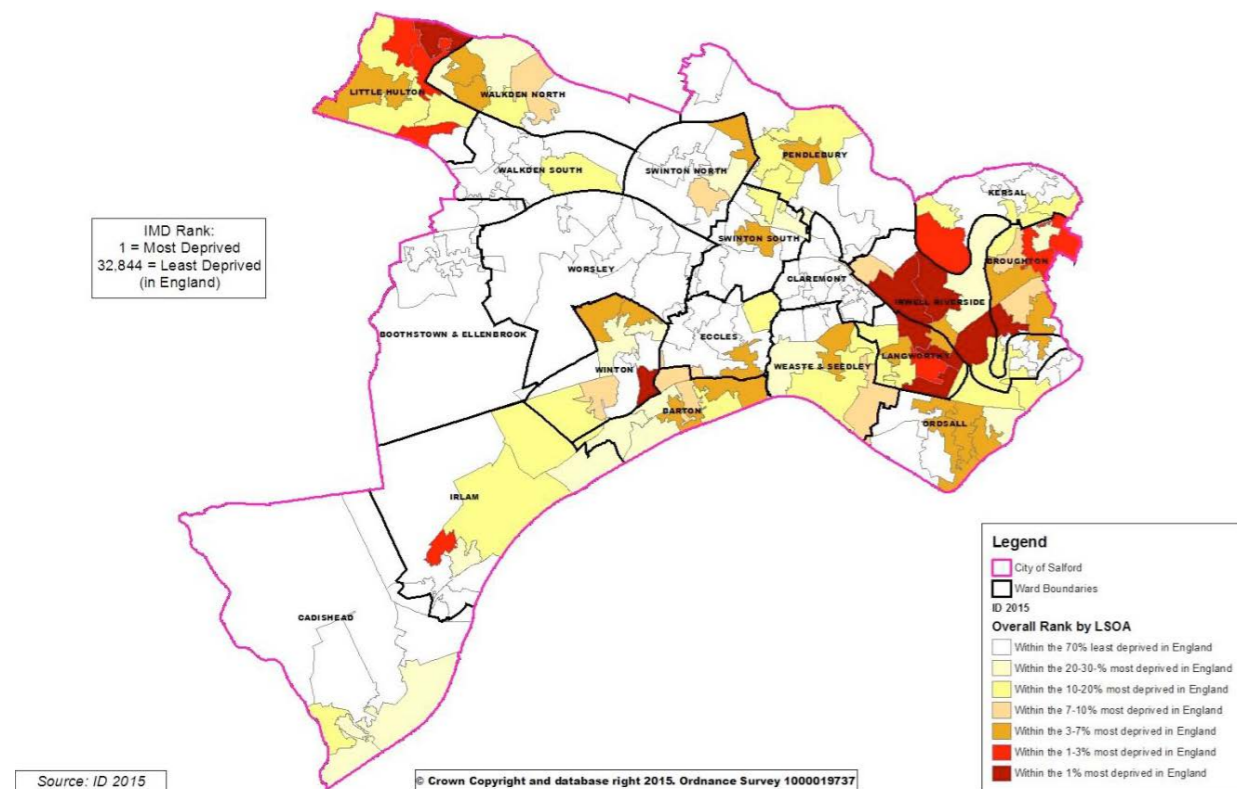
Levels of poverty and deprivation across Salford also vary significantly, with the most deprived wards being Langworthy, Broughton, and Little Hulton, and the least deprived being Worsley, Boothstown and Ellenbrook, and Claremont.

4. Child poverty data 2014 (published 30 Sept 2016) and DWP data (Feb 2016)

5. NOMIS data (Jun 2016)

6. Salford State of the City Compendium Report (2016)

The following map shows the pattern of overall deprivation across different neighbourhood areas in Salford.



Some key facts

- Salford is ranked as the 3rd most deprived district in Greater Manchester behind Manchester and Rochdale.
- Around 70 per cent of Salford's population lives in areas classified as highly deprived and disadvantaged.
- Around 11 per cent of children in low income families are growing up in homes where at least one adult is working⁷.
- Salford has the second highest proportion of primary school children eligible for free school meals in GM, at 24 per cent.

7. Children in low-income families local measure: 2014

Key causes and effects of poverty

The causes and consequences of poverty can be complex. An analysis of the available evidence suggests that there is no single cause, but a range of factors continue to contribute to people's risk of experiencing poverty. This includes:

Unemployment (and underemployment)

There is still a strong association between unemployment and poverty, although this is declining because of the significant rise of in-work poverty. Although the proportion of people claiming out of work benefits has fallen in recent years, it still remains higher than the rest of Greater Manchester and England. It is also estimated that a significant number of unemployed people are not claiming any benefits at all, and so are not captured within official recorded statistics.

