Tameside Metropolitan Borough

Tameside Poverty Needs Assessment



1. Introduction

1.1 In recent years the rise of poverty, exacerbated by an economic downturn, cost of living crisis and the Covid-19 pandemic has emerged as a major policy issue. According to the Resolution Foundation, the real incomes of the poorest quarter of households nationally are set to drop by 6% in 2022/23, putting an extra 1.3 million people, including 500,000 children, into absolute poverty. Absolute poverty is where households have less than 60% of the median income in 2010/11, uprated by inflation, signifying that people may be unable to afford to meet their basic needs. This will be the first recorded incident of a rise in absolute poverty in Britain outside of a recession.

1.2 Tameside Council, alongside partners in the public, private and voluntary sector, recognises the severity of the current crisis and is working hard to support residents. However, poverty is more than just a lack of income, and its interactions with other areas such as physical and mental health, education, housing and the ability to participate fully in public life are cross-cutting and multi-faceted. We are aware that, given the scale of the crisis, many people will be requiring assistance who have not previously required support. Therefore, we will need to explore ways to use data to identify those at risk of falling into poverty to ensure everyone is able to access the support they need. Furthermore, consideration must be given to the rising scale of demand across public and voluntary, community and faith based services across the borough, necessitating a coordinated approach. This means that these issues need to be looked at through a wider lens in order to fully contextualise the problems and begin to develop comprehensive solutions.

1.3 This Needs Assessment has been produced to begin the process of exploring some of these relationships, inform the development of the Council's Poverty Strategy, and provide a robust evidence base to support short and long-term actions to combat poverty in Tameside.



2. Poverty in Context

2.1 The national discourse around poverty over recent months has been dominated by the cost of living crisis. At the time of writing, UK inflation has risen beyond 10% for the first time in over 40 years. The Office for National Statistics states that the three primary drivers of consumer price inflation have been “housing, water, electricity, gas and other fuels”, “transport” and “food and non-alcoholic beverages”. Together, these three components collectively account for over 50% of the Consumer Prices Index including owner occupiers’ housing cost (CPIH) basket by weight. The Bank of England predicts that inflation will peak at 13.1% in Q4 2022 and will not return to below 2% until Q3 2024.

2.2 However, it is important to note that the current cost of living crisis has been significantly exacerbated by a number of longer-term structural weaknesses in the UK, including low wages, low productivity and high inequality relative to other major economies. Before the financial crisis in 2008, GDP per capita in the UK was just 6% lower than in Germany, however by 2019 this gap had widened to 11%. Over this same period, labour productivity grew by just 0.4%, less than half the rate of the 25 richest OCED countries (0.9%). This slowdown has been reflected in wages, which grew by an average of 33% a decade from 1970 to 2007 but fell to below zero in the 2010s.

2.3 Income inequality in the UK as a whole is higher than any other large European country, and low-income households in the UK are now 22% poorer than their counterparts in France, and 21% poorer than low-income households in Germany. There is also significant income inequality at a sub-national level in the UK. Income per person in the richest UK local authority (Kensington & Chelsea - £52,500) is 4.5 times that of the poorest (Nottingham - £11,700) in 2019. Productivity disparities are larger still, with London being 41% more productive than Manchester compared to a 26% difference between Paris and Lyon.

2.4 This confluence of issues means that poorer households are incredibly vulnerable to either falling into poverty, or becoming further entrenched. Low wage growth and productivity means that British households were less financially resistant than those in equivalent developed countries going into the cost of living crisis, and surging inflation has disproportionately affected those on lower incomes. The Institute for Fiscal Studies - based on estimates of the share of budgets spent on different broad product groups – believes that the annual inflation rate for the poorest 10% of households was 10.9% in April 2022 compared to 7.9% for the richest 10%. This is because the major drivers of inflation make up a greater proportion of budgets for low-income households.

2.5 While it is important to understand these national and macroeconomic trends, they must also be placed in a local context. According to Official for National Statistics data, Tameside was the 37th most income-deprived out of the 316 local authorities in England in 2019. Of the 141 neighbourhoods in Tameside 54 were among the 20% most income-deprived in England, while only 8 were in the least 20% income-deprived in England.

2.6 The measure of inequality within a local authority area can be calculated by using an index called Moran’s I. This is measured from +1, which would indicate that deprived and non-deprived neighbourhoods are highly clustered, to -1, which would indicate that deprived and non-deprived neighbourhoods are more mixed together. Areas with a higher overall level of income deprivation general tend to have a higher Moran’s I. However, Tameside is unusual in that it has both a high level of income deprivation and a low Moran’s I meaning that deprivation and affluence are less clustered and more evenly spread. This must be borne in mind when developing recommendations and policies to alleviate poverty and deprivation in the borough.



3. Key Data Points Highlights

Percentage of jobs paid below National Minimum Wage / National living wage rates for workers aged 16+ (2021)

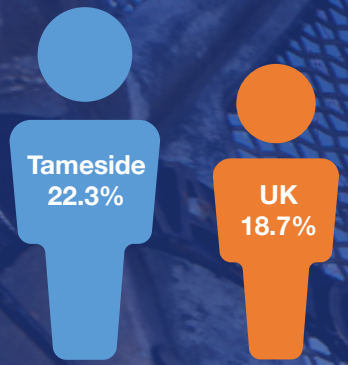


Income Deprivation affecting older people (2019)



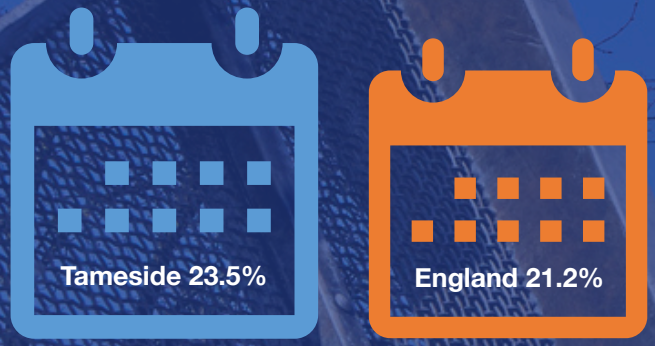
Source: NOMIS, https://www.nomisweb.co.uk/query/construct/submit.asp?menuopt=201&subcomp=

Percentage of children living in relative low income (2021)



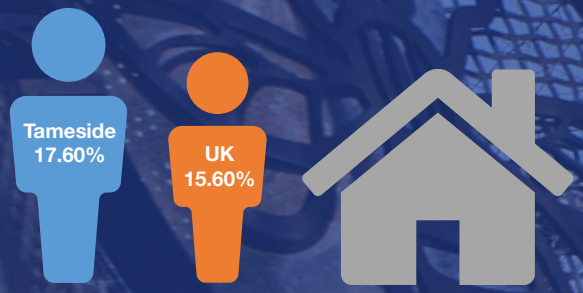
Source: https://www.gov.uk/government/statistics/children-in-low-income-families-local-area-statistics-2014-to-2021

Economic Inactivity Rate



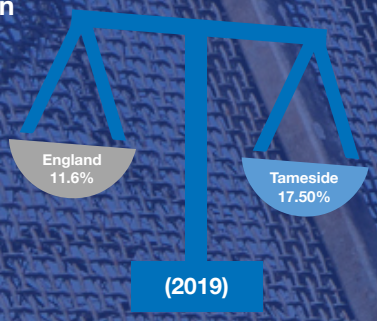
Source: NOMIS, https://www.nomisweb.co.uk/query/construct/submit.asp?menuopt=201&subcomp=

Percentage of children living in absolute low income families



Source: https://www.gov.uk/government/statistics/children-in-low-income-families-local-area-statistics-2014-to-2021

Income Deprivation



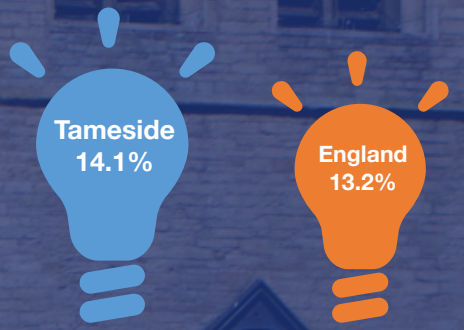
Source: https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/datasets/mappingincomedeprivationatalocalauthoritylevel.

Percentage of jobs paid below living wage in 2021



Source: [Link Removed]

Percentage of fuel poor households by administrative area 2020



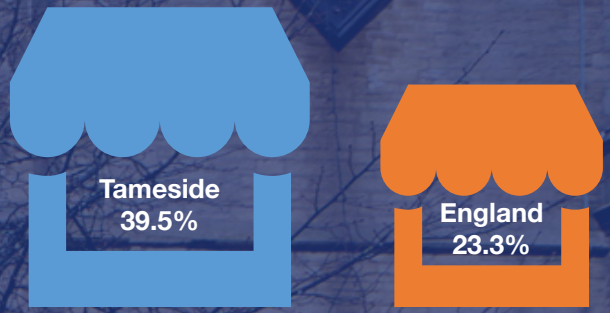
Source: https://www.gov.uk/government/collections/fuel-poverty-sub-regional-statistics
https://cpag.org.uk/news-blogs/news-listings/fuel-poverty-updated-estimates-uk

Median Gross Annual Pay 2021 (workplace)



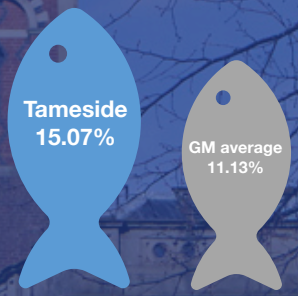
Source: NOMIS, Annual Survey of Hours and Earnings, https://www.nomisweb.co.uk/query/construct/summary.asp?mode=construct&version=0&dataset=30

Number of insolvencies per 10,000 adults



Source: https://www.gov.uk/government/collections/insolvency-service-official-statistics

Proportion of households struggling with food insecurity



Tameside has one of the lowest Good Credit Index Scores, coming 276 out of 307 local authorities in England, indicating poor financial health in the borough



Source: NOMIS, Claimant Count, https://www.nomisweb.co.uk/datasets/ucjsa

4. Methodology

4.1 In creating this Needs Assessment we undertook the following exercises:

- **Service Mapping** – All relevant external and internal services were contacted in order to map their processes, understand the pressures and pinch-points and capture their views on the causes and potential solutions to poverty. In all, 43 different teams and services were contacted, consisting of hundreds of individuals including service-users and those with lived experience of poverty. All response data was recorded and coded to provide quantitative data for assessing trends and themes.

- **Survey** – A public Poverty Strategy Consultation survey was run on the council's SurveyMonkey platform for 8 weeks. In order to get as wide a variety of views as possible, the survey consisted of only two simple and open questions, "What do you think about poverty in Tameside?" and "What can we do about poverty in Tameside?". In total, 261 responses were received which were also recorded and coded to identify themes and trends and draw out quantitative data.

- **DJS Focus Groups** – Stockport-based organisation DJS Research was commissioned to conduct a series of four focus groups with people with lived experience of poverty in Tameside, with the aim of taking a more in-depth look at the key themes emerging from the survey and service-mapping work.

- **Partnership Engagement Network (PEN)** – PEN is the primary engagement forum for Tameside Council, NHS Tameside & Glossop Clinical Commissioning Group (CCG) and Tameside & Glossop NHS Integrated Care Foundation Trust (ICFT). Poverty was the headline focus of the July 2022 PEN Conference, which explored the themes emerging from the survey and service mapping work and asked participants to give their views on poverty and our progress to date.

- **Poverty Truth Commission (PTC)** – The PTC brings together local residents with lived experience of poverty and senior political, civic and business leaders on an equal footing to share insights, build relationships and discuss solutions to poverty. While the PTC is an independent and standalone forum that will produce their own findings and reports, we have worked closely with them and used their knowledge to inform the Needs Assessment.

- **Data, research, literature and other good practice** – Given the urgency around poverty and the cost of living crisis there is a large and increasing body of data being produced, research papers being written and conversations taking place at a local, regional and national level. Selected pieces of work from organisations such as the Resolution Foundation, Joseph Rowntree Foundation, House of Commons Library, and Greater Manchester Poverty Action have been used to guide and inform the Needs Assessment. We have also employed national data repositories such as the Office for National Statistics, Public Health England's Fingertips database and StatXPlore from the Department for Work and Pensions, as well as local statistics gathered through collaborative work with the Greater Manchester Poverty Group



5. Summary of Key Points

5.1 The findings of the Needs Assessment have been summarised into a number of key themed areas:

- Benefits
- Debt
- Food Poverty
- Fuel Poverty
- Employment
- Concil Tax Support and Council Tax
- Mental Health
- Disabilty
- Life Expectancy
- Carers and Care
- Barriers to Accessing Services
- Service-User Experience
- Child Poverty
- Social Housing
- Private Rent
- Homelessness



Benefits

Key Challenges

- **Tameside is ranked the 37th most income deprived local authority area.**
- **A higher proportion of Tameside residents receive benefits than the national average.**
- **25,581 people are receiving Universal Credit in Tameside, this is disproportionately claimed in Ashton St Peters, Ashton St Michaels and Hyde Newton**
- **The Office for Budgetary Responsibility predicts that household disposable incomes will fall substantially in 2022-23, leading to the largest fall in living standards since records began in 1957.**
- **Some benefits are under-claimed and an estimated £5.2million in pension credit remains unclaimed across Tameside.**

Tameside is the 37th most income deprived local authority area and 17.5% of the population was income deprived in 2019. (1)(page 41) 17 out of 19 wards have income deprivation in excess of the national average (12.9%). (2)(page 41) As of July 2022, 4.8% of people in Tameside were in receipt of benefits, compared to just 3.7% of people in Great Britain. (3)(page 41)

The Office for Budgetary Responsibility (OBR) predicts household disposable incomes will fall by 2.2% 2022-2023, creating the biggest fall in living standards since 1956. (4)(page 41)

The main income replacement benefit for working age people is Universal Credit (UC) which is claimed by 25,581 people in Tameside – the 6th highest as a proportion of population in GM (5)(page 41) This number is set to rise as the DWP intends to move everyone over from legacy benefits to UC by 2024. The ward with the highest number of people on Universal Credit was Ashton St Peters and the ward with the fewest claims was Denton West. Most UC claimants in Tameside were women (57.47%) (6)page 41) and single parent households with dependent children are also over-represented in UC claims, making up 39.6% of claims. (7)(page 41)

Nationally, 86% of households referred to Trussell Trust foodbanks in 2020 were in receipt of benefits. (8)page 41) Research by Joseph Rowntree Foundation suggests that by uprating benefit levels by 3.1% instead of by the rate of inflation there has been an average real-terms cut of £500 per year per household. (9)(page 41)

Ongoing issues identified relating to the administration of benefits include the benefit cap, sanctions, the five week wait for Universal credit and the two child limit. Nationally, 5.93% of UC claimants with work search and work preparation requirements were sanctioned as of May 2022, meaning their income was significantly reduced. (10)(page 41) This is more than double pre-pandemic levels, indicating that even more households will be facing financial hardship.

