

National News

Tax Credit Errors

Government figures on tax credits (published in June) show that problems with the system are affecting thousands of families. Half of tax credit awards in 2003/04 were being either overpaid or underpaid. 75% of the underpayments happened to families with incomes below £20,000. In 30% of awards an overpayment occurred. Faced with pressure from groups including Child Poverty Action Group, and The National Audit Office's refusal to sign off the accounts of HM Revenue & Customs in respect of tax credits, the Government is preparing to write off almost £1bn of overpayments.

UN Recommends Tax Increase

The United Nations human development report praises the UK Government's efforts to tackle child poverty since 1997 but says that if it is to stand a chance of meeting its aim of halving child poverty by 2010 it must consider tax rises. "Meeting the 2010 target will require ... a change in working and employment patterns and more fundamental changes to the underlying distribution of earnings and incomes." The report singles out the UK and US as two wealthy countries where a growing gap between rich and poor has emerged in recent decades, leading to more child poverty and big discrepancies in health outcomes.

Sure Start Failing?

A major evaluation of the Sure Start programme for deprived pre-school children has revealed no overall improvement in the areas targeted by the initiative. An independent study due to be published by the government in October reveals that, although some Sure Start schemes are successful, Sure Start as a whole failed to boost children's development, language and behaviour. Although this report represents a blow to the programme and its planned expansion, those leading the evaluation say the full effectiveness of the programme has not been tested. A study tracking 8,000 children born and raised under Sure Start will ultimately provide a much fuller picture.

Increase in Money Advice

An increase in the availability of face-to-face money advice is expected as a result of the Government's **Financial Inclusion Fund**. The Fund of £45m is to provide for new provision of debt advice in areas of social and economic exclusion during from 2006 to 2008. It is anticipated that funding will be allocated to existing services in socially deprived areas to allow them to expand and provide more debt advice. For further information visit www.hm-treasury.gov.uk

Minimum Wage Rise

From October 2005 the National Minimum Wage for adults increases to £5.05 per hour.

Definitions of Poverty

A number of readers have asked for some basic definitions and statistics for measuring poverty. The following has been taken from *Poverty: the facts* published by Child Poverty Action Group. For more information visit www.cpag.org.uk

What is poverty?

A widely accepted definition* which emphasises the relative nature of poverty is:

"Individuals, families and groups ... can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or are at least widely encouraged and approved, in the societies in which they belong."

* Peter Townsend in *Poverty in the United Kingdom: a survey of household resources and standards of living* (Penguin 1979).

How is poverty measured?

The most commonly used survey data comes from the DWP's *Households Below Average Income* series which provides analysis of patterns of low income or 'income' poverty. This survey defines poverty lines, below which individuals are categorised as income poor. The **poverty line** is defined in terms of 60% of the median household income, adjusted for household composition. Material deprivation is defined as individuals or families lacking essential items because they cannot afford them.

How many live in poverty?

In 2003/04, 12.3 million people in the UK (21%) were income poor, living in households with below 60% of median income after housing costs. In 1979, 13% were in this position.

The poverty line in 2003/04

	Poverty line (Income £ a week)
Single person	98
Couple	178
Couple with 2 children (aged 5 & 11)	262
Lone parent with 2 children (aged 5 & 11)	182

(The above income figures relate to Great Britain after taking out housing costs)

Update

Eastern Region ... Eastern Region ... Eastern Region...

Update

Interim Parish Plans - Bedfordshire has been awarded £19,794 to spend on Parish Plans for 2005/06. Responsibility for administering the grants for Bedfordshire has been delegated to Beds. Rural Communities Charity. Strong interest in the scheme has been expressed by the Parish Councils and the money available is expected to be fully utilised by March 2006. Tony Dadoun will provide details of all the grants awarded in future reports to the TPT Group. For help or advice about undertaking a Parish Plan, contact Zoe Ashby (BRCC) on 01525 878148. Grants Administrator: Jane Markham (BRCC) 01525 877221.