Young people are particularly impacted, with the number aged 16 to 18 not in employment, education or training increasing from 7.8 per cent in 2014 to 8.1 per cent in 2016 – the highest rate in Great Manchester and second highest in England.

Although getting more local people into good quality work will undoubtedly play a major role in tackling poverty, it must be acknowledged that even when people do work it is not always a guaranteed route out of poverty. Underemployment, in particular, is rising with the number of people working part time or on a temporary basis, but wanting full time work, increasing steadily since 2009.⁸

8. Joseph Rowntree Foundation: Monitoring poverty and social exclusion

Low pay

Low paid work and low wage growth continues to be more of a feature of the Salford and Greater Manchester economy than elsewhere in the UK, particularly with the rise in 'flexible' forms of employment such as part-time and zero hours contracts.

Nearly a quarter of all jobs across Greater Manchester still pay less than the real UK Living Wage of £8.45 (as calculated by the Living Wage Foundation). Young people under 25 are particularly badly hit, with well over half (55 per cent) working in low paid jobs and for as little as £3.87 per hour for under 18s⁹.

As a result, one in six working households in Salford currently receives financial support through tax credits to top up their low wages. But the reality is that these benefits are set at levels that leave recipients still living below the poverty line, meaning they simply do not have enough money through social security to pay for essential living costs.

In 2016, average household income in Salford was £29,200. This is nearly a quarter lower (23 per cent) than the UK average of £37,500, although there are signs the gap is closing. A significant challenge also remains to narrow the income gap between different parts of the city, with the difference between the highest income area (Worsley) and lowest (Little Hulton) being more than £27,000.

9. Low Pay and Productivity in Greater Manchester: New Economy August 2016

CASE STUDY

Living with debt and low pay

Sarah, a single parent with three dependent children, had been in receipt of benefit income for some years, but had managed to set up her own business.

The business did not generate enough income to live on so her income was supplemented by working tax credits and child tax credits that included a contribution towards her childcare costs.

When she started her business she was already carrying several debts and with minimal income, was not able to quickly reduce the debt or create a financial “cushion” for her family.

HMRC stopped her tax credits as they believed she had not provided enough evidence of her self-employment through her business. While this was under dispute, her income became far too low to pay her nursery fees for one of her children and she had no alternative child care provision. She was forced to borrow from family and friends.

As a result, she was unable to make payments against her debts, some which were subject to court orders. This jeopardised the retention of her accommodation and led to fears of the family becoming homeless.

A referral for specialised debt advice was needed to help restructure her debts and help her to rebuild the business that she worked so hard for.

Source: Citizens Advice Salford

Ineffective social security (welfare reform)

Extensive changes to social security continue to impact negatively on the incomes and security of the poorest Salford households. In particular, people in low paid work, those looking for work, those who have health issues and younger people.

Working age benefits and Local Housing Allowances have been frozen for four years at a time when living costs are rising. Rent arrears in social housing are on the increase, exacerbated by cuts to support for housing costs including the “bedroom tax”. Over 400 households in Salford are expected to have reductions in support for housing costs due to the lowered benefit cap from November 2016.

Work allowances (the amount of earnings disregarded when calculating payments of Universal Credit) will be abolished for non-disabled childless claimants, and reduced to £192 per month for those with housing costs and £397 per month for those without housing costs.

These cuts to financial support for working households on Universal Credit will reduce the potential to “make work pay” and may discourage take up of full-time work, or increase the take up of low paid work to stay within new lower limits.

The “work related activity component” of Employment Support Allowance (ESA) will be abolished for new claimants from 2017. This will reduce financial support for those with significant health problems and disabilities by £1,500 per year. In Salford the majority of ESA claimants have mental health related issues.

From 2017, out of work 18 to 21 year olds will also no longer be entitled to housing costs when making a new claim for Universal Credit. This will have a relatively small impact on social security expenditure but is already impacting on the allocations policies of Salford’s registered providers.

CASE STUDY

The threat of a benefit sanction

Jane is single parent with one non-dependent child. Both Jane and her daughter were unemployed and in receipt of Job Seekers Allowance. Jane also had a learning difficulty and mental health condition and was previously in receipt of Employment Support Allowance but had failed the assessment – largely as a result of not fully understanding the assessment process.

Although the Job Centre did recognise that Jane had learning difficulties and referred her to a training course on how to use Universal Job Match, it was simply not good enough to meet Jane’s needs, as it was not personalised enough.