Within Tameside 1105 households are subject to the benefit cap under Universal Credit, 714 subject to housing benefit cap (11)(page 41), reducing household incomes by an average of £50 per week (12)(page 41). Child Poverty Action Group found that the vast majority (85%) of those affected by the benefit cap are families with children. (13)(page 42) Citizens Advice also identified that restrictions on benefit entitlements such as the 'no recourse to public funds' (NRPF) visa condition cause financial hardship to affected households. (14)(page 42).

There is often a lack of awareness about benefit entitlements leaving households claiming less money than they are entitled to. Considering pension credit, a benefit for those over state pension age and on a low income, there is an estimated £5.2million unclaimed per year in Tameside and 3,042 estimated eligible non-claimants. The highest proportion of those not claiming were In St Peters, followed by Denton South and Ashton Waterloo.

Benefits

What's happening to address this?

- Routes to Work scheme
- Delivery of the Tameside Resettlement Fund to ease the costs of moving for low income households. There were 420 approved applications between 1st April 21 and 30th March 2022.
- Delivery of the Household Support Fund online application portal. The first round of the scheme saw 1,572 successful applications and an average payment of £310.
- Helping Hands campaign launched.
- Welfare Rights/Debt Advice promote benefits take-up through team meetings and community work
- Welfare Rights/Debt Advice working with Mortgage Lenders to identify those in arrears facing court to offer help and advice

Five weeks without money & to keep borrowing from my parents who don't have the money to lend me was exceptionally hard for us all in the family. My parents had to cut down their shopping & other spending to help me out with money. I had an advance payment of £50 which in this day & age goes nowhere.

Step Change Client, Written evidence to Work and Pensions Committee (2020)

UK's core level of benefit support is not enough to meet the necessary costs for an adequate standard of living.

The Economy 2030 Inquiry (16)



Debt

Key Challenges

- **17.6% of adults in Tameside are over-indebted.**
- **Citizens Advice Tameside reported that on average people seeking debt advice owed £1,550.00.**
- **Tameside has the 7th highest rate of individual insolvencies in England and Wales. Tameside has the highest rate of individual insolvencies in Greater Manchester. Residents of Tameside are becoming insolvent at nearly twice the national average.**
- **People experiencing debt are more likely to experience a mental health problem than the national average.**
- **Tameside has one of the lowest Good Credit Index Scores, coming 276 out of 307 local authorities in England, indicating poor financial health in the borough.**
- **People in Tameside are more likely to seek debt advice once enforcement action has begun, indicating a need for earlier intervention.**

Latest available data suggests 17.6% of adults in Tameside are over-indebted. (1)(page 42) Debt was also the most common issue raised by residents in poverty, according to council services and local partners across Tameside.

According to Citizens Advice Tameside, the most common debts people sought advice with were: council tax arrears; fuel debts; credit, store cards and charge cards; water supply and sewerage; unsecured personal loans; bank and building society overdrafts and Universal Credit Advance Payments/ Budgeting Advance. (2)(page 42)

Citizens Advice Tameside reported average debt (2021) of £1,550 per client. (3)(page 42)

Additionally, 13.3% of people seeking debt advice from Citizens Advice in Tameside were subject to enforcement action, the second highest in Greater Manchester, (4) (page 42) suggesting that people seek debt advice at a later stage within the borough when compared to other areas. Individuals are not uniformly impacted by debt, research by Citizens Advice shows that people with no recourse to public funds are four times more likely to be behind on at least one essential bill. People who need debt advice are more likely to be aged under 35 and have children. Additionally, people from ethnic minority communities are more likely to need debt advice.

Half of adults in problem debt also have a mental health problem, highlighting the link between debt and ill-health. (5)(page 42)

Tameside has the highest rate of individual insolvencies in Greater Manchester, the 7th highest in England and Wales. (6)(page 42) Individual insolvencies include bankruptcy, Individual Voluntary Arrangements (IVA) and Debt Relief Orders (DRO). Tameside also has the highest rate of DROs in Greater Manchester and the 4th highest rate of IVAs in England and Wales. (7)(page 42)

The annual growth rate for consumer credit increased to 6.5% in June 2022; the highest rate since May 2019 (6.5%), with credit card borrowing being the major source, indicating a growing use of credit to meet everyday costs. (8)(page 42)

As of 2021, Tameside borough was ranked as having one of the lowest Good Credit Index Scores in England, 276th out of 307 Local Authorities. (9)(page 42) The Good Credit Index score measures access to affordable credit.Lower Good Credit Index scores identify the prevalence of credit deserts – places where high need for credit coincides with low credit scores and an overrepresentation of unaffordable lenders, pushing people into financial hardship.

Debt

What's happening to address this?

- Tameside councils' Welfare Rights and Debt Advice Service helped clients write off £16,272 worth of debt.
- Citizens Advice Tameside have helped residents renegotiate and write off £392, 249 and renegotiate £77,338 worth of debt.
- Tameside council has launched the Helping Hands campaign to help with the cost of living crisis, directing residents to help and support.
- Tameside council partnered with GMPA to pilot the first Money Advice Tool, a website used by advisors, volunteers and the public to locate money advice services and welfare support.
- Co-located debt adviser based in the housing advice team, sharing knowledge and referrals for cases at risk at homelessness.

We've ended up in huge amounts of debts and financial difficulties... We are now in a better position but do still struggle and live month to month. There doesn't appear to be much in terms of support for people with managing their finances, borrowing money with an APR that is actually affordable.

Response to Tameside Poverty Survey



Food Poverty

Key Challenges

- **The cost of living crisis is having a significant impact on food prices, meaning that the poorest households must spend a greater proportion of their income to feed themselves.**
- **Tameside faces particular issues with food poverty, with a disproportionate number of families and LSOAs facing food insecurity relative to the size of the borough.**
- **Tameside has a large number of food banks relative to its size, and the amount of food parcels distributed has increased significantly since 2019-20.**
- **Due to the cost of living crisis, food banks are facing increased demand at a time when their capacity and funding is being degraded.**

Food poverty, or lacking the income required to secure an adequate and nutritious diet, has emerged as a major issue since 2010 and has been significantly exacerbated by the cost of living crisis. Experimental statistics from the Office for National Statistics (ONS) have shown that the price of the lowest cost goods has increased by 6.4% between April 2021-22. However, this masks significant fluctuations in individual items, including a 50% increase in pasta and increases of 15-17% in rice, beef mince, bread and crisps. (1)(page 43)

This rate of inflation on many common food items, combined with the fact that many lower income households buy food at local stores with higher prices means that those in poverty spend a far greater proportion of their income on food. Research by The Food Foundation has shown that the poorest fifth of UK households would need to spend 47% of their disposable income on food to meet the cost of the government-recommended healthy diet compared to 11% for the richest fifth. (2)(page 43). Multiple pieces of research have identified Tameside as an area with particular issues with food poverty. Greater Manchester Poverty Action data shows that 1 in 20 households in Tameside (5.27%) are experiencing hunger, and the percentage of households defined as "experiencing struggle with food insecurity" is the highest in GM at 15.07%.(3) 82 of the 141 LSOAs in Tameside (58.2%) are in the lowest 25% for food security in the country (4)(page 43). Hattersley & Mottram has also been identified by the Social Market Foundation as the 3rd most deprived "food desert" in England. (5)(page 43) Food insecurity has led to the proliferation of food banks, food pantries and food clubs. The latest data estimates there are around 21 of these operating in Tameside, giving a rate of 0.91 per 10,000 residents. (6)(page 43) This is the 3rd highest proportion in GM behind only Manchester (1.14) and Salford (0.96). (7)(page 43) 18 of the 20 Tameside-based food banks operate in LSOAs that are within the lowest 25% for food security nationally. The number of food parcels distributed by foodbanks in the Trussell Trust Network in Tameside increased from 9,917 in 2019-20 to 12,976 in 2020-21. (8)(page 43)

The UK Household Longitudinal Study (UKHLS) has found that low income, being young, unemployed, living alone, and identifying as an ethnic minority were strong predictors of food insecurity, controlling for other factors. Being a lone parent was on the margins of statistical significance. People reporting poor health were six times more likely to be food insecure than people reporting "excellent" health. (9)(page 43). The cost of living crisis is having a major impact on both demand for food banks and their ability to meet that demand. A survey by the Independent Food Aid Network (IFAN) in May '2022 found that 93% of the organisations surveyed have reported an increase in the need for their services in 2022, but more than 80% have struggled with supply issues and 78% had also saw a drop in food and/or financial donations. 95% believed that the cost of living crisis was the reason behind these issues. (10)(page 43).

Local consultation and service mapping work has identified food poverty as a serious concerns for residents and partner organisations in Tameside. Concerns about food poverty were highlighted as the second-most pressing concern (after fuel prices) by local services and "Taking action on food poverty" was the third-most cited action to take in our Poverty Strategy consultation, behind increasing benefits and expanding/simplifying pathways to services. (11)(page 43).

Food Poverty

What's happening to address this?

- **The Bread and Butter Thing:** A mobile food club charity that provides weekly groceries at a fraction of high street prices. Members pay £7.50 for approximately £35 worth of food. Operating in 6 locations across Tameside and supported by £100,000 Council funding.

- **Tameside Food Partnership:** An umbrella organisation of public, private and voluntary sector partners with the aim of creating a food environment, system and culture that promotes health, stimulates the local economy, benefits communities and reduces environmental impact.

I feel there should be more Bread and Butter hubs as the West End Hub at St Peters Church is always oversubscribed! People come from all areas of Tameside and you pay so there is no shame. If it's oversubscribed you don't get on every week and people rely on it.

Poverty Strategy Consultation respondent



Fuel Poverty

Key Challenges

- **More homes in Tameside are experiencing fuel poverty than the national average.**
- **Fuel poverty is not evenly spread across Tameside and is concentrated in 20% of LSOAs.**
- **The number of people approaching Citizens Advice for assistance with energy issues has increased by more than 140% compared to June 2021 and is expected to increase by 145% by December 2022.**
- **Nearly 60% of homes in Tameside are not energy efficient.**
- **Some age groups are more likely to experience fuel poverty than others**
- **Tenants living in privately rented properties are more likely to be in fuel poverty.**
- **Diesel and Petrol prices have risen by 70% and 70% respectively over the last two years.**

1 in 9 LSOAs in Tameside have fuel poverty above 20%, national average is 13.2%. On average, 14.1% Tameside households are classed as fuel poor. (1)(page 43)

Energy performance ratings – nearly 60% of homes in Tameside are rated below C for energy performance, indicating the majority of homes in Tameside are not energy efficient (defined as rated below C for energy performance) Government target is for all homes to be C or above by 2035 and for fuel poor homes to be above C by 2030 (2)(page 43)

From June 2020 to June 2022 petrol and diesel prices have increased over 70% per litre. (3)(page 43)

At present, 25% of privately rented properties are in fuel poverty, 18.7% of social rented homes and 8.4 % of owner occupied properties. (4)(page 43) Child Poverty Action Group predict that by January 2023 59.4% of households in North West and Merseyside will be in fuel poverty – spending over 10% of their net income on fuel (5)(page 43). In terms of household demographics, single parent households (26.5%) and households where the age of the oldest member is between 16 and 24 (28.8%) have the highest likelihood of being in fuel poverty (6)(page 43). Following the scheduled consumer price cap reviews, fuel prices are predicted to rise again in October 2022 and January 2023, with the average annual household bill expected to reach £4,266 by January 2023. (7)(page 43)

Joseph Rowntree Foundation estimate that energy bills for low-income households are already £1,800 higher than last year, and other costs such as food have risen by £1,000 at the same time (8)(page 43), placing extra pressure on household budgets.

Latest available data suggests 5.75% of people in Tameside live in a household with an energy pre-payment meter (9)(page 44). Based on this, Tameside ranks 4th highest in Greater Manchester. Due to the risk of disconnection and increased cost, people using a pre-payment meter are more severely affected by energy price rises than those on direct debit. Citizens Advice predicted that the number of people contacting them who are unable to top up their pre-payment meter will reach 21,604 by December 2022, an increase of 250% compared with 2021. (10)(page 44).