Rural Social and Community Programme (RSCP): The public consultation on this new rural programme ends on 13 October 2005. If you would like to read or contribute to the consultation process you can access the information at:

www.defra.gov.uk/corporate/consult/rscsprogramme/index.htm It is also available on the rural affairs website: <http://luraweb01:8000/rural/community/default.htm>

If you would like a paper copy of the consultation document please contact Tony Dadoun on 01223 372595.

Bedfordshire has yet to decide how they wish to form a local consortium, who should lead it and how it will relate to other important strategic partnerships and funding programmes such as Bedfordshire Rural Affairs Forum (BRAAF), Local Strategic Partnerships, Sub-Regional Economic Partnerships, Local Area Agreements, Change Up and Investors in Communities. A meeting of BRAAF in late September will discuss the RSCP. A Business Plan needs to be researched and put together by the end of October to bid for resources available from April 2006 for two years. Money is available this year to research and develop a Business Plan. Bedfordshire has yet to make a bid for this resource. For further details about the RSCP in Bedfordshire contact Caroline Henman on 01223 372680 or caroline.henman@goeast.gsi.gov.uk

Regional Rural Delivery Framework (RRDF) - Frameworks were first mentioned in Defra's Rural Strategy 2004 and are currently being developed in all eight rural regions by the key central government agencies: GO-East, EEDA and Rural Delivery Service (Natural England). The RRDF Project Board has agreed ways to develop and deliver action plans on the priority objectives and how to involve all the relevant rural partner organisations in the delivery. A detailed timetable is to be produced by the end of September. An evidence base is to be developed which will continuously inform and refine the objectives and prioritised actions. For further details contact Alan Bell or anyone in the Rural Team at GO-East on 01223 372950.

A Housing Benefit (HB) and Council Tax Benefit (CTB) Take-Up Project has been set up to ensure that take-up of these benefits is improved amongst pensioners. A pilot exercise began in July 2005 in 13 local authority areas aimed at those in receipt of Pension Credit. From September 2005 the project was broadened to contact all existing Pension Credit customers. For further details contact Melanie Johnson at the DWP on 01772 234016 or email Melanie.Johnson2@dwp.gsi.gov.uk

Update

Bedford

Update

Bedford Credit Union (BCU) has been successful in its application to extend its "Common Bond". What this means in practice is that they can now offer their saving and borrowing services to people living and/or working in Bedford, Biddenham, Kempston, Bromham, Cardington, Clapham, Cople, Eastcotts, Elstow, Great Barford, Oakley, Ravensden, Renhold, Shortstown, Stewartby, Wilden, Willington, Wilstead, and Wootton. If you would like to know more or would consider discussions of partnership working to reach out into our communities please contact - Kim Norris at BCU 6 St Paul's Square, Bedford MK40 1SQ Tel: 01234 346352 / 07754 544050

Bedford & District CAB has appointed a new Manager. Philippa Harris took up the post on 3rd October.

The Mid & North Beds. Community Legal Services Partnership leaflet "**Advice Services for the Community**" is now available. The leaflet lists all the local information and advice providers with a CLS Quality Mark at the information level, general help level and specialist level. Contact Len Simkins on 01234 360607 or len.simkins@infotrain.co.uk for copies.

Update

South Bedfordshire

Update

Local organisations and community groups which provide services in Dunstable and Houghton Regis could be entitled to a grant of up to £5,000 thanks to the **Community Funding Initiative**. To qualify for a grant groups must provide one of the following services: improve employment prospects, education or skills of local people; address social exclusion and improve opportunities; improve the environment; promote sustainable regeneration; reduce crime/drug abuse or increase community safety; support and promote growth in local economies. For more information please call **01582 733418**.

LOCAL AREA AGREEMENTS

Local Area Agreements (LAAs) are agreements struck between Government, and its major local delivery partners in an area (working with the Local Strategic Partnership). County Councils are charged with preparing the LAA working closely with District and Borough Councils as well as key partners such as Primary Care Trusts (PCTs), Police etc. LAAs are intended to provide greater flexibility to use the funding an area receives to deliver national outcomes in a way that reflect agreed local priorities and outcomes. LAAs are structured around four blocks:

- Children and young people
- Safer and stronger communities
- Healthier communities and older people
- Economic development and enterprise

Bedfordshire is one of the 66 second round of pilots. The government aims to roll LAAs out to all local authorities across England in 2006.