Consequently, Jane found herself under pressure to comply with the requirements of using the service, without having the necessary skills to successfully do so. Inevitably, this led to Jane’s work coach to continually warn Jane that she faced receiving a sanction, which had a massively adverse impact on mental health, with her stress levels and anxiety increasing considerably.

The pressure derived from this experience undermined Jane’s ability to deal with her daily affairs. She required assistance with the provision of a food parcel and a grant for gas and electricity, as she could not manage her budget on her own.

Source: Citizens Advice Salford

Lack of skills and qualifications

Despite skills levels improving in recent years, more than a quarter of people aged 16 and over (27.3 per cent) still have no GCSEs. This means that forecasted future growth in higher skilled and paid jobs in Salford is simply not going to be accessible to many local people.

In 2016, just under half of pupils (48 per cent) taking GCSE’s got 5 or more compared with 57 per cent in England, whilst the city’s 45 per cent progression rate into Higher Education is the third lowest in the North West¹⁰.

Household debt

Household debt is on the rise. According to a recent study by the Money Advice Service¹¹, Salford is ranked as the 38th most indebted local authority area in the country with 19.8 per cent of people being over indebted - much higher than the North West at 16.9 per cent. Renters, young people, lone parents and those with three or more children are most likely to be affected, and this often compounded by the recovery charges associated with paying off those debts.

Research also carried out by the Trades Union Congress (TUC)¹² showed that unsecured household debt (excluding mortgages) rose sharply in 2016; with weak wage growth pushing more and more families to borrow to support their day-to-day living standards.

Poor physical and mental health

The link between poverty and a higher risk of illness and premature death is well established. In Salford, people living in some of our poorest areas are living up to 14 years less than those in more affluent ones.

To put these health inequalities in perspective, a walk down the Bridgewater Canal from Worsley Green, female life expectancy is as high as 84.8 yrs and just two miles into the journey at Patricroft, female life expectancy drops to as low as 73.8 yrs.

Salford also has some of the highest rates of mental health problems in England. According to recent research¹³, Salford is ranked as the 12th worst in the country (out of 200 NHS areas) in terms of levels of depression and anxiety. In addition, physical health conditions linked to poverty including excess weight, alcohol and drug related conditions, and cardiovascular diseases are all higher in Salford than the UK average.

High housing and living costs

High housing costs constitute one of the most direct impacts on poverty and material deprivation. Rising house prices and rents in the private sector are pushing more renters and homeowners below the poverty line and increasing demand for low cost social housing in the city. Current estimates suggest that around 750 new low cost rented homes must be built in Salford each year to meet future housing need.

Research undertaken by Salford's Financial Inclusion Practitioners Group and the University of Salford also shows that rent arrears across all housing providers are on the increase, with the implementation of Universal Credit seen as a key driver with payments now being monthly in arrears, and housing benefits going directly to the claimant and not the landlord.

Homelessness in Salford is also increasing. Since 2013, Salford has seen a 72 per cent increase in the number of people presenting as homeless (from 741 to 1273), and a 73 per cent increase in the number of homeless acceptances e.g. those with a priority need (from 203 to 352). Despite this, Salford continues to receive the lowest Homeless Prevention Grant in the whole of Greater Manchester.

The high cost of housing is not only the problem. The rising cost of living for other basic necessities such as food, clothing and utilities, coupled with weak wage growth, means more and more families are reaching crisis point.

In addition, many of those on low incomes are also forced to pay over the odds for these essential goods and services (known as the Poverty Premium) including food, energy, finance, furniture and white goods. Save the Children¹⁴ estimate that the Poverty Premium could add in the region of £1,200 to £1,400 to a typical family's annual living costs.

Links to other strategies

Tackling poverty has become part of the work of a huge range of organisations across the city and there are a number of local strategies that will play a crucial role in reducing inequalities and improving the lives of Salford people.

It is not the intention of this strategy to duplicate any of the work that is already taking place to reduce poverty in Salford. Instead, it will seek to complement and provide the overarching framework for the many activities that our public sector partners, businesses and the community and voluntary sector are already delivering.

Among the many strategies already in place include:

- **Salford Health and Social Care Locality Plan** (and GM Strategic Plan for Health and Social Care Devolution) recognises poverty as a key determinant of health and wellbeing and sets out the blueprint for improving a wide range of health conditions linked to poverty, as well as many of the wider determinants of health.
- **Salford Employment and Skills Strategy** sets out Salford's approach to addressing the barriers to employment, which will be vital in supporting more people into good quality and sustainable work.
- **Salford Regeneration Prospectus and Transport Strategy** provides the ambitious framework for delivering continued investment and improving the city's transport connectivity to help drive future economic growth.
- **Salford Social Value Alliance's policy and pledge** seeks to maximise investment of the Salford pound in 'added value' actions, which will help alleviate poverty.