Citizens Advice analysis comparing energy prices against benefit levels shows that April's price cap rise leaves a single adult spending over a quarter (27%) of their Universal Credit standard allowance on energy bills and leaving little to cover remaining costs. This could rise to 30% in October 2022. (11)(page 44).

Fuel Poverty

What's happening to address this?

- Action together were given money from HSF to support local charities and community groups who are in turn distributing fuel vouchers.
- HSF Voluntary Sector: The amount granted was £300,000 of which £298,915.40 was distributed. £85,139.40 was distributed toward fuel voucher provision.
- Reopening of the Household Support Fund online application.
- Energy works continue to support residents by providing free energy advice to residents in Tameside.

Me and my partner have a disabled child and a young baby and a large amount of debt between us and I am not earning now…There seems to be nothing which might help at present and I am worried about how we will afford things we need especially fuel/heating and extra expenses like if a boiler breaks or car issues.
Response to Tameside Poverty Survey 2022

This winter, low-income households will have to reduce their spending by three times as much as high-income households in order to afford their energy bills.
Resolution Foundation, 'Cutting Back to Keep Warm' (15.08.2022) (12)



Employment

Key Challenges

- **Whilst Tameside's employment figures are in-line with the rest of Great Britain, the quality of employment is an area for improvement. Almost a third of Universal Credit claimants in Tameside are in employment**
- **Tameside has the lowest proportion of Living Wage jobs in Greater Manchester**
- **The Gender Pay Gap is significant, particularly for those who only work part-time. Significantly more women work part-time, leading to a large reduction in income for women, compared to men.**
- **Tameside has the lowest rate of residents with higher level of qualifications in Greater Manchester. Just 26.6% of residents achieve an NVQ4 or above level qualification, 17% lower than the national average. As higher level qualifications are commonly associated with social mobility and higher paying roles, this may indicate that people in Tameside are at a disadvantage within the employment market.**

The level of employment in Tameside is consistently higher than the Greater Manchester average and has been since 2017; as of 2022 it is now level with the average for Great Britain (Tameside at 74.5% and Great Britain at 74.5%). (1)(page 44). However, the median annual salary in Tameside is £2,322 less than the Greater Manchester average and £5,628 less than the England figure. (2)(page 44) Tameside has the lowest proportion of jobs paying the Living Wage or above in GM at 71.5% (the GM average being 79.2%). (3)(page 44).

The gender pay gap (gross hourly pay) between men and women in full time employment is £1.10, this is tripled for those in part-time employment where men are paid an average of £3.40 more than women, 28% of women are in part time employment, compared to 11% of men. (4)(page 44) Men are not only more likely to be working full-time, but also often work more hours on average than their female counterparts whilst doing so, thus driving up the income inequality between genders.

Almost 40% of Universal Credit claimants in Tameside are in employment, 63% of the UC claimants in employment are female. (5)(page 44).

Women are more likely to be economically inactive than men. As of 2021, 24.7% of women aged 16-64 were economically inactive, compared to 17.7% of men within the same age group. (6)(page 44). The main reasons behind economic inactivity differ between men and women. The leading reasons for economic inactivity for women are caring responsibilities, long-term sickness, studying, whereas, for men, studying, long-term sickness and retirement. (7)(page 44).

Latest available data indicates the disability employment rate for the UK is 52.5%, but just 48.4% in Tameside. (8)(page 44).

The main employment industries in Tameside are health (19.1%), manufacturing (16.2%) retail (13.2%) and education (8.8%). (9)(page 44).

Only 7.1% of Tameside's workforce are managers, directors, or senior officials (compared to 9% in GM and 9.1% in the North West) (10)(page 44).

Just 26.6% of Tameside residents have qualifications at NVQ4 level or above, the lowest rate in Greater Manchester, falling behind the North West average (38.6%) and national average (43.6%).(11)(page 44).

Employment

What's happening to address this?

Tameside in Work has been launched by the DWP & TMBC. This is aimed at improving a working person's circumstances. The scheme has currently achieved 22 progressions in 6 months. The service has been working closely with partners including the Bread and Butter thing to reach those that would benefit from the service.

Tameside Council manages the Routes to Work Programme, helping people to find work with a disability, offering advice, support and practical assistance to local residents with a disability, mental health condition or a substance misuse issue which is a barrier to employment, training, or volunteering.

Inclusive Growth Strategy identifies these same issues and some actions to remedy.

I'm a working single mother of two. I have struggled with poverty for many years…I would love to work more hours to make more money but childcare is so expensive and UC never pay out until months later.

Response to the Tameside Poverty Survey 2022



Council Tax Support and Council Tax

Key Challenges

- **As of June 2022, 17,403 people in Tameside were claiming council tax support, 7.53% of the total population.**
- **The number of Council Tax Support claimants has not risen in line with the number of out of work benefit claimants, meaning many people are not claiming council tax reduction although they may be eligible.**
- **In 2019-20, council tax was the most common type of debt issue residents presented with to Citizens Advice Tameside, however, energy debt is now the most common debt issue.**
- **Research from the Money Advice Trust suggests council tax arrears have increased by 51% since 2013 when local council tax support was introduced.**
- **When compared to other Greater Manchester local authorities, working age claimants receiving Council Tax Support within Tameside had to pay the highest percentage of their bill as a minimum contribution (25%).**
- **Four in five respondents (79%) to a survey of National Debtline clients with council tax arrears felt that the actions of their council in collecting the debt had a negative impact on their wellbeing.**

Facts and Figures

Council tax is a priority debt and is a major expense for residents. National data from the ONS shows that on average households spend £27.60 per week on council tax. (1)(page 45). In 2019-20, council tax was the most common type of debt issue Tameside residents presented with to Citizens Advice, however, energy debt has become the most common issue in 2022-23. (2)(page 45).

As of June 2022, 17,403 or 7.53% of people in Tameside were claiming council tax support (CTS), a benefit to help reduce their council tax bills. (3)(page 45).

Claims for Council Tax Support are not uniform across the borough, Ashton St Peters, Denton South and Hyde Godley have the highest proportion of residents claiming CTS. (4)(page 45).

Nationally, the number of Council Tax Support claimants has not risen in line with the number of out of work benefit claimants, meaning many people may not be claiming council tax reduction although they may be eligible. (5)(page 45).

Research from the Money Advice Trust suggests council tax arrears have increased by 51% since 2013 when local council tax support was introduced. In Tameside, council tax arrears collection rates for in year council tax collection have fallen slightly since 2015/16, by 0.22% (2021/22). (6)(page 45) The number of referrals to enforcement agents in respect of Council Tax rose to an all-time high in 2019/20.

Due to the cessation of recovery due to the COVID pandemic in 2020/21, the number of referrals fell, however may rise again in 2022-23 as the cost of living-crisis impacts the ability of households to maintain payments. (7)(page 45).

When compared to other Greater Manchester local authorities, working age claimants receiving Council Tax Support within Tameside had to pay the highest percentage of their bill as a minimum contribution (25%). Across Greater Manchester, the average minimum percentage of council tax required to be paid by working age council tax support was 14.2%.

Four in five respondents (79%) to a survey of National Debtline clients with council tax arrears felt that the actions of their council in collecting the debt had a negative impact on their wellbeing. (8)(page 45).

Council Tax Support and Council Tax

What's happening to address this?

- Exchequers signpost residents to support such as:
  - Claiming council tax support;
  - Claiming benefits;
  - Welfare Rights
  - National Debtline
  - Citizens Advice
  - Adults Social Care
  - Independent legal advice

- Exchequers facilitated the administration of the £150 Council Tax Energy Rebate.

- Exchequers have re-drafted their collection letters.

I think sometimes the problem is not knowing what you're entitled to. I only found out about the single person discount on your council tax because my friend moved in a couple of doors down and told me.

Tameside Council - Poverty Insights Report - DJS

Council tax support is not enough, you work out excess income as zero, then still expect people to find money to make a payment.

Response to the Tameside Council Poverty Survey 2022



Mental Health

Key Challenges

- **There is a link between mental health and poverty, with each being a cause and consequence of the other.**
- **Estimated rates of Common Mental Disorders (CMDs) in Tameside are above the England average for residents aged over 16 and over 65.**
- **Suicide rates in Tameside are currently below the England average, although they have fluctuated over the past 20 years and were at many points significantly above the England average.**
- **Unemployment and low-quality work are closely associated with an increased rate of CMDs. However, there is a lack of specialised employment support to help people into work that matches their needs.**
- **There are gaps around residents being able to access mental health services in an easy and timely fashion.**

The estimated rate of CMDs in Tameside is 19.5% for residents aged 16 or over, and 12.1% for residents aged 65 or over. This is above the England averages of 16.9% (16+) and 10.2% (65+). (1)(page 45).

Multiple studies have shown that there is a significant correlation between mental health and the social, economic and physical environment in which people live. This means that not only is poverty a risk factor for poor mental health, but that poor mental health can also exacerbate poverty (for example: through impacting a person's ability to work).

Employment status is linked to mental health outcomes. The 2014 Adult Psychiatric Morbidity Survey (APMS) found that the CMD rate in employed people aged 16-64 was 14.1% for those in full-time employment and 16.3% of those in part-time employment compared with 28.8% of unemployed people looking for work and 33.1% of the economically inactive. (2)(page 45).

However, data from the Health and Safety Executive has shown that prevalence rates of self-reported stress, depression or anxiety caused or exacerbated by work by people in employment has increased, driven at least partly by an increase in low-paid, insecure, health-damaging and poor-quality work since 2010 (3)(page 45). Despite this, there is a significant gap in terms of employment support for people with CMDs. Only 33% of respondents to a poll conducted by the Money and Mental Health Policy Institute (MMHPI) had received such a service, and those who had reported that it rarely supported them into work that matched their needs. (4)(page 45).

Research from the MMHPI also suggests that a quarter of people with CMDs are in financial difficulty, and that financial difficulties can also negatively affect the chance of recovery. Data from NHS IAPT found that the recovery rate for people with both depression and problem debt was 22% compared to 55% for those with depression only. For anxiety, the rate is 38% with problem debt compared to 52% without. (5)(page 45).

There is a strong association between high area-level deprivation and suicidal behaviour. Suicide rates are two to three times higher in the most deprived neighbourhoods compared to the most affluent. (6)(page 45). Within Tameside, the suicide rate in 2018-20 was 8.3 per 100,000 residents. While this is lower than the England average of 10.4, the rate has fluctuated significantly over the past 20 years and at many points was significantly higher than the England average. (7)(page 45). Research has also shown that the 2008-10 economic recession resulted in 846 more suicides among men in England than would have been expected based on historical trends, and 155 more suicides among women. It is therefore reasonable to expect that suicide rates may once again trend upwards as a result of the cost of living crisis. (8)(page 45).

A significant obstacle to improving mental health is a lack of availability of treatments. A MMHPI survey found that just 2 in 10 respondents agreed that their area had mental health services they could easily access, with long wait times being the main barrier. (9)(page 46). In 2020/21 Tameside & Glossop CCG had the 8th longest waiting time in England for both IAPT 1st to 2nd treatment (103 days) and IAPT referral to 2nd treatment (131 days). (10)(page 46).

Mental Health

Focus group consultation by DJS Research has shown that most residents in Tameside do not see mental health and wellbeing as a council priority, and that those who have attempted to access support have found it somewhat lacking. (11)(page 46).

Mapping work with partner services, supported by national level data, has also found gaps in mental health provision related to “dual diagnosis”, where people experience mental health issues and substance misuse at the same time. Research shows that mental health problems are experienced by the majority of drug (70%) and alcohol (86%) users in community substance misuse treatment nationally, and a history of alcohol or drug use has been recorded in 54% of all suicides in people experiencing mental health problems. However, despite the shared responsibility that NHS and local authorities have to provide treatment, care and support, people with a dual diagnosis are often excluded from services. (12)(page 46).



What’s happening to address this?

- Joint Strategic Needs Assessment (JSNA) for Tameside & Glossop 2021/21
    - The JSNA provides a detailed picture of the health and social care needs of the local population. This identifies actions that local agencies will need to take to improve the wellbeing of individuals and communities.
- Tameside & Glossop is currently prototyping “Living Life Well”, a new system-wide approach to mental health that ensures people never “fall between the thresholds” of services.
- Launch of Tameside “Helping Hand” website to assist people in accessing services

My own experience of poverty is that it can be all consuming. It is near impossible to feel happy, work or study, raise children and generally function well if you are constantly worrying about how you will afford food, fuel, clothes for children. You feel guilt and shame when can’t afford the children’s school trip or a small treat. No one should have to live like this.

Poverty Strategy Consultation respondent

Disability

Key Challenges

- **Disabled people and their families face a number of constraints that make them far more vulnerable to poverty than their non-disabled counterparts.**
- **Disabled adults face average extra costs of £583 a month, and families with disabled children face average extra costs of £581 a month due to issues associated with disability and ill health.**
- **Despite progress in recent years, there continues to be a significant "employment gap" between non-disabled and disabled people. Disabled people are also likely to be more insecure in their employment.**
- **Disabled people and/or families rely on benefits as a source of income, which are insufficient to prevent them from falling into poverty. 80% of disabled people have also experienced some difficulties accessing benefits and pension services.**

There is a clear link between disability and poverty. Research from the House of Commons Library shows that people living in families where someone is disabled made up around 48% of the total population in relative low income Before Housing Costs, and 46% After Housing Costs. (1)(page 46)

Data from Tameside Citizens Advice Bureau reveals that 52% of all residents presenting themselves identified as having a disability or a long-term health condition. (2)(page 46). 42 of the 141 LSOAs in Tameside, or 29.8%, are in the lowest 10% nationally for Health Deprivation and Disability. (3)(page 46).

