**Salford CVS Conference**

**14th September 2022**

**Workshop notes**

**The Truth About Poverty (pm)**

**Room**: Press Lounge

**Workshop Facilitator:** Michael Carroll

**Note taker:** Helen Johnson

**Panel speakers:**

Sarah Whitehead, Community Pride

Jack Barton, Mustard Tree

Sheila Murtagh, Salford Credit Union

Sarah Whitehead is Co-Director of Community Pride, a social enterprise based in Salford and is also lead facilitator of Salford Poverty Truth Provision, being the lead on mental health. Community Pride are focusing on new ways to communicate with communities based on trust, in hope to change the way the Council deals with people. They have already agreed a commitment to no longer use bailiffs and forceful demands which can bring trauma. Community Pride go out into the communities and speak to people face to face rather than doing surveys.

Jack Barton is the Communications Manager for Mustard Tree. Mustard Tree is more than a homeless organisation now, they also deal with poverty and equalities and have 3 hubs across Salford and Manchester, Eccles, Little Hulton and Ancoats. Mustard Tree also run community shops which offer low cost furniture and gift half to people in need via housing vouchers. The food club (pantry) is £2.50 and can be used twice a week. Mustard Tree also deliver the freedom project which focuses on life and employability skills to build confidence and improve economic wellbeing.

Sheila Murtagh works for Salford Credit Union. Salford Credit Union are a co-op for anyone who lives or works in Salford. Some people need to borrow money and can lend from closed systems. Interest on loans funds the business. The Credit Union forces people to save and encourage everyone in Salford to have their own savings pot. We have 4,000 members and during Covid they had savings to fall back on. As a co-op, the focus is members interest. Surplus money maid is a dividend with members. Benefits can be go direct to Credit Union and they help people to become more resilient with money. Loans are usually small loads of up to £500 but they can be up to £10,000. Credit checks are done on some loans but most members have poor credit history. We try not to put people into more debt, instead we are trying to get them out of that. The cost of living is dire and people are not spending frivolously.

**Q&A**

**Q: Does Credit Union support with budgeting?**

A: Sheila – We share information on this on our website, but we want to do more work with partners who do that. We currently signpost to Citizens Advice.

**Q: Does Credit Union offer child benefit loans?**

A: Sheila - We did a few years ago but we stopped due to some problems. We started it up again during Covid and call it the Salford Family Loan. This is really popular and loans can be up to £500. We ask people to pay back £10 a week and £1 goes into their savings.

**Q: Post Covid, shops have become card only and we are becoming a cashless society. How have poorer people and older people or those with mental health needs coped with this? How do we help these people? Some minimum spends on cards for £3 or £5. How do we handle self-service check outs and facial recognition for those who want to remain anonymous?**

A: – Jack – Technical advancement has means workforce has changed. Covid has been a catalyst for cashless payments. We used to be cash only and had to send people to the ATM round the corner which would charge for transactions. We now do both cash and cards. Card only could be due to security issues. I can see why businesses go down that route. People could budget a lot easier when the spend is in their wallet e.g. £10 for the week in cash, you could see what you had left to spend.

Michael – Age Friendly Standards – where older people are acting like secret shoppers and this includes testing places where they can or can’t use cash.

**Q: Not everyone uses self-service check outs, a number of people are vocalising this and it needs promoting. Small businesses struggle when people pay by card as the bank takes a cut, some even have posters up to ask customers to pay by cash so they can have all of it. Loan sharks are targeting people in Salford and offer no credit check loads and instant money – more needs to be done, are we raising awareness?**

A: Sheila – We support people to stand up and say no, they don’t have to do what they’re being told. We refer people to England Illegal Money Lending Team. There is a great fear of rocking the boat but they will be given support.

**Q: I worked in IT in 1970s/80s and we were asked about staff numbers and tech, they’ve known that the self-service/tech way of shopping was coming for a long time. How can we support those who don’t want a cashless society/don’t want jobs to be lost to machines?**

A: Sarah – I was invited to do a European tour and I went to Estonia and it was fully digital including self-driving buses! Is it a problem for a lot of people?

Jack – we do money management sessions and it doesn’t affect credit score. It is about raising awareness. We can gift some things e.g. washer in order to stop pay day loans

Sarah – Some reasons why people turn to loan sharks is due to them feeling ashamed. As individuals we can be more understanding about how people are struggling. We need compassion and understanding and for people to have someone to turn to.

**Q: We know there is gentrification of Salford at Salford Quays, people are bidding for rents against each other and big property developers are raising rents. The poorest will be the most disenfranchised. What do we do?**

A: Sarah – We have to do something radical. We need an uprising of people with someone positive to fight against gentrification. The new housing at Salford Quays is for family living but it’s not for Salford families. Salford Quays is becoming a place only for people who have faces that fit, there have security on segways. I am having a conversation with Peel Holdings, they are saying the right things but not meaning it.

Sheila – There is lots of lived experience in the room at today’s conference. The stories from the speakers are inspirational and groups are great at engaging with individuals. We can try to influence decision makers and use these stories to raise awareness amongst ourselves. There is strength in numbers for specific issues, we need to create a common voice and take action for the opportunity to change.

Sarah – The Poverty Truth Commission, local people who are experienced in crisis and leading decision makers in the city can come together and get to know each other in order to get the conversation going. They need to meet local people and hear their perspective. The Council can be the main problem in the city at times.

**Q: How can clinicians help address poverty?**

A: Jack – GPs are prescribing people things like dryers, washers, radiators etc.

Sheila – Partnership working is part of the solution. GPs need to be made aware of what’s out there.

Q: We work with asylum seekers in GM and support mental health. Most of our staff are first or second generation asylum seekers or married them. We can see language problems in person. We need to know what’s out there.

A: Jack – Language barriers can happen with the GP and we’ve had people come to us who don’t understand the letter that they have been sent. We have helped with interpretation which has saved them going back to make another GP appointment. We have a phone interpreter and some on site who can speak a variety of languages.

**Other comments**

I am setting up a project with funding from nuns. The investments will be cash grants given to women in hardships. We want women to apply themselves without the barrier of a support worker. We want to empower women to get the cash.

Salford CVS could provide a list of resources that could be given out to GPs in different neighbourhoods.

**Actions**

* Raise awareness of how clinicians can address poverty – GPs are paid to address inequality. NHS is based on biomedical model not a social model. Partnership working is needed
* Interpreters – supporting people with things such as prescriptions
* Promoting cash campaign – promote businesses offering cash sales, “people are proud to pay by cash” campaign
* Stop commodification of housing and gentrification
* Stories – collect and use to influence decision makers