Other local strategies that will play an important role delivering poverty reduction in Salford include the; Equality Strategy, Affordable Housing Strategy, Early Help Strategy, Affordable Warmth Strategy, Homelessness Strategy, Community Safety Strategy and Safeguarding Children and Adults Strategies.

Wider Context

Poverty and inequality isn't just an issue for Salford. In the UK, austerity measures and cuts to public services continue to hit poorer families disproportionately, whilst the incomes of the top 0.1 per cent has grown four times faster than the incomes of the bottom 90 per cent of the population since the mid 1990s.¹⁵

Welfare reform and low wage growth continues to be key drivers for this. Since 2010, £22 billion has been cut from the social security budget with another £12 billion scheduled to be taken out by 2020. The impacts in Salford have resulted in a reduction in financial support to many Salford residents on a low income.

Recent research from Sheffield Hallam University estimates that there will be a loss of £410 per working age adult per annum as a result of the post 2015 welfare reforms with anticipated loss of 25,000 jobs in the North West.

There has been much national research into the causes and consequences of poverty in UK, and this strategy draws from a wide range of learning and evidence developed including the Joseph Rowntree Foundation's Cities, Growth and Poverty programme¹⁶, and their recently launched strategy - 'We Can Solve Poverty In The UK'¹⁷

11. <https://www.moneyadviceservice.org.uk/en/corporate/a-picture-of-over-indebtedness>

12. <https://www.tuc.org.uk/economic-issues/labour-market/economic-analysis/fair-pay-fortnight-2015/unsecured-debt-hits-new-peak>

13. <http://www.manchestereveningnews.co.uk/news/health/greater-manchester-areas-highest-rates-12008551>

14. <http://www.savethechildren.org.uk/resources/online-library/uk-poverty-rip-poverty-premium-2010>

15. <https://www.oxfam.org.uk/blogs/2014/05/inequality-and-poverty-in-the-uk>

16. <https://www.jrf.org.uk/cities-towns-neighbourhoods/cities>

17. <https://www.jrf.org.uk/report/we-can-solve-poverty-uk>



WHAT ARE WE GOING TO DO ABOUT IT?

To achieve our vision we must focus our collective efforts and resources on those activities that are likely to have the most substantial and long lasting impact in reducing poverty in Salford.

It is vital that we get the most value from every pound spent in Salford and maximise the contribution that the business and the voluntary, community and social enterprise sector can make towards improving local people's lives.

We will seek to maximise the social, environmental and economic value from everything that we do, in our business, in service delivery, commissioning and procurement; to use the huge purchasing power of the public sector, businesses and VCSE organisations in Greater Manchester to obtain the greatest benefit for local people.

Using this approach, this strategy sets out the actions we will take to put Salford at the forefront of anti-poverty work in the UK by focusing collective action across the following three themes:

ONE.

Supporting people who are struggling in poverty now.

TWO.

Preventing people from falling into poverty in the first place.

THREE.

Influencing the Government and other national organisations to get a better deal for Salford people.

ONE.

Supporting people who are struggling in poverty now

As clearly demonstrated, levels of poverty in the city remain unacceptably high, despite the progress made over the last few years. It is incumbent on us all - public agencies, businesses, the voluntary, community and social enterprise sector, communities and individuals to come together to provide better support for those people struggling everyday to make ends meet.

We will improve support for people who are struggling in poverty now by:

Improving access to free welfare rights and debt advice

- Free and independent advice services such as those provided by the City Council's Welfare Rights and Debt Advice Service and Citizens Advice Salford, play a hugely important role in the fight against poverty. These services are at the front line, providing vital support to help maximise people's incomes and ensure everyone understands their rights and legal entitlements.
- Working together with providers of welfare rights and debt advice, we have reviewed the way these are delivered to ensure more people are able to access the free and independent advice they need, when they need it. This includes offering a much broader range of services from simple easy access to more intensive support targeted towards those in greatest need.

Increasing access to affordable credit

- Low income households, like many others, need access to affordable credit but often find it much more difficult to borrow from mainstream lenders. This can mean they become reliant on alternative high cost lenders such as payday lenders, which can very quickly lead to debts spiralling out of control.
- Through investing financially in the Salford Credit Union, we will be working to expand access to affordable credit and savings options to those excluded from mainstream banking; ensuring more people can benefit from cheaper lending and a convenient way of saving regularly that many other people take for granted.