There a number of factors faced by disabled people that significantly increases their risk of falling into poverty, including additional costs associated with disability and ill-health. The Scope "Disability Price Tag 2019" report concludes that, on average, disabled adults face average extra costs of £583 a month and families with disabled children face average extra costs of £581 a month. This covers specialist goods and services (therapies, equipment, adaptations), as well as greater use of, and higher costs for, non-specialist goods and services (insurance, energy, transport). (4)(page 46).

Disabled people also face barriers to accessing and maintaining employment. While successive governments have focused on assisting disabled people into work, the "employment gap" between disabled and non-disabled people in England stood at 26.6% in 2019-20. Tameside's disability employment gap in 2019-20 was 31.9%, the 4th highest in Greater Manchester but a significant improvement from 2013-14, where it was 40.1% and the highest in Greater Manchester. (5)(page 46).

Surveys from the Citizens Advice Bureau (CAB) in August 2020 have also shown that while 1 in 6 (17%) of the working population were facing redundancy as a result of the Covid-19 pandemic, this increased to 1 in 4 (27%) for disabled people, over 1 in 3 (37%) for those whose disability has a substantial impact on their activities, and 1 in 2 (48%) for people defined as extremely clinically vulnerable to coronavirus. (6)(page 46).

This means that disabled people and/or families frequently rely on benefits as a source of income, which are insufficient to prevent them from falling into poverty, especially for families who cannot work. Scope and the Social Market Foundation have found that in 2018-9 1.8 million more people living in a family that includes a disabled person were in poverty than in 2003-4, while the number of people living in poverty in a family with no disabled people remained the same in 2018-19 as it was in 2003-4. (7) Children in families with a disabled member are also more than twice as likely to experience low income and material deprivation (20%) than children in families where no one is disabled (8%). (8)(page 46).

Many disabled residents also face significant hurdles in accessing the benefits they are entitled to. Data from Tameside CAB shows that as of March 2022 over 672 local people were helped with Personal Independence Payment (PIP) claims in the last year. (9)(page 46). At a national level, the average waiting time for an assessment is 5 months, with £294m in payments being held up for 327,00 people. (10)(page 46).

Disability

Department for Work and Pension figures from March 2022 also show that 67% of decisions cleared at a tribunal were “overturned” and revised in favour of the customer, suggesting that there are serious issues with the capacity and fairness of the current assessment process. (11)(page 46).

Disabled people are less likely to have qualifications, making it difficult for them to access higher-quality employment. As June 2021, 24.9% of disabled people aged 21-64 in the UK had a degree as their highest qualification compared with 42.7% of non-disabled people, while 13.3% of disabled people had no qualifications compared with 4.6% of non-disabled people. (12)(page 46).

Disabled people also face challenges in terms of physically navigating the public realm. The latest UK Disability Survey found that a quarter of respondents had difficulties accessing public buildings, and 1 in 3 often had difficulties accessing public spaces. (13)(page 46).



What’s happening to address this?

- Routes to Work
- A Supported Employment service provided by Tameside Council, offering advice, support and practical assistance to local residents with a disability.
- Learning Disability and Autism Partnership Boards
- Promoting the independence, rights, choice and inclusion of people who have learning disabilities in the local area and across GM
- GM Disabled People’s Panel have launched a “GM Big Disability Survey 2022” to push for changes across the city region.
- Partnership with Activity Alliance to improve participation of disabled people in sport.

Disabled people should not be in the same classification as unemployed people. There is no support for disabled people as we can’t get vacancies into work

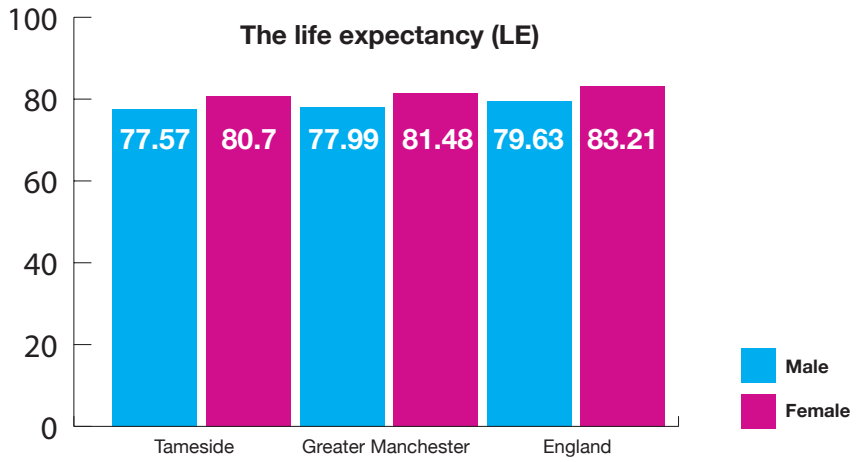
Poverty Strategy Consultation

Life Expectancy

Key Challenges

- **The life expectancy and healthy life expectancy for residents in Tameside is below the England average.**
- **There is a significant gap in life expectancy and healthy life expectancy between men and women in Tameside.**
- **There is significant disparities in life expectancy and healthy life expectancy within Tameside, with the most-deprived wards having low levels of life expectancy and healthy life expectancy and the least-deprived ward having high levels.**

The life expectancy (LE) and healthy life expectancy (HLE) for men and women in Tameside compared to Greater Manchester and England is as follows:



Area	Male HLE	Female HLE
Tameside	61.9	58.3
Greater Manchester	60.86	60.76
England	63.36	63.88

Both life expectancy and healthy life expectancy for men and women in Tameside is below the England average. However, there is a significant disparity in life expectancy by gender. While Tameside is ranked 5th out of 10 GM authorities for male life expectancy and healthy life expectancy, it is ranked 9th out of 10 for female life expectancy and healthy life expectancy. (1)(page 47).

The Marmot Review on Healthy Equity in England (2020) reveals a strong social gradient in life expectancy and healthy life expectancy. This means that people living in deprived areas can not only expect to live a shorter life, but are also likely to spend more of that shorter life with a limiting long-term illness. (2)(page 47).

This is supported by analysis of IMD and Life Expectancy statistics for Tameside. These show a strong correlation between deprivation and life expectancy/healthy life expectancy. St. Peters, with an IMD score of 50.3, has the lowest life expectancy and healthy life expectancy of all wards in Tameside for both men and women. On the other hand, the least-deprived ward in Tameside, Denton West (IMD score 18.8), has the highest levels of life expectancy and healthy life expectancy for men. The highest levels of female life expectancy and healthy life expectancy are found in Stalybridge South, which with an IMD score of 22.2 is the second least-deprived ward in the borough. (3)(page 47) (4)(page 47).

There is also significant disparities in life expectancy and healthy life expectancy within Tameside. Males born in Denton West can expect to live 8.7 years longer than those born in St. Peters, while females born in Stalybridge South will live 7.9 years longer than those born in St. Peters. The gap between best and worst healthy life expectancy is 14 years for men (St Peters 51.1 years and Denton West 65.1) and 13.2 years for women (St Peters 52.8 years and Stalybridge South 66). (5)(page 47).

Life Expectancy

What's happening to address this?

- Establishment of Neighbourhood Hubs to enable residents to access joined-up, face-to-face help and support in a single location.
- Creation of a Joint Strategic Needs Assessment for Tameside to identify actons that will improve the wellbeing of individuals and communities.
- One-to-one support for residents through Be Well Tameside, including health checks, smoking and alcohol cessation, active lifestyle and weight loss.
- Leisure partners Active Tameside provide a number of services to improve life expectancy and encourage a healthy lifestyle, including:
    - Free "Active Plus Pass" for senior citizens and people in receipt of benefits,
    - "Active Everybody Can" inclusion and disability service.
    - Mainstream and youth intervention provision.
    - "Fuel 4 Fun" - free holiday club places to young people on benefit-related free school meals.
- Subsidised memberships for armed forces veterans and those referred by a GP for health reasons.

Health since 2010

- *There is a strong relationship between deprivation measured at the small area level and healthy life expectancy at birth. The poorer the area, the worse the health.*
- *There is a social gradient in the proportion of life spent in ill health, with those in poorer areas spending more of their shorter lives in ill health.*

Health Equity in England: The Marmot Review 10 Years On" (2020), p13



Carers and Care

Key Challenges

- **Many residents in Tameside are able to claim support (including Carer's Allowance) but do not due to being unaware of their eligibility, or because of cultural or social stigmas around asking for help.**
- **The rate of people aged 65 or over in England with unmet care needs (defined as needing help with at least one "activity of daily living") is twice as high in the most deprived neighbourhoods compared to the least deprived.**
- **Informal or unmet care needs can lead to significant financial pressures on carers and families. This is exacerbated by inadequate support from public services and difficulties balancing work and care responsibilities.**
- **There is also evidence of clear inequalities in access to end-of-life care services for people with a lower socio-economic status.**

Department of Work and Pension statistics shows that there were 3,872 residents in receipt of Carer's Allowance in Tameside in February 2022 (1)(page 47).

The average weekly award amount in Tameside is £67.49. (2)(page 47).

Data from the 2011 Census shows that 11% of residents (14,106) in Tameside have some kind of unpaid caring responsibilities, and 2.9% of residents (6,359) provided more than 50 hours of unpaid care a week. (3)(page 47). The Family Resources Survey estimated that in 2020-21 around 6% of the UK population (4.2 million people) were providing informal care. (4)(page 47). Many of these, according to the Joseph Rowntree Foundation (JRF), are carers without realising it and therefore go a long time without support or never access it at all. There are also cultural issues around caring roles in ethnic minority families which mean that carers can go unidentified or do not access support because of social stigma. (5)(page 47).

The London School of Economics "Social Policies and Distributional Outcomes in a Changing Britain" programme highlighted that 41% of people aged 65 or over living in the most deprived fifth of neighbourhoods in England had an unmet need for help with at least one "activity of daily living" compared to only 19% of people in the least deprived. (6)(page 47).

These informal or unmet care needs can lead to significant financial pressures on carers and families. The State of Caring 2021 report states that 31% of carers said they were struggling to make ends meet, 18% are in or have been in debt as a result of caring, and 6% cannot afford utility bills like electricity, gas, water or telephone bills. (7)(page 47). Research from the Joseph Rowntree Foundation has also shown that the number of families in receipt of Carer's Allowance and in poverty has doubled from 15% in 2005-6 to 30% in 2019-20. (8)(page 47).

Many carers also face significant difficulties in combining work with their caring responsibilities. Workplace barriers include lack of flexibility in juggling day-to-day caring, lack of support in dealing with emergencies and transitions, and poor attitudes towards carers in general. This is exacerbated by issues with existing support systems, including a lack of respite care, insufficient financial support and low responsiveness of services. The impact of this varies depending on the carer's occupational group – with those in higher skilled occupations (i.e. managerial or professional roles) likely to make smaller reductions in their working hours than those in lower skilled groups. (9)(page 47).

When The State of Caring 2021 report asked carers what barriers they faced in accessing support, the highest response was "I don't know about the services that are available in my local area" (38%). This was followed by concerns about the person they were caring for catching Covid-19 (30%), care and support services available in their area not meeting their needs (28%), high cost (24%), low quality (15%) and not having transport available to take the person they care for to services (12%). (10)(page 47).

Carers and Care

There is also evidence of clear inequalities in access to end-of-life care services. Research by the University of Exeter and the Wellcome Trust has found that "people with a lower socio-economic status are less likely to ask for a hospice bed and to die in a hospice, more likely to die in hospital, and less likely to feel they had sufficient support to care for someone dying at home than those with a higher socio-economic status". (11)(page 47).



What's happening to address this?

- "Care for the Carer", Tameside & Glossop Joint Carer's Strategy 2019-22. Priorities outlined include:
  - Identifying and recognising carers
  - Supporting carers to stay healthy and well.
  - Carers as real and expert partners.
  - Getting the right help at the right time
  - Young Carers.
  - Supporting carers in and into employment.

- Tameside and Glossop Integrated Care NHS FT "SWAN" (Signs, Words, Actions and Needs) end-of-life care service, focusing on person-centred care and improving the patient and family experience.

New analysis from Age UK shows that the risk of withdrawing from the labour market increases when people start to care, even for as few as five hours per week; and that those caring for more than 10 hours per week are at marked risk of labour market withdrawal

Walking the Tightrope: The Challenge of Combining Work and Care in Later Life", Age UK – July 2016

Most shops in Tameside have steps so I can't access them. I can't work as no support and my wife can't rest as she is my full-time carer

Poverty Strategy Consultation respondent

Barriers to Accessing Services

Key Challenges

- **Research commissioned by Tameside Council in 2021 found that the two main barriers to accessing services, particularly for ethnic minority residents, were a lack of digital skills and language barriers**
- **Digital exclusion in Tameside is high, with 14.9% of LSOAs with a Digital Exclusion Risk Index score of 5.0+ compared to 4.2% across Greater Manchester.**
- **Several focus groups and surveys of residents highlight an overall lack of awareness of what the Council does, along with a strong perception that services are "faceless" and/or difficult to contact.**
- **There is a sense among residents at risk of, but not yet in, poverty that turning to the council for support is a "last resort" for people worse off than them.**
- **Many leaders in the Voluntary, Charity and Social Enterprise sector (VCSE) are concerned about how the financial impact of the cost of living crisis on their own organisations may erode their capacity to support residents in need.**

Accessibility of services and information can have a significant impact on resident's quality of life, their health and social and economic outcomes. Barriers to accessibility include digital exclusion, language barriers, ineffective communications, and a lack of cultural awareness and sensitivity in service delivery. (1)(page 48).