Reducing the cost of essential living

- Many low income families often have to pay much higher prices (known as the poverty premium) for essential goods and services such as gas, electricity and even household furniture, than those that are better off.
- For example, low income households often have to use prepayment meters to pay for energy that costs significantly more per year than paying by Direct Debit. Furniture and white goods cost more when using rent-to-buy providers, and cheaper online deals are often not available to people on low incomes without access to the Internet. In Salford, 12.8 per cent of adults have never been online¹⁸
- Working with voluntary and community organisations, and the business community we are exploring new and innovative ways to reduce the cost of essential living for some of our poorest households including:

The cost of energy by:

- Promotion of the Warm Salford campaign to raise awareness of national, regional and local schemes available to help reduce energy bills;
- Launching a new 'Fair Energy for Salford' campaign to support more households to find a better energy deal by switching providers.

The cost of household items by:

- Exploring new ways of providing cheaper alternatives to high street rent-to-buy providers for everyday household items such as furniture and white goods.

The cost of accessing the internet by:

- Expanding the city's network of free Wi-Fi hubs;
- Supporting more people to improve their digital skills through the city's network of Digital Champions;

- Working with local broadband providers to explore ways of bringing low cost broadband to some of our poorest communities.

The cost of food by:

- Supporting the work of Salford Food Share Network to better co-ordinate, and strengthen food crisis services across the city.
- Supporting the work of local community organisations, such as Mustard Tree to establish a network of 'Food Clubs' across Salford; that for a modest weekly membership fee, can provide communities with access to healthy, fresh and packaged food for a fraction of the usual retail price.

The cost of transport by:

- Working with our Greater Manchester partners to ensure that the regions new powers over local transport puts affordability and value at the heart of decision making, and seeks to take steps to cut the cost of essential travel for some of our most hard pressed communities and young people.

The cost of funerals by:

- Removal of burial and cremation fees for children under 16 in Salford's cemeteries, to help ease the financial burden on bereaved families in what will be an already difficult time.
- Supporting and endorsing a Fair Funerals campaign for Salford to encourage local funeral directors to adopt the national fair funerals' pledge and support low income bereaved families to find a funeral they can afford.

18. <https://doteveryone.org.uk/heatmap/about-heatmap/>

Strengthening support for vulnerable groups

- As identified at the beginning of this strategy, there are a number of different groups of people that are at a significantly higher risk of experiencing poverty and social exclusion - particularly those affected by the benefit cap and other welfare changes.
- Although this strategy is designed to help bring about change and improve the lives of all people on low incomes, regardless of personal circumstances, we also recognise that these particular 'at risk' groups may need additional, more specialised support from time to time - particularly when there are safeguarding concerns for some of our most vulnerable children and adults.
- This is why we will undertake extensive work with partners and communities across the city to develop a better understanding of the characteristics and experiences of these risk groups; the different types of poverty that most affects them; and how we can work together to provide more tailored support when needed.

Protecting the safety net

- Although eliminating poverty entirely will always be the ultimate aim, we must recognise the fact that there will be times when some people will find themselves in crisis situations following an emergency or unexpected event and have no other source of help.
- It is critical; therefore, that services are adequately resourced to meet the needs of Salford people who find themselves at the point of crisis. This is why we will undertake an extensive review of the city's local welfare assistance scheme - the Salford Discretionary Support Scheme (which includes Council Tax Support) to ensure continued sufficiency of funding and that it remains fit for purpose for those who need it most.
- However, to really make a difference we also need effective support services that reach beyond the public sector. There are many voluntary, community and social enterprise organisations working on the front line across Salford, providing critical support for those in severe hardship. However, these organisations are also faced with their own challenges of rising demand and reducing resources. More than ever we need to harness and value the contributions of Salford's many thousands of volunteers.
- So it is imperative that partners work together to harness this inspirational local leadership and ensure this vital support, that provides a lifeline to so many, is not lost in the future.

Poverty proofing our work

- Salford is a place where tackling poverty is everybody's responsibility. This strategy places a new emphasis on all public agencies in Salford to consider the impact of policies on poverty and ensure that actions to mitigate its effects are given priority when making decisions.
- This process of 'poverty proofing' will specifically include a commitment by all public sector partners in Salford to ensure:
 - The services we deliver are subject to a rigorous test of affordability and accessibility and do not discriminate (in any negative way) against low income households.
 - Our collective debt collection practices (including the use of external enforcement agencies) are robustly reviewed, so that they are undertaken in as sensitive a manner as possible, and in a way that does not create further hardship, distress or financial difficulties for vulnerable people.
 - Resources are effectively targeted and focused towards improving the lives of those people blighted by poverty and disadvantage.
 - Key front line and customer service staff are appropriately trained to recognise the early warning signs that people may be struggling (such as missing a payment) and are aware of what they can do if they are concerned.

- Individuals and groups are not stigmatised, in any way, because of low income.
- The social impact of our activity is clearly measured and reported against on an annual basis.
- We learn from and act upon the recommendations of the Salford Poverty Truth Commission and the Integrated Place early adopter work in Eccles which has been reviewing system issues related to debt and crime, and testing improved ways of working.

WE WILL KNOW IF WE ARE MAKING A DIFFERENCE IF WE SEE:

- Fewer households (and children) living in poverty.
- A measurable increase in average household incomes.
- An increase in the membership of the Salford Credit Union and number of successful applications for affordable loans.
- A reduction in the number of indebted households in the city.
- Fewer households living in fuel poverty.
- More Salford people seeking early advice on issues such debt, home repo.

TWO.

Preventing people from falling into poverty in the first place

This strategy restates Salford's commitment to tackle poverty at its source. As well as taking action to alleviate some of the symptoms of poverty in the short term, we must also act strongly to tackle some of the root causes of poverty in the medium to long term - to give Salford people the very best chance of a poverty free future.

Addressing many of the underlying causes of poverty, be it unemployment, low pay, illness, low educational attainment or family breakdown, will be crucial if we are to be successful in achieving long term sustainable poverty reduction.

We will prevent people from falling into poverty in the first place by:

Creating decent jobs with decent pay

- Salford continues to have fantastic growth potential and Salford's Regeneration Prospectus (Salford 2025) and Local Plan set out clear frameworks for attracting investment and delivering new jobs and opportunities over the next few years.
- But growth on its own isn't enough. It is vital that we connect residents in low income neighbourhoods to the opportunities generated through economic growth and use our influence to target employers who are committed to giving something back in return - those who offer local jobs, look after their employees and pay them well.
- We want productive local jobs with real career progression, and opportunities to develop the skills and talents of Salford people. Our commitment to this inclusive growth agenda is laid out in our Social Value Charter and Pledge - making sure we get the most 'bang for our buck' for the benefit of Salford residents.
- Through our Employment Standards Charter, we are committed to do all we can to encourage businesses and organisations based in Salford to pay the real UK Living Wage of £8.45 as a minimum (regardless of age), with a clear ambition for Salford to become a truly 'Living Wage City'.
- Working with Greater Manchester's Inclusive Growth Analysis Unit, we will also explore ways of ensuring more of our residents on low income can benefit from the regions continued economic success, including developing a new Industrial Strategy for Salford, to forge new strategic partnerships with those sectors that can have the most positive impact on growth in the city.

Supporting more people into work

- Work is still one of the main routes out of poverty for many people, and we need to do all we can to support people back into work. Salford's Helping Families and Working Well programmes, that help the long term unemployed and those with complex needs find suitable employment, will be expanded to ensure more people can benefit from intensive and personalised support over the next few years.
- Having no or low skills is widely acknowledged as one of the main barriers preventing unemployed people from entering or returning to the labour market, and a significant number of our residents are under skilled when compared to other parts of the country.
- It is vital we ensure local people have the right skills needed to effectively compete, and Salford's Employment and Skills strategy provides the ambitious framework to address the skills and employment needs of residents, which will be vital in supporting people with the tools they need to get themselves out of poverty on their own.

Supporting families to give children the best start in life

- Family stability is vital for children. Trauma, abuse and poor parenting can increase a child's risk of experiencing poverty in the adulthood. To break the cycle of children growing up in poverty and staying in poverty as adults, we must start at the earliest stage of a child's life.
- We are already leading the way in Greater Manchester in reviewing services for children and families, as part of the Devolution Agreement, to look at better ways of improving outcomes for as many children as possible.
- We are piloting new and creative ways of providing early help to families to improve school readiness and close the educational attainment gap between those from disadvantaged backgrounds and their peers. This includes working closely with our local schools to ensure Pupil Premium funding is targeted and used in the most effective way possible.
- We will continue to review the quality and provision of local childcare to ensure it meets demand (especially for parents working irregular hours), and we will look to strengthen our family support services to ensure the parenting and relationship support that some families and couples need is given extra priority.
- We will also be developing a range of new financial education programmes targeted towards families and young people, to help them better understand their financial responsibilities and equip them with the financial planning skills they need to live independent lives. This will include improving financial education support for adults and school children, and the launch of a new Junior Savers Scheme to encourage more young people to open a savings account with the local credit union.