Many ethnic minority residents find it difficult to access information due to language barriers. While the Council does provide some interpretation and translation services, most language support is provided informally through family members, friends, relatives and local community centres. Where residents could speak English, they sometimes still struggle to access services because their reading skills were insufficient to navigate large amounts of information and complex language. There is also a gap in provision for languages that, while not the most popular languages in Tameside still have many speakers, such as Farsi, Arabic and Swahili. (2)(page 48).

Tameside also faces significant challenges around digital exclusion. The Digital Exclusion Risk Index (DERI) shows that 14.9% of LSOAs in Tameside registered a score of 5.0+ for digital exclusion compared to 4.2% across Greater Manchester.

Clusters of digital exclusion exist in the following wards: Ashton Hurst, Ashton Waterloo, Denton West, Dukinfield Stalybridge, Hyde Godley, Hyde Newton and Stalybridge North. (3)(page 48). There are multiple causes of digital exclusion, however the latest Ofcom report indicates that old age, living alone, having a limiting or impacting condition, and being financially vulnerable are all significant factors. (4)(page 48).

The Tameside Digital Skills survey, carried out in 2018, also highlighted that very few residents (11%) were aware of the iDEA digital skills programme offered by the Council. (5)(page 48).

As a result of these, combined with the impact of lockdown, the percentage of residents who found it "difficult or very difficult" to access information and services increased from 59% before the pandemic to 80% during it. (6)(page 48).

Focus groups and consultation activities undertaken by the council and external partners show that resident's perceptions may also constitute a significant barrier to accessibility. A lack of awareness of what the council actually does leads to uncertainly over where to ask for help, and the overriding impression is that services are "faceless" and difficult to contact. There is also a sense among residents at risk of, but not yet in, poverty that approaching the council is a "last resort" for people worse off than them. There is work to do to make residents feel like the council is somewhere that they can turn to for support when they are in need. (7)(page 48).

Barriers to Accessing Services

These challenges may be exacerbated by changes to the Council's customer service model. Multiple pieces of engagement, including the Poverty Strategy consultation, service mapping and Partnership Engagement Network workshops, have shown that face-to-face support is highly valued and its reduction has a particular impact on vulnerable residents. (8)(page 48). (9)(page 48).

In addition to services directly provided by the council, the local Voluntary, Community and Social Enterprise (VCSE) sector is critical to the successful development and rolling out of support for residents at scale and pace. However, research by the Charities Aid Foundation that many leaders are concerned about the impact of the cost of living crisis on their own organisations. 82% are worried about the increased cost of utilities, including energy bills, rent and fuel, 71% expressed anxiety over managing increased demand for their services, and 35% believed that their organisation may struggle to survive altogether. (10)(page 48).

Without additional collaboration and investment, there is a serious risk of deterioration of capacity in the local VCSE sector at a time when it is needed most.

What's happening to address this?

Customer Services Review - The proposed new model for the delivery of customer services promotes a digital first approach, encouraging residents to self-serve if able. Telephone, web chat and e-mail alternatives will be supported for customers unable to self-serve, with face-to-face services by appointment made available where appropriate.

Neighbourhood Hubs Strategy - "One-stop shops" bringing together services from Tameside Council, NHS, and voluntary/community sectors in a one location. Residents will be able to access joined-up and face-to-face help and support.

Tameside iDEA and Adult and Community Education - Tameside iDEA (Inspiring Digital Enterprise Award) is a free online programme that allows residents to develop digital and enterprise skills. Tameside Adult and Community Education also works closely with Tameside College to deliver a number of adult education services.

I think the council would be a last resort or if it came up online. I feel like they'd put you through a lot to say we can't do it

I wouldn't associate the council with being able to help with my finances… I've never thought about accessing the council for any help.

Respondents to DJS Focus Group

Service-User Experience

Key Challenges

- **Service-users want the option to see people face-to-face**
- **There is a feeling that services do not communicate with each other effectively or have knowledge of what other services do.**
- **Survey feedback highlighting that services need to be less judgmental and more respectful.**
- **People do not feel that services were designed on conjunction with those that use them.**
- **Common theme of people referencing the stigma of poverty which prevents them from accessing services**

In the Survey the most frequently expressed response to the question of how we should address Poverty was expanding or simplifying pathways for services. (1)(page 48).

20 separate respondents commented in the Poverty Strategy Survey that people should be treated with more dignity, respect or compassion. (2)(page 48).

A key finding from the Focus Groups was a lack of clarity about what the Council can offer to help people in Poverty and not being seen as somewhere people would go for help. (3)(page 48).

The need for more face-to-face services was the most cited thing that needed to change from the mapping work and the survey. It also come up strongly in the PEN conference and the Focus Groups. (4)(page 48).

Another theme that came through in the mapping work, the PEN conference and the survey was the perception that services do not communicate with each other effectively and lack knowledge about what other services exist to support people. (5)(page 48).

Feedback from the PEN conference and the Focus Groups suggested that we need to do more ongoing work to co-design services with people in poverty. (6)(page 48).

What's happening to address this?

- Work is underway to develop Neighbourhood Hubs for multi-agency service delivery at Place.
- Helping Hands website should provide greater clarity on where to go for what information/advice
- Customer Service Survey in place
- Developed the Advice Tameside website which includes information on benefit and money related matters.

Service-User Experience

Accessing services is very difficult. I have a son with autism and I cannot access mental health because he does not fall into a particular category. Nobody knows where to signpost him

I'm trying to get assessment for my Mum and have been dealing with somebody with no experience who does not seem to know what to recommend. Training is a massive issue

I am Autistic - i have a unique way of communicating that is misunderstood by the majority of people. I need people to treat me with respect and give me access to services."

"Service need to be accessible, currently especially after Covid, Tameside councils services are not accessible at all. You get sent around from one service to another

People who are new to welfare system' and who are not already known to support services. We need to ensure these people do not slip the net. We need to consider how we promote and improve access to support for those who are not used to looking for it or receiving it.

Quotes from Survey Respondents

Make it everybody's business, every service including health should be aware of what services are available and can signpost- we should be fully integrated between council services and health.

Raise awareness, help people to identify themselves, engage from the grass roots upwards, engage with people who have lived experiences, don't judge them use empathy

We can't just rely on engaging with people digitally and we need to go to the places where target groups are

Quotes from PEN Conference attendees

The perceived facelessness of the council makes participants feel faceless too

The perceived facelessness of the council makes participants feel faceless too

I think the council would be a last resort or if it came up online. I feel like they'd put you through a lot to say "we can't do it

people who are new to welfare system and who are not already known to support services. We need to ensure these people do not slip the net. We need to consider how we promote and improve access to support for those who are not used to looking for it or receiving it

Focus Group feedback

Child Poverty

Key Challenges

- **Data from End Child Poverty indicates 31.9% of children in Tameside are in poverty after housing costs.**
- **According to Department of Work and Pensions, 22.5% of children are in relative poverty and 17.6% are in absolute poverty.**
- **Larger families; lone parents, workless families, families with a disabled adult or child and minority ethnic families are at greater risk of living in poverty;**
- **1,250 households in Tameside are affected by the two child limit on Universal Credit and Tax Credits;**
- **National data and consultation responses indicate that childcare costs remain a barrier for families;**
- **Tameside has a higher level of free school meal eligibility than the national average;**
- **Although Tameside has high take up rates of free childcare entitlement, uptake is not uniform and factors such as household income, home language and ethnicity affect take up rates.**

Childhood poverty is strongly associated with negative health, educational and long-term social outcomes.

As of 2020/21, 31.9% of children in Tameside were living in households below median income after housing costs are accounted for. (1)(page 48).

22.3 % of children across Tameside are living in relative poverty, where household income is below 60% of the median before housing costs are accounted for, compared to just 18.5% in England. (2)(page 48).

Within Tameside, 17.6% children live in absolute poverty, where households have less than 60% of the median income in 2010/11 uprated by inflation. (3)(page 48).

Comparatively, Tameside has the 5th highest child poverty rates in Greater Manchester by both measures and although child poverty rates are highest in Ashton St Peters, Hyde Werneth and Longendale, only six wards out of 19 have relative child poverty rates below the national average. (4)(page 48).

Nationally, child poverty rates are heavily affected by household characteristics, with ethnic minority families, families with a disabled member, lone parent families, larger families and families where no one is in employment having facing the highest risks of poverty. Poverty rates are highest where the head of the household is of Pakistani or Bangladeshi ethnicity.(5)(page 48).

Families with a disabled member make up just 29% of the national population but account for 39% of the people in poverty. Similarly, although children of lone parents accounted for around a fifth of all children (22%), they account for a third of all children in relative poverty (36%).(6)(page 49). Resolution Foundation found that 70% of households with four or more children are living in poverty. (7)(page 49). Considering employment within families and income, 53% of children in workless families are in relative low income. (8)(page 49).

The effects of benefit reforms, such as the two child limit, have also put pressure on household finances, affecting 1,250 families in Tameside, driving poverty. (9)(page 49).

Under the two child limit policy, parents are not entitled to claim extra support through universal credit or child tax credits to help with the costs of raising a third or subsequent child born after 6 April 2017, meaning families lose around £55 per week for each affected child, pushing larger families into poverty.(10)(page 49).

Another indicator of deprivation locally is free school meal entitlement. In the summer term 2022, 30% of Children in Tameside are eligible for free school meals which is 7.15% higher than England's national average (11)(page 49). In Longendale, 38.14% of children are eligible for free school meals, nearly twice the national average. (12)(page 49).

Child Poverty

However, not all children in poverty are eligible for free school meals and Child Poverty Action Group estimate that 1 in 3 school-age children in England living in poverty (800,000) miss out. (13)(page 49). Childcare costs was a common concern amongst respondents to the Tameside Poverty Survey 2022.

The average price of a part time childcare place (25hours) for a week for a child under three in a nursery in the North West is £118.60. Since 2021, there have been price increases for part-time nursery places across Great Britain, rising by 2.5 per cent for those aged under two, 2.0 per cent for two year olds and 3.5 per cent for three to four year olds using the free entitlement. (14)(page 49).

In 99 per cent of local authority areas, Coram Family and Childcare found that the average price of a full time nursery place for a child under two is higher than the maximum costs supported through universal credit and the benefits system. (15)(page 49).

For those receiving the universal credit childcare element, it was recognised by the DWP that the requirement to pay childcare providers upfront coupled with the fact the childcare costs can only be reimbursed one month in arrears created a significant barrier for families. (16)(page 49).

Tameside has 1086 families that are potentially eligible for funded early education and childcare places, 903 of those have enrolled in a place, giving Tameside a take up rate of free childcare or early education places for 2 year olds of 83%. Children may be eligible for a free childcare place at 2 years old where their family receives a relevant means tested benefit, the child is or has been looked after by the authority, the child has special educational needs, the child received DLA, the child has left care, or under some circumstances where their parent or carer is a non-EEA citizen who cannot claim benefits.

A survey conducted by The Children's Society's in 2020 identified that parents spent on average £337 per year on school uniform for each secondary school child and £315 per year per primary school child. (17)(page 49).

One of the leading concerns of 16-25 year olds identified through the care leaver's survey was their finances.

What's happening to address this?

- Early help have co-located with the voluntary sector to provide advice and support.
- Children's Services have secured funding to provide further free school meals vouchers during school holidays.
- Delivery of the Fuel for Fun project providing activities and meals to children in low income families during school holidays.
- Public Health are carrying out an extensive healthy start voucher take up campaign,
    - delivering training across public, private, VCSE sector professionals;
    - Changing routine questions and assessments within different departments to ensure HS is covered
    - Direct messaging to cohorts of people on GP patient list who are pregnant or have children under 4
    - Advertising Healthy Start vouchers in targeted public spaces and targeted social media posts.

I would love to work more hours make more money but childcare is so expensive and UC never pay out until months later.
Response to the Tameside Poverty Survey 2022

I have lived in poverty when I was younger with my first child. I felt worthless not being able to provide for my son, he always missed out on things other kids take for granted. Like school trip or after school activities, eating healthy food.
Response to the Tameside Poverty Survey 2022

Social Housing

Key Challenges

- **Incomes for residents in the social housing sector are generally low, which makes them disproportionately likely to be affected by changes to benefits and economic conditions.**
- **Due to the lack of availability of social housing, many residents who are at risk of poverty move into more insecure and expensive housing in the private rental market or temporary accommodation.**
- **In the 13 years between 2006/7 and 2018/19 5,985 homes, of which 1,628 were affordable, have been built in Tameside. This is significantly below the target of 8,720 for the same period.**
- **Demand for social housing in Tameside far exceeds the supply, with 643 applicants currently on the Council's Housing Register.**
- **This is exacerbated in Tameside by the lack of a Common Housing Register, and the small number of properties nominated by Housing Associations to the Council compared to other local authorities.**

The 2017 Household Data Survey shows that, based on Census data, 22.4% of occupied dwellings in Tameside are affordable – including social rented from the council or housing association and shared ownership. This compares to 63.4% owner-occupied dwellings and 14.2% private rented (including tied accommodation and student housing). (1)(page 49).

While the 2019 Indices of Multiple Deprivation (IMD) shows that 20.57% of Tameside LSOAs are in the 10% more deprived in the country, no LSOAs in Tameside are in the most 10% deprived for housing issues including affordability, overcrowding and homelessness. This suggests that, while housing issues clearly exist, they are not the major driver of deprivation in Tameside. (2)(page 49).