Improving mental health and wellbeing

- The relationship between poor health and poverty is well established and Salford's Locality Plan (the blueprint for delivering health and social care services) acknowledges this link and sets targets and actions for improving a range of conditions linked to poverty such as excess weight, cardiovascular diseases, alcohol and drug related conditions, as well as many of the other wider determinants of poverty outlined in this strategy.
- However, the Salford Poverty Truth Commission has identified mental ill health as a particular area of concern. Poverty can significantly increase the risk of people developing mental health problems such as depression and anxiety as worries about money, debt, jobs and benefits can make it much harder for people to cope.
- According to the national charity Mind¹⁹, one in four adults and one in ten children experience mental health problems to some degree each year, with women at a slightly higher risk (26 per cent) compared to men (23 per cent).
- Working with those individuals and families with lived experiences of these issues, along with our health partners, we will be exploring ways we can better understand the relationship between poverty and mental health and how, as a city, we can better support the mental health and wellbeing of some of our most vulnerable adults and children across the life course.

Supporting people to stay in their homes

- We have an absolute commitment to preventing homelessness in Salford and providing alternative housing options, wherever possible, to avoid the need for people to make a homeless application and face the prospect of living in temporary accommodation or on the streets.
- However, the city cannot tackle this growing problem alone. We endorse the views of the Local Government Association for a new UK wide Homelessness Strategy that better equips local authorities with the powers and funding needed to make a bigger difference, as Salford already receives the lowest Homeless Prevention Grant in the Greater Manchester and this situation needs to change.
- We will also be launching a new homelessness summit in 2017, to bring together key local, regional and national agencies to examine ways we can influence Government policy, whilst making sure we make the best use of the limited resources we do have, to help as many people as possible.

Ensure enough good quality decent homes are provided at a price people can afford

- It is clear we need lower cost rented and social housing in Salford to support the city's existing and growing population. Current estimates suggest the city needs to build around 750 low-cost rented homes per year to meet future housing need.
- This is why we have set up a new dedicated social housing fund to build the first council houses in Salford for nearly 30 years. With half of million pounds already set aside, and the promise of much more to come, this is a serious commitment to address current market failure and rebalance the dysfunctional housing market.
- We are also committed to the development of further options for affordable housing in the city including; bringing more long term empty properties back into use; working with private landlords to improve housing standards; and the use of housing co-operatives. We will also be working closely with our social housing partners to explore ways we can make better use of council owned land to build social rented homes that keep building costs to a minimum.

Enhancing green infrastructure

- There is a strong relationship between the outdoor physical environment and levels of deprivation in an area. For example, Manchester City of Trees has mapped deprivation against tree cover in Salford and there is a clear negative correlation, as with other forms of green infrastructure provision.
- Many deprived neighbourhoods often have physical features such as hard standing areas and undefended open space, that make them harder to look after. They also tend to be more densely populated, making them more vulnerable to environmental challenges such as litter and fly-tipping, the urban heat island effect and the risk of urban flooding.
- Salford must continue to do all we can to improve the quality and the quantity of green infrastructure provision in some of our most deprived communities. We will also continue to expand our efforts to mitigate the impact of climate change through the development of a new strategy; and reduce the perceived vulnerability of individual communities by working to promote climate justice.

19. <http://www.mind.org.uk/information-support/types-of-mental-health-problems/statistics-and-facts-about-mental-health/how-common-are-mental-health-problems/>

Harnessing the strengths of local communities

- Salford is renowned for his community spirit and resilience and, as a city, we need to ensure we continue to make full use of the assets, skills and resources that already exists within our proud and diverse local areas.
- Using an asset based approach that recognises and builds on the strengths of individuals, families and communities we will seek to develop a new relationship between public services and citizens, communities and businesses that enables greater shared decision making and genuine co-production of services.
- We will continue to work closely with communities and partners to seek a better understanding of the assets that people and communities already have and how we can foster positive connections between our communities to support more community led action to tackling poverty.

WE WILL KNOW IF WE ARE MAKING A DIFFERENCE IF WE SEE:

- An increase in the number of better paid jobs created in the city.
- An increase in the number of Salford residents accessing these local jobs
- Fewer people with no qualifications or skills training.
- Fewer people who are in receipt of out-of-work benefits.
- Fewer young people aged 16-18 who are not in education, employment or training (NEET).
- An increase in the number of children deemed school ready.
- A positive change in the city overall deprivation score (as measured by the Index of Multiple Deprivation).
- A reduction in homelessness.
- An improvement in the health and wellbeing of Salford's population.
- A reduction in the amount of affordable homes that need to be built each year to meet demand.

THREE.

Influencing the Government and other national organisations to get a better deal for Salford

Many of the measures outlined in this strategy to reduce poverty will make a real difference to the lives of Salford people.

However, we must also be realistic and recognise our limitations on what we can achieve locally on our own. This is why it is imperative that we are able to influence and shape the poverty debate at a regional and national level, and ensure the fight against poverty becomes a key pillar of Greater Manchester Devolution.