Incomes for residents in the social housing sector are generally low. Data from the latest Tameside Housing Strategy shows that 71.7% of the affordable rented sector receive an income of less than £300 gross each week and 41.3% receive less than £200 gross each week. (3)(page 49).

This means that residents in social housing are disproportionately likely to be affected by changes to benefits and economic conditions. 42% of social renters nationally worked in sectors hardest hit by coronavirus – manufacturing, retail, accommodation and food, arts, entertainment and recreation. (4)(page 49).

Research from the Institute for Fiscal Studies has also shown that the lowest-income households are facing a higher de-facto inflation rate, up to 18% in the case of the poorest quintile compared to 11% for the richest. (5)(page 49). This is exacerbated by cuts to benefits including the £20 Universal Credit uplift, the bedroom tax (estimated to have affected 824 households in Tameside) in February 2022) (6)(page 50). and Discretionary Housing Payments, the government funding for which is now at its lowest level since 2013. (7)(page 50).

Councils and Registered Providers have a particular responsibility to support tenants at risk of falling into poverty or other financial difficulties. As is the case in much of the country, demand for social housing in Tameside far exceeds the available supply. There are currently 643 applicants on the Council's Housing Register, (8)(page 50). and housebuilding rates (including affordable homes) have been significantly below target for the past 13 years. (9)(page 50).

Tameside does not operate a Common Housing Register, with the council and Registered Providers operating their own selection processes and criteria. This means that residents seeking social housing face a fragmented landscape of multiple forms and layers of bureaucracy. Tameside also receives a very low level of relets as nominations from major Registered Providers in the borough, resulting in the council having very limited influence over who can receive social housing. (10)(page 50).

Social Housing

What's happening to address this?

- Tameside Housing Strategy 2021-26 contains these key recommendations in regards to social housing provision in Tameside.
  - Establish a successful Registered Provider Partnership. Review allocations and nominations policy and procedures.
  - The adaptation of a robust Affordable Housing Supplementary Planning Document following the adoption of a new local plan.
  - Development of a standardised and effective s.106 template.
  - Adoption of an updated Housing Needs Assessment.
  - Development of new affordable home ownership access models.

There is a severe lack of affordable homes and for many years now, government funding for new homes has focused on homeownership. This is just not an option for people living in poverty so too many people are now living in high cost private rented accommodation across Tameside. As a housing provider we cannot keep up with demand for the affordable rented homes

Poverty Strategy Consultation respondent



Private Rent

Key Challenges

- **There is a growing gap between LHA and average rent making properties unaffordable. LHA rate has been frozen since but 2020 with rents increasing, properties are increasingly unaffordable.**
- **Private Rented tenants are more likely to live in poor quality accommodation, which impacts health outcomes and reduces employment prospects. There are fewer opportunities to engage with landlords in the Private Sector.**
- **A private landlord's duty of care does not extend to the wellbeing of their tenant, so they are less inclined to intervene early to address issues around Mental Health or Food Security.**
- **Deposits for Private Rented properties are going up in line with rent levels meaning that they are also increasingly unaffordable**

In 2020, the gap between Local Housing Allowance and average rent in Tameside was £30, by 2021 it was £40. This was the third highest increase in Greater Manchester. (1)(page 50).

The median rent for properties in Tameside has increased by nearly 20% across all property sizes in the last four years but 1-bedroom properties have gone up nearly 24%. (2)(page 50).

Local Housing Allowance is normally set based on the cheapest 30% of properties in the 'Broad Market Rental Area'. However, LHA has been frozen since 2020 meaning that while prices are continuing to increase (especially in the Private Rented Sector), the options for those on LHA are decreasing.

By association, with the median rents going up, the level of deposit required (usually a months rent) is increasing by the same amount.

Research by The Trussell Trust advises that in early 2020, over one in four (28%) private rented households referred to food banks had a shortfall between their housing benefit and their housing costs. This meant they had to use the benefits meant for household essentials such as food to cover their rent. (3)(page 50).

The Housing Strategy confirms that, while the Private Rented Sector is small in Tameside compared with the GM average, the quality of properties at the lower-end of the market is poor. Research by the Joseph Rowntree Foundations makes a link between poor quality housing, the built environment and Health, which has consequences for employment and other aspirations.

Private Rent

What's happening to address this?

- Key priority in the new Housing Strategy to Improve the Quality and Management of the Private Rented Sector
- Exploring the evidence to support selective licensing and its potential to drive up standard in problem areas
- Work with and promote GM Good Landlord Scheme and Ethical Letting Agency 'Let Us',
- Place Based intervention with Area Lead Registered Providers in the Private Rented Sector.
- Empowering tenants and the advocates of vulnerable tenants informing and engaging.

Areas where most people struggle is private sector. Difficult to establish relationships with private landlords.
Save The Children Tameside

Having spent hours going around social housing I ended up renting privately as it was the only way I would get somewhere to live. The need to find a deposit drained most of my financial resources.
Poverty survey respondent



Homelessness

Key Challenges

- **Homelessness and Poverty are intertwined as each one can be responsible for the other. A lack of stable accommodation makes it more difficult to secure and maintain employment.**
- **There are an increasing number of people presenting as homeless, which is likely to be exacerbated by the cost of living crisis**
- **Pressures on temporary accommodation are consequently increasing and likely to get worse**
- **There are insufficient nominations coming through from Registered Providers meaning that, options other than Private Rented sector, are limited for homeless households**
- **Security of tenure through Private Rented tenancies is a key driver of homelessness**

According to the Joseph Rowntree Foundation It is generally accepted that stable accommodation is necessary for seeking and sustaining employment. because it necessitates a 'present orientation' which can make it difficult for those affected to set and work toward goals. Furthermore, the rents and conditions in homeless hostels are reportedly 'not conducive' to paid employment.

They main causes of homelessness in Tameside are:

1. Family no longer willing to accommodate
2. End of private rented tenancy
3. Relationship with partner ended (non-violence breakdown)
4. Domestic Abuse
5. Friends no longer willing or able to accommodate (1)(page 50).

The 2020 Housing Needs Analysis showed that, over the previous five years, 23.3% of homeless households had moved onto social housing with 72.1% moving to private rented accommodation. (2)(page 50).

In late 2021, following the lifting of lockdown measures, including the eviction ban, there has been an increase in the number of people requiring temporary accommodation from 163 in June '21 to 214 in December '21, a 31% increase. (3)(page 50).

According to Crisis, due to the cost-of-living crisis, more than 66,000 more people nationally will be homeless by 2024, with the bulk of the increase being among people forced to "sofa surf", according to annual forecasts by the housing charity Crisis and Heriot-Watt University. There will be 8,000 more people rough sleeping.

Homelessness

What's happening to address this?

- Key priority in new Housing Strategy
- Homelessness Strategy in development
- Promoting GM Good Landlords Scheme
- Developing a TMBC/Registered Provider protocol for tenants under the threat of eviction.
- Delivering Outreach Housing options services into communities to allow early contact with hard to reach households.
- Increasing purpose-built temporary accommodation/ supported housing
- Maximise use of PRS to prevent and relive homelessness more expediently using 'Let Us'
- Tameside statutory Homelessness service has come back in-house.

In November 2017, Tameside's annual Rough Sleepers snapshot estimate was 43, however by November 2020, the annual Rough Sleepers Snapshot Estimate/Count had fallen to 3.

No wonder they are so many homeless people in the world like myself who does not have 2 pence to rub together mean I am in debt with my rent and my council tax as well as other things I am having to borrow money to survive
Poverty Survey Respondent

You get banded silver, gold and bronze. So, because technically I had a bed at my mum's I wasn't homeless, so even though I was saying the boys had none of their stuff and things… unless you're really on your backside they do nothing.
Focus Group Participant talking about accessing social housing



6. Conclusion

6.1 The contents of this Needs Assessment will be used to inform the final Poverty Strategy for Tameside, which will consist of a series of recommendations for targeted support for residents currently struggling in poverty, as well as preventative work to stop at-risk residents from falling into poverty.

6.2 Gathering and warehousing comprehensive and up-to-date data and information will be an essential element of any approach to tackling poverty in Tameside. To that end, a key recommendation in the Tameside Poverty Strategy will be the creation of a new Tameside Poverty Monitor.

As well as broadening our understanding of the needs of our residents and what types of poverty reduction strategies will work most effectively, the Poverty Monitor will allow us to keep track of progress following the implementation of the Strategy.

Examples of Poverty Monitors from other public sector organisations include:

- Calderdale Metropolitan Borough Council: Calderdale Data Works Poverty Index
- Greater Manchester Poverty Action: Greater Manchester Poverty Monitor 2022

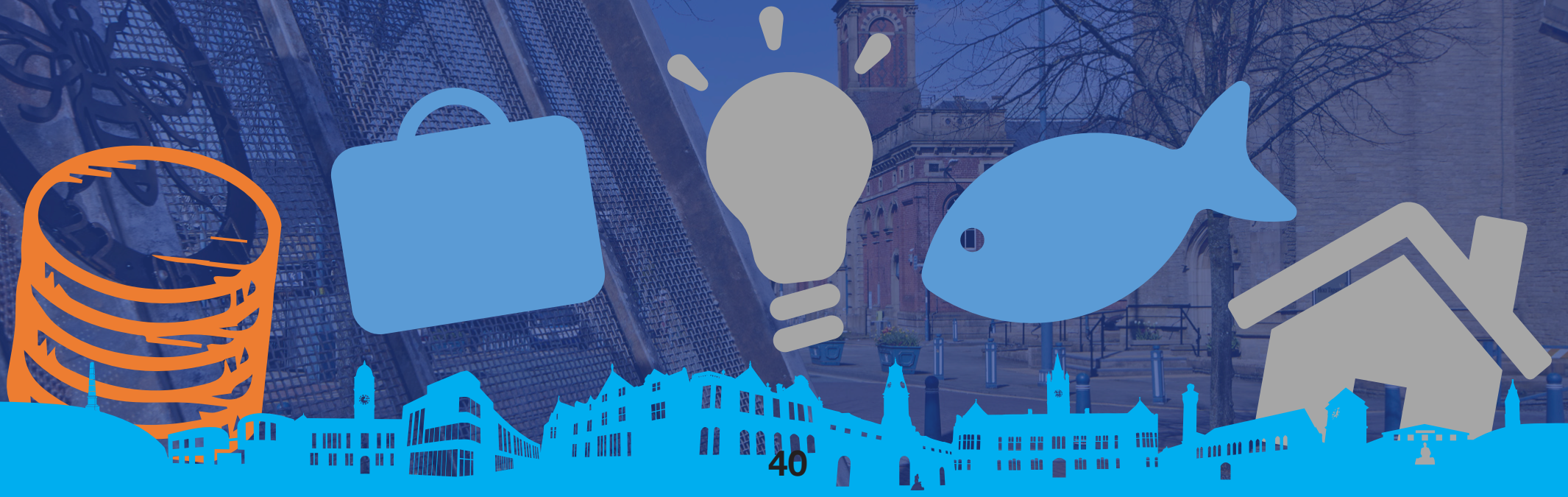
6.3 Whilst all of the key challenges within this Needs Assessment have been recognised as important issues, there are a number that are considered to be especially urgent.

- Fuel Poverty
- Food Poverty
- Homelessness

These are urgent because failing to resolve the key challenges in these areas could have serious implications for the health and wellbeing of our residents in the near future, especially within the context of the current cost of living crisis.

- Council Tax
- Barriers to Accessing Services
- Service User Experience

These are urgent because the key challenges in these areas relate to issues that the council has direct and substantial control over. Our mapping and consultation work has also identified issues in these areas that are of particular importance to our residents, particularly around accessibility and experiences of services.



7. Appendices

7.1 Introduction

(1) Resolution Foundation, "Inflation Nation: Putting Spring Statement 2022 in context", 24 March 2022, https://www.resolutionfoundation.org/publications/inflation-nation/

7.2 Poverty in Context

(1) Office for National Statistics, "Consumer Price Inflation, UK: August 2022", 14 September 2022, https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/august2022

(2) Ministry of Housing, Communities and Local Government, "English Indices of Deprivation 2019", September 2019, https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019

7.3 Benefits

(1) Office for National Statistics, "Exploring Local Deprivation, A detailed picture of disparities within English local authorities to a neighbourhood level", 24 May 2021, https://www.ons.gov.uk/visualisations/dvc1371/#/E07000223

(2) Office for Health Improvement and Disparities, 2019 https://www.localhealth.org.uk/#c=indicator&i=t1.income_dep&view=map12

(3) NOMIS, Official Census and Labour Market Statistics "Labour Market Profile – Tameside, Claimant Count by age", July 2022, https://www.nomisweb.co.uk/reports/lmp/la/1946157088/report.aspx?town=tameside

(4) Office for Budgetary Responsibility, "Developments in the outlook for household living standards", 26th May 2022, https://obr.uk/box/developments-in-the-outlook-for-household-living-standards/

(5) Stat-Xplore, "Dataset: People on Universal Credit Table 4 - Local Authority by Employment Status", May 2022, https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml

(6) Stat-Xplore "Dataset: People on Universal Credit Table 3 - Employment Status by Gender" June 2022, https://stat-xplore.dwp.gov.uk/webapi/jsf/tableView/tableView.xhtml

(7) Stat-Xplore, "Dataset: Households on Universal Credit: Table 1 - Month by Family Type" May 2022 https://stat-xplore.dwp.gov.uk/webapi/jsf/tableView/tableView.xhtml

(8) The Trussell Trust, "State of Hunger: Building the Evidence on Poverty, Destitution, and Food Insecurity in the UK", May 2021[Link Removed]

(9) Joseph Rowntree Foundation, "400,000 people could be pulled into poverty by real-terms cut to benefits in April", 24th February 2022 [Link Removed]

(10) Department for Work and Pensions, "Official Statistics, Benefit Sanction Statistics to April 2022 (experimental)" 16th August 2022, https://www.gov.uk/government/statistics/benefit-sanctions-statistics-to-april-2022-experimental/benefit-sanctions-statistics-to-april-2022-experimental

(11) Stat-Xplore, "Dataset: UC Cumulative Caseload, Table 3 - Cumulative Benefit Cap Amount by Family Type; Dataset: HB Cumulative Caseload,Table 2 - Cumulative Benefit Cap Amount, May 2022 https://stat-xplore.dwp.gov.uk/webapi/jsf/tableView/tableView.xhtml

(12) Department for Work and Pensions, Official Statistics "Benefit Cap: Number of Households capped to February 2022", July 2022 [Link Removed]

(13) Child Poverty Action Group, "Pushed Deeper into Poverty: The Impact of the Benefit Cap", March 2022 [Link Removed]

(14) Citizens Advice "How do I survive now? The impact of living with No Recourse to Public Funds", December 2021, [Link Removed]

(15) StepChange, Written Evidence to the Work and Pensions Select Committee Inquiry into the Five Week Wait", April 2020 https://committees.parliament.uk/writtenevidence/1824/html/

(16) James Smith, The Economy 2030 Inquiry, "As Good as it Gets? The forces driving economic stagnation and what they mean for the decade ahead", July 2022 https://economy2030.resolutionfoundation.org/wp-content/uploads/2022/07/As-good-as-it-gets.pdf

7.4 Debt

(1) Local Government Insight Unit, Money and Pensions Service 2018, 'Percentage estimate of the adult population who find meeting monthly bills/commitments a heavy burden or regularly in arrears with bills in Tameside' https://lginform.local.gov.uk/reports/lgastandard?mod-metric=6009&mod-area=E08000008&mod-group=AllMetropolitanBoroughLaInCountry_England&mod-type=namedComparisonGroup

(2) Greater Manchester Poverty Action, Poverty Monitor 2022, 'Top 10 causes of debt/debt issues among those seeking debt advice in each local authority, in 2021' [Link Removed]

(3) Citizens Advice, information shared by Citizens Advice Tameside, August 2022.
(4) Greater Manchester Poverty Action, Poverty Monitor 2022, People seeking debt advice who have been subject to an enforcement[Link Removed]

(5) Money and Mental Health Policy Institute, Holkar M. Mental health problems and financial difficulty. Money and Mental Health Policy Institute. 2019. Derived from Adult Psychiatric Morbidity Survey 2014: covers England only. https://www.moneyandmentalhealth.org/money-and-mental-health-facts/#:~:text=Half%20(46%25)%20of%20people,their%20mental%20health%20problems%20worse.

(6) The Insolvency Service, Official Statistics, 'Commentary - Individual insolvencies by Location, Age and Gender, 2021', Published 1 April 2022. https://www.gov.uk/government/statistics/individual-insolvencies-by-location-age-and-gender-england-and-wales-2021/commentary-individual-insolvencies-by-location-age-and-gender-2021#local-authority-trends

(7) ibid.

(8) The Bank of England, 'Money and Credit - June 2022', 29th July 2022 https://www.bankofengland.co.uk/statistics/money-and-credit/2022/june-2022

(9) Local Government Association Inform, Demos, The Good Credit Index, (2021) https://lginform.local.gov.uk/reports/view/lga-research/ficlga-research-report-financial-hardship-and-economic-vulnerability?mod-area=E08000008&mod-group=AllMetropolitanBoroughLaInCountry_England&mod-type=namedComparisonGroup#text-32

(10) Citizens Advice, 'How Do I Survive Now? Living with the Impact of No Recourse to Public Funds' (December 2021) [Link Removed]

(11) Money and Pensions Service, 'Who Needs Debt Advice in 2022?',(23rd February 2022) https://moneyandpensionsservice.org.uk/2022/02/23/who-needs-debt-advice-in-2022/

(12) ibid

7.5 Food Poverty

(1) Office for National Statistics, "Tracking the Price of the Lowest-Cost Grocery Items, UK, experimental analysis: April 2021 to April 2022", May 2022, [Link Removed]

(2) The Food Foundation, "The Broken Plate 2022: The State of the Nation's Food System", July 2022, https://foodfoundation.org.uk/publication/broken-plate-2022

(3) Sheffield University, UK Local Food Insecurity of Adults, January 2021, accessed via Greater Manchester Poverty Action, "Poverty Monitor: Fuel, Utilities and Food", August 2022, [Link Removed]

(4) Ministry of Housing, Communities and Local Government, "English Indices of Deprivation 2019", September 2019, https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019

(5) The Social Market Foundation, "Can everyone access affordable, nutritious food? A picture of Britain's deprived food deserts", October 2018, [Link Removed]

(6) Office for National Statistics, "Population and household estimates, England and Wales: 2021", June 2022, https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationandhouseholdestimatesenglandandwalescensus2021

(7) Homelessness Manchester and Salford @McrSalford, Food Bank Data, June 2022, https://drive.google.com/drive/folders/1L3WQBoS4t9uMQDKDANByfabig7pNDBMD

(8) Trussell Trust, "Food Bank Usage 2019 to 2021, January 2022, https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/

(9) Trussell Trust, "State of Hunger: Building the evidence on poverty, destitution, and food insecurity in the UK", May 2021, https://www.trusselltrust.org/wp-content/uploads/sites/2/2021/05/State-of-Hunger-2021-Report-Final.pdf

(10) Independent Food Aid Network (IFAN), "A survey of food banks operating independently of the Trussell Trust food bank network", December 2019, https://uploads.strikinglycdn.com/files/c9576e7d-5d2c-4006-aaa0-6eced154427f/Report_IndependentFoodBankStudy_Dec2019-pdf.pdf

(11) Tameside Council, Poverty Consultation Strategy, July 2022, https://www.tameside.gov.uk/tbc/pastconsultations/2022

7.6 Fuel Poverty

(1) Department for Business, Energy and Industrial Strategy, 'Fuel poverty sub-regional statistics' 28th April 2022, https://www.gov.uk/government/collections/fuel-poverty-sub-regional-statistics

(2) Department for Levelling Up, Housing and Communities, 'Energy Performance of Buildings Data: England and Wales', 30th June 2022, https://epc.opendatacommunities.org/

(3) Greater Manchester Cost of Living Tableau Workbook https://www.gmtableau.nhs.uk/#/signin

(4) Department for Business, Energy and Industrial Strategy, 'Annual Fuel Poverty Statistics Report, 2022', https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1056777/annual-fuel-poverty-statistics-lilee-report-2022-2020-data.pdf

(5) Child Poverty Action Group, 'Fuel Poverty: Updated Estimates for the UK', 04th August 2022,

(7) Cornwall Insight, 'Price Cap Forecasts for January rise to Over £4200 as Wholesale Prices Surge again and Ofgem Revises Price cap Method' 9th August 2022 [Link Removed]

(8) Joseph Rowntree Foundation, "Rising energy prices a "national emergency" and more support needed to tackle gravest issue UK faces, say charities", 13th August 2022 [Link Removed]

9) Department for Business, Energy and Industrial Strategy 'Electric Prepayment Meter Statistics' 8th April 2019 https://www.gov.uk/government/statistics/electric-prepayment-meter-statistics

(10) Citizens Advice, 'Cost of Living Data Dashboard', August 2022 https://public.flourish.studio/story/1634399/

(11) Citizens Advice, 'Cost of Living: The Government's Energy Support Package Leaves Low Income Households Behind', 9th February 2022, [Link Removed]

(12) Karl Handscomb and Jonathan Marshall, Resolution Foundation, 'Cutting Back to Keep Warm' 15th August 2022 https://www.resolutionfoundation.org/app/uploads/2022/08/Cutting-back-to-keep-warm.pdf

7.7 Employment

(1) NOMIS, Office for National Statistics, 'Annual Population Survey, April 2021-March 2022' https://www.nomisweb.co.uk/query/construct/summary.asp?mode=construct&version=0&dataset=30

(2) NOMIS, Office for National Statistics, 'Annual Survey of Hours and Earnings – Workplace analysis' (2021) https://www.nomisweb.co.uk/

(3) Living Wage Foundation, 'Employee Jobs Paid Below the Living Wage: 2021' , November 2021[Link Removed]

(4) NOMIS, Office for National Statistics, 'Annual survey of hours and earnings - resident analysis', July 2022, https://www.nomisweb.co.uk/

(5) Department for Work and Pensions, Stat x-plore, 'People on Universal Credit: Employment Status by Gender' June 2022 https://stat-xplore.dwp.gov.uk/webapi/jsf/tableView/tableView.xhtml

(6) NOMIS, Office for National Statistics, 'Annual Population Survey, April 2021-March 2022' [Link Removed]

(7) Office for National Statistics, Labour Force Survey, 'INAC01 SA: Economic inactivity by reason (seasonally adjusted)' 16th August 2022, https://www.ons.gov.uk/employmentandlabourmarket/peoplenotinwork/economicinactivity/datasets/economicinactivitybyreasonseasonallyadjustedinac01sa

(8) Office for National Statistics, Labour Force Survey, 'A08: Labour Market Status of Disabled People' 16th August 2022, https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/labourmarketstatusofdisabledpeoplea08

(9) NOMIS, Office for National Statistics, 'Business Register and Employment Survey' (2020) [Link Removed]

(10) NOMIS, Office for National Statistics, 'ONS annual population survey' (April 2021-March 2022).[Link Removed]

7.8 Council Tax

(1) Office for National Statistics, 'Family Spending Workbook 1: detailed expenditure and trends' 18th July 2022 https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/datasets/familyspendingworkbook1detailedexpenditureandtrends

(2) Citizens Advice, 'Cost of Living Data Dashboard', August 2022 [Link Removed]

(3) Department for Levelling Up, Housing and Communities, Live Tables on Local Government Finance, 'Local Council Tax Support' 30 June 2022 https://www.gov.uk/government/statistical-data-sets/live-tables-on-local-government-finance

(4) ibid.

(5) Carla Ayrton, Josh Holden, Peter Kenway, National Policy Institute, Entitled To, 'Review of Council Tax Reduction Schemes in England 2021/22' Review_of_Council_Tax_Reduction_schemes_in_England_in_2021-22.pdf (npi.org.uk)

(6) Money Advice Trust, 'Council Tax After Covid: Reforming Council Tax Support and Collection in the wake of the pandemic', July 2021 Council_tax_after_covid_report.pdf (moneyadvicetrust.org)

(7) Tameside MBC, Executive Cabinet 26th January 2022, 'Collection, Recovery and Irrecoverable Monies 2021' https://tameside.moderngov.co.uk/ieListDocuments.aspx?CId=134&MId=5066&Ver=4

(8) National Debtline, 2020 client survey. Sample size 177 clients with debts to local authority, as cited in Money Advice Trust, 'Council Tax After Covid: Reforming Council Tax Support and Collection in the wake of the pandemic', July 2021 Council_tax_after_covid_report.pdf (moneyadvicetrust.org)

7.9 Mental Health

(1) Office for Health Disparities and Improvement, "Fingertips Public Health Data: Estimated Prevalence of Common Mental Disorders: % of population aged 16 & over, and % of population aged 65 & over", 2017, [Link Removed]

(2) NHS Digital, "Mental Health and Wellbeing in England: Adult Psychiatric Morbidity Survey 2014", September 2016, https://files.digital.nhs.uk/pdf/q/3/mental_health_and_wellbeing_in_england_full_report.pdf

(3) The Health Foundation, "Health Equity in England: The Marmot Review 10 Years On", February 2020, https://alumni.health.org.uk/publications/reports/the-marmot-review-10-years-on

(4) Money and Mental Health Policy Institute, "No One Left Behind: Making Levelling Up Deliver for People with Mental Health Problems", July 2022, https://www.moneyandmentalhealth.org/wp-content/uploads/2022/07/MMH-No-One-Left-Behind-Report-WEB-1.pdf

(6) Samaritans, "Dying from Inequality: Socioeconomic disadvantage and suicidal behaviour", March 2017, https://media.samaritans.org/documents/Samaritans_Dying_from_inequality_report_-_summary.pdf

(7) Office for Health Disparities and Improvement, "Fingertips Public Health Data: Suicide Rates (Persons)", 2018-20, https://fingertips.phe.org.uk/search/suicide#page/4/gid/1/pat/6/par/E12000002/ati/402/are/E08000008/iid/41001/age/285/sex/4/cat/-1/ctp/-1/yrr/3/cid/4/tbm/1/page-options/car-do-0

8) The British Medical Journal, "Suicides associated with the 2008-10 economic recession in England: time trend analysis", August 2012, https://www.bmj.com/content/345/bmj.e5142

(9) Money and Mental Health Policy Institute, "No One Left Behind: Making Levelling Up Deliver for People with Mental Health Problems", July 2022, https://www.moneyandmentalhealth.org/wp-content/uploads/2022/07/MMH-No-One-Left-Behind-Report-WEB-1.pdf

(10) House of Commons Library, "Mental Health Statistics (England)", December 2021, https://researchbriefings.files.parliament.uk/documents/SN06988/SN06988.pdf

(11) Tameside Council Commissioned Focus Groups conducted by DJS Research July 22

(12) Public Health England, "Better care for people with co-occurring mental health and alcohol/drug use conditions: A guide for commissioners and service providers", June 2017, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/625809/Co-occurring_mental_health_and_alcohol_drug_use_conditions.pdf

7.10 Disability

(1) House of Commons Library, "Poverty in the UK: Statistics", April 2022, https://researchbriefings.files.parliament.uk/documents/SN07096/SN07096.pdf

(2) Citizens Advice Bureau, information shared by Citizens Advice Tameside, August 2022.