Through our strong leadership at the Greater Manchester Combined Authority and growing influence in national networks such as Key Cities and the Local Government Association, we must hold the government, businesses and other stakeholders to account and campaign for a better deal for Salford people.

We will do this by:

Campaigning for the reversal of unfair welfare changes and funding cuts

- As described previously, the significant changes to the social security system over the last few years including the use of conditionality and sanctions is having a very real negative impact on those out of work and in low paid jobs in Salford.
- We have already received widespread national coverage for the fantastic work of the Salford Conditionality and Sanctions Task Force highlighting the true impact of welfare reform on local people and will continue our fight for change, using our political influence at a regional and national level to call for an independent enquiry into the benefit conditionality and sanctions regime – a key recommendation from the taskforce's report 'DWP Conditionality and Sanctions in Salford – One Year On'.²⁰
- We will also continue to campaign against the unprecedented government cuts to funding. By the end of March 2017 the City Council will have made in excess of £171 million of budget savings since austerity began. This represents over 42 per cent of the money we receive from government, with more to come. This is not right and we will continue to highlight the damaging effect this is having on some of our most vulnerable communities, and fight to get a fairer deal for Salford people.

20. http://www.partnersinsalford.org/documents/DWP_Benefit_Conditionality_and_Sanctions_in_Salford_-_One_Year_On..pdf

Highlighting the unfairness of current planning rules

- Although the number of homes being built in Salford is growing, national policy rules, along with the government's reluctance to fund new social housing, continue to hamper the development of the affordable homes we urgently need. It is a fact that developers are able to build new homes in the city without providing enough affordable housing or considering what local people need. The city has had few options in changing the situation and this isn't right.
- This is why we will be launching a new Salford Fair Rents Commission to scrutinise what we need to do to change the situation, as it is unacceptable that cities such as ours, are hamstrung in our efforts to build the decent, affordable homes that our low income residents need and this is something we aim to change, and quickly.

Tackling the scourge of high cost and illegal money lending

- High cost money lending such as payday loans, doorstep and illegal money lenders (commonly referred to as loan sharks), is on the rise and we believe concerted action is needed to protect our most vulnerable communities from financial malpractice and excessive charges.
- This is why we will be developing a new high profile citywide campaign to highlight the hidden dangers of taking out short term, high cost credit and promote more responsible lending; building on the good work already taking place on a local and national level.

Ensuring poverty reduction is a key pillar of Greater Manchester Devolution

- Salford has already played a significant role in helping to secure the devolution of new powers and responsibilities from central government and we will continue shape and influence the devolution agenda in Greater Manchester; influencing the work of the Greater Manchester Combined Authority to ensure action to reduce poverty and inequality sits at the very heart of decision making.

Creating the evidence base for action

- Salford has a wealth of local data and intelligence on poverty and deprivation that has been used to inform the development of this strategy, but there are still gaps in our knowledge that, as a city, we are keen to better understand.
- This is why we are launching a new Salford Anti-Poverty Taskforce in partnership with the University of Salford to help provide high quality research and analysis in support of the city's anti-poverty agenda.
- This exciting research and knowledge exchange partnership will undertake a variety of qualitative and quantitative research projects, particularly around exploring the lived experience, to help build the evidence base needed to challenge and influence central government policy.
- Some of the key areas of work to be explored by the Taskforce include; understanding social exclusion in the private rented sector; the continued impact of welfare reform; and the rise of in-work poverty.



DELIVERING THE STRATEGY

This strategy is not owned by any one organisation, but by all stakeholders who have an essential role to play in tackling poverty in Salford.

This means businesses, public agencies, voluntary, community and social enterprise sector, communities themselves. This is essential to make sure that the strategy is delivered in true partnership.

The strategy will be delivered through an accompanying partnership action plan to help effectively coordinate the city's efforts and provide clear ownership and accountability for individual actions.

However, to monitor progress and really drive forward delivery it is imperative that those people with first hand experiences of living in poverty are central to the process.

This is why we will be working closely with the Poverty Truth Commission and our community and voluntary sector to explore ways of ensuring local people have a greater role in shaping the city's policies and driving future action.

As the Salford Poverty Truth Commission itself states:

'NOTHING ABOUT US, WITHOUT US, IS FOR US'

From the Salford Poverty Truth Commission



ACKNOWLEDGEMENTS

In developing this strategy we have engaged widely with a range of key stakeholders, including the public, partners, business community, voluntary and community sector and most importantly, people with real experience of living in poverty themselves.

This has provided a rich source of information that has been used to develop the approach detailed in this strategy, and we would like to thank everyone who has taken the time to contribute their views and ideas.

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