(3) Office for National Statistics, "English Indices of Deprivation 2019", September 2019, https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019

(5) Department for Work and Pensions, "The employment of disabled people 2021", November 2021, https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/disability/datasets/disabilityandemployment

(6) Citizens Advice Bureau, "An Unequal Crisis: Why workers need better enforcement of their rights", August 2020, [Link Removed]

(7) Scope and the Social Market Foundation, "The Disability Price Tag 2019", February 2019, [Link Removed]

(8) House of Commons Library, "Poverty in the UK: Statistics", April 2022, https://researchbriefings.files.parliament.uk/documents/SN07096/SN07096.pdf

(9) Citizens Advice Bureau, information shared by Citizens Advice Tameside, August 2022.

(10) Citizens Advice Bureau, "PIP delays leave disabled people hundreds of millions of pounds out of pocket", July 2022, https://www.citizensadvice.org.uk/about-us/about-us1/media/press-releases/pip-delays-leave-disabled-people-hundreds-of-millions-of-pounds-out-of-pocket/

(11) Department for Work and Pensions, "Personal Independence Payment: Official Statistics to January 2022", March 2022, https://www.gov.uk/government/statistics/personal-independence-payment-statistics-to-january-2022/personal-independence-payment-official-statistics-to-january-2022

(12) Office for National Statistics, "Outcomes for disabled people in the UK: 2021", February 2022, https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/disability/articles/outcomesfordisabledpeopleintheuk/2021

(13) Disability Unit (Cabinet Office), "UK Disability Survey Research Report, June 2021", September 2021, [Link Removed]

7.11 Life Expectancy and Healthy Life Expectancy

(1) Office for National Statistics, "Life expectancy (LE), healthy life expectancy (HLE) and disability-free life expectancy (DFLE) at birth and age 65 by sex, UK, 2016 to 2018", https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandlifeexpectancies/datasets/healthstatelifeexpectancyatbirthandatage65bylocalareasuk

(2) The Health Foundation, "Health Equity in England: The Marmot Review 10 Years On", February 2020, https://alumni.health.org.uk/publications/reports/the-marmot-review-10-years-on

(3) Ministry of Housing, Communities and Local Government, "English Indices of Deprivation 2019", September 2019, https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019

(4) Office for National Statistics, "Health state life expectancy at birth and age 65 by 2011 Census wards, England and Wales, 2009 to 2013", https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandlifeexpectancies/datasets/healthstatelifeexpectancyby2011censuswardsinenglandandwales

(5) Ibid.

7.12 Carers and Care

(1) Stat-Xplore, "Dataset: Carers Allowance: Cases in Payment Table 4 - Local Authority", February 2022, https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml

(2) Stat-Xplore, "Dataset: Carers Allowance: Cases in Payment Table 5 - Local Authority by Average Weekly Award Amount", February 2022, https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml

(3) NOMIS, Official Census and Labour Market Statistics "KS301EW – Health and provision of unpaid care", January 2013, https://www.nomisweb.co.uk/query/construct/summary.asp?mode=construct&version=0&dataset=617

(4) Department for Work and Pensions, "Family Resources Survey: Financial year 2020 to 2021", March 2022, [Link Removed]

(5) Joseph Rowntree Foundation, "Unpaid carers changing the systems that trap them in poverty", June 2022, https://www.jrf.org.uk/blog/unpaid-carers-changing-systems-trap-them-poverty

(6) The London School of Economics and Political Science: Centre for Analysis of Social Exclusion, "The Conservative Government's Record on Social Policy from May 2015 to pre-COVID 2020: Policies, Spending and Outcomes", February 2021, https://sticerd.lse.ac.uk/CASE/_NEW/PUBLICATIONS/abstract/?index=7760

(7) Carers UK, "State of Caring 2021 Report", November 2021, https://www.carersuk.org/for-professionals/policy/policy-library/state-of-caring-2021-report

(8) Joseph Rowntree Foundation, "UK Poverty 2022: The essential guide to understanding poverty in the UK", January 2022, https://www.jrf.org.uk/report/uk-poverty-2022

(10) Carers UK, "State of Caring 2021 Report", November 2021, https://www.carersuk.org/for-professionals/policy/policy-library/state-of-caring-2021-report

(11) Lorraine Hansford, Felicity Thomas and Katrina Wyatt, "Poverty, choice and dying in the UK: a call to examine whether public health approaches to palliative care address the needs of low-income communities", March 2022, https://www.tandfonline.com/doi/full/10.1080/13576275.2022.2044299

7.13 Barriers to Accessing Services

(1) Tameside Council Inequalities Reference Group, "Barriers to Accessing Information", March 2022, [Link Removed]

(2) Ibid.

(3) Greater Manchester Office of Data Analytics at Greater Manchester Combined Authority, "Digital Exclusion Risk Index (DERI): Version 1.5", October 2021, [Link Removed]

(4) Ofcom, "Digital Exclusion: A review of Ofcom's research on digital exclusion among adults in the UK", March 2022, https://www.ofcom.org.uk/__data/assets/pdf_file/0022/234364/digital-exclusion-review-2022.pdf

(5) Tameside Council Inequalities Reference Group, "Digital Inclusion report", September 2021, [Link Removed]

(6) Tameside Council Inequalities Reference Group, "Barriers to Accessing Information", March 2022, [Link Removed]

(7) Tameside Council Commissioned Focus Groups conducted by DJS Research July 22

(8) Tameside Council conducted Mapping and Conference work March – July 2022

(9) Tameside Council, Poverty Consultation Strategy, July 2022, https://www.tameside.gov.uk/tbc/pastconsultations/2022

(10) Charities Aid Foundation, "Increased demand and falling donations create "perfect storm" for charities in cost-of-living squeeze", May 2022, [Link Removed]

7.14 Service-User Experience

(1) & (2) Tameside Council, Poverty Consultation Strategy, July 2022, https://www.tameside.gov.uk/tbc/pastconsultations/2022

(3) & (4) Tameside Council Commissioned Focus Groups conducted by DJS Research July 22

(5) & (6) Tameside Council conducted Mapping and Conference work March – July 2022

7.15 Childhood Poverty

(1) Juliet Stone, End Child Poverty, Centre for Research in Social Policy Loughborough University, 'Local Indicators of Child Poverty After Housing Costs, 2020/21', July 2022 https://endchildpoverty.org.uk/child-poverty/

2) Office for Health Improvement and Disparities, Finger Tips Public Health Data, 'Child and Maternal Health: Children in relative low-income families (under 16s) 2020/21' https://fingertips.phe.org.uk/profile/child-health-profiles/data#page/3/gid/1938133228/pat/6/par/E12000002/ati/302/are/E08000008/iid/93700/age/169/sex/4/cat/-1/ctp/-1/yrr/1/cid/4/tbm/1/page-options/car-do-0

3) Office for Health Improvement and Disparities, Finger Tips Public Health Data, 'Child and Maternal Health: Children in absolute low-income families (under 16s) 2020/21' https://fingertips.phe.org.uk/profile/child-health-profiles/data#page/3/gid/1938133228/pat/6/par/E12000002/ati/302/are/E08000008/iid/93701/age/169/sex/4/cat/-1/ctp/-1/yrr/1/cid/4/tbm/1/page-options/car-do-0

(5) Brigid Francis-Devine, House of Commons Library, 'Poverty in the UK: Statistics' April 2022, https://commonslibrary.parliament.uk/research-briefings/sn07096/

(6) Katie Schmuecker, Peter Matejic, Morgan Bestwick, Tom Clark, Joseph Rowntree Foundation, 'Going Without: Deepening Poverty in the UK' July 2022, https://nen.press/wp-content/uploads/2022/07/going_without_-_deepening_poverty_in_the_uk_0.pdf

(7) Adam Corlett, Lalitha Try, Resolution Foundation, 'The Living Standards Outlook 2022' https://www.resolutionfoundation.org/app/uploads/2022/03/Living-Standards-Outlook-2022.pdf

(8) Department for Work and Pensions, 'Households below average income: an analysis of the income distribution FYE 1995-2020' 25th March 2021 [Link Removed]

(9) Department for Work and Pensions, HM Revenues & Customs, July 2021, https://www.gov.uk/government/statistics/universal-credit-and-child-tax-credit-claimants-statitics-related-to-the-policy-to-provide-support-for-a-maximum-of-2-children-april-20

(10) Kate Andersen, Ruth Patrick, Aaron Reeves, Benefit Changes and Larger Families, 'Needs Matter, How the Two Child Limit and the Benefit Cap Harm Children' 14th July 2022, https://largerfamilies.study/publications/needs-matter

(11) Office for National Statistics, Education Statistics, 'Schools Pupils and their Characteristics' Academic Year 2021/22, 9th June 2022, https://explore-education-statistics.service.gov.uk/find-statistics/school-pupils-and-their-characteristics

(12) Greater Manchester Poverty Action, Child Poverty, 'Estimates of Free School Meal Eligibility by Ward' https://www.gmpovertyaction.org/pm2022-child-poverty/

(13) Child Poverty Action Group, '800,000 Children in Poverty Not Getting Free School Meals', 09th June 2022, https://cpag.org.uk/news-blogs/news-listings/800000-children-poverty-not-getting-free-school-meals#:~:text=New%20analysis%20by%20Child%20Poverty,qualifying%20for%20free%20school%20meals

(14) Megan Jarvie, Sam Shorto, Hannah Parlett, Coram Family and Childcare, 'Childcare Survey 2021 https://www.familyandchildcaretrust.org/sites/default/files/Resource%20Library/Childcare%20Survey%202021_Coram%20Family%20and%20Childcare.pdf

(15) ibid.

(16) Department for Work and Pensions, Government Social Research, 'Understanding How Universal Credit Influences Employment Behaviour', September 2017 https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/643952/understanding-how-universal-credit-influences-employment-behaviour.pdf

(17) Children's Society, 'The Wrong Blazer 2020: Time for Action on School Uniform Costs' https://www.childrenssociety.org.uk/sites/default/files/2020-10/the-wrong-blazer-report-2020.pdf

7.16 Social Housing

(1) Tameside Council, Tameside Housing Needs Assessment (NHA) 2020 Update, December 2020, https://tameside.moderngov.co.uk/documents/s113504/ITEM%209%20-%20Appendix%203%20-%20Tameside%20Housing%20Strategy%20FINAL.pdf

(2) Office for National Statistics, "English Indices of Deprivation 2019", September 2019, https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019

(3) Tameside Council, Tameside Housing Needs Assessment (NHA) 2020 Update, December 2020, https://tameside.moderngov.co.uk/documents/s113504/ITEM%209%20-%20Appendix%203%20-%20Tameside%20Housing%20Strategy%20FINAL.pdf

(4) Joseph Rowntree Foundation, "UK Poverty 2021/21: The leading independent report", January 2021, https://www.jrf.org.uk/report/uk-poverty-2020-21

(5) Institute for Fiscal Studies, "The long squeeze: rising inflation and the current government support package", August 2022, https://ifs.org.uk/articles/long-squeeze-rising-inflation-and-current-government-support-package

(6) Stat-Xplore, “Dataset: Housing Benefit Table 12 – Spare Room Reduction by Region”, February 2022, https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml

(7) Department for Work and Pensions, “Discretionary Housing Payments statistics”, 2013-2022, https://www.gov.uk/government/collections/discretionary-housing-payments-statistics

(8) Tameside Council, information shared by Community Safety and Homelessness, July 2022.

(9) Tameside Council, Tameside Housing Needs Assessment (NHA) 2020 Update, December 2020, https://tameside.moderngov.co.uk/documents/s113504/ITEM%209%20-%20Appendix%203%20-%20Tameside%20Housing%20Strategy%20FINAL.pdf

(10) Tameside Council, information shared by Investment, Development and Housing, August 2022.

7.17 Private Rent

(1) Comparison of Rent vs local housing allowance rates 2020 & 2021 Poverty Monitor 2022: Housing - Greater Manchester Poverty Action (gmpovertyaction.org)

(2) Office for National Statistics – Median Monthly Rents 2018-2021 Private rental market summary statistics in England - Office for National Statistics (ons.gov.uk) Private rental market summary statistics in England - Office for National Statistics (ons.gov.uk) Private rental market summary statistics in England - Office for National Statistics (ons.gov.uk)

(3) Trussell Trust - The State of Hunger: Our housing crisis is driving people to food banks Jul, 21 The State of Hunger: Our housing crisis is driving people to food banks - The Trussell Trust

7.18 Homelessness

(1) Tameside Council primary reasons for homelessness 2020-21

(2) Tameside Metropolitan Borough Council, Tameside Housing Need Assessment 2020, December 2020, https://tameside.moderngov.co.uk/documents/s113504/ITEM%209%20-%20Appendix%203%20-%20Tameside%20Housing%20Strategy%20FINAL.pdf

(3) Tameside Council Number of People Requiring Temporary Accommodation June ’21 – December ‘21


Tameside
Metropolitan Borough