A team has been established, based at Bedfordshire County Council, incorporating secondments from District and Borough Councils, to administer the process to develop the LAA. The timetable is inevitably tight; notification of our inclusion in the second round was received at the end of June, whilst the initial submission to GO-East of the local priorities and outcomes is required by September and the final, fuller document by March 2006.

Work is progressing well in what is a major step forward for partnership working, building on the community planning process led by LSPs and the LSF in Bedfordshire. Consensus and support is emerging for priorities that are based on a strong evidence base but there is still some way to go to consider the financial arrangements behind the LAA which could include a pooling and most certainly an aligning of funding streams. The LAA team are organising events and other arrangements to gain comprehensive involvement in shaping the priorities and outcomes for the LAA.

The Safer and Stronger Communities Fund administered by GO-East will provide more opportunities for a coherent approach at a local level by bringing together a number of closely-related funding streams to better enable local partnerships to deliver joined-up solutions to public space, crime and anti-social behaviour problems. In the LAA pilot areas, the Safer and Stronger Communities Fund will be part of a wider Safer and Stronger Communities block, which is likely to include further funding streams and a broader set of outcomes.

INVESTING IN COMMUNITIES (IiC)

The IiC fund forms one of the East of England Development Agency's (EEDA's) four "core products". As such it forms a significant element of their economic development role seeking to tackle the barriers that prevent economic prosperity in the deprived areas across the region backed up by a strong evidence base.

The IiC Business Plan is co-ordinated by the Beds. and Luton Economic Development Partnership (BLEDP). Jon Billington was appointed as the IiC Manager in May this year. EEDA require a draft Business Plan by the end of September.

A study of deprivation in Beds. and Luton was completed in August and a comprehensive report has been produced highlighting key issues and barriers to prosperity. It is available on the Beds. County Council website.

Nine key issues were identified including transport; education & skills; access to finance for social enterprise; childcare; and work-limiting illness. The Business Plan will put forward strategic interventions to tackle these issues. It is hoped that delivery will begin January 2006.

The Cost of Debt TPT Conference

The report on the TPT Group's July conference "The Cost of Debt" has been distributed. The TPT Group will take forward the report's recommendations that the Group:

- Proposes to the Local Strategic Partnerships and the Local Strategic forum that managing and preventing consumer debt is incorporated into their Community Plans as a strategic priority
- Investigates ways of encouraging the development of:
 - A leaflet publicising local debt advice providers
 - Support networks for people in debt
 - A credit union in Mid Bedfordshire
 - Research into the scale and effects of consumer debt in Bedfordshire
- Continues to support and promote the existing credit unions in Bedfordshire.

If you have any comments on **Poverty News**, or would like to contribute an article, please contact: Sue Walmsley on 01234 360607 or go to the 'contact us' page on the TPT website: www.tacklingpoverty-beds.org.uk

Websites...Research...Publications...Reports...Websites ...

The **Debt On Our Doorstep** campaign network aims to end extortionate lending and ensure universal access to affordable credit and other financial services. Visit www.debt-on-our-doorstep.com for more information or to join the campaign. This website also contains information on the government's consideration of using Social Fund repayments to build up savings through the savings gateway scheme.

www.ukcap.org/getheard is the website for the **Get Heard** project - a participatory process designed to enable people with experience of social exclusion to express their views on government anti-poverty initiatives. A "Get Heard Toolkit" can be downloaded from the website containing a workshop structure and advice for using it. The Get Heard project has been set up by the Social Policy Task Force - a group of anti-poverty non-government organisations (NGOs) and the DWP.

The **Commission for Rural Communities** website www.ruralcommunities.gov.uk could become a useful source of rural information and one to watch out for in future. The CRC was formed out of the Countryside Agency and will continue as a separate organisation when the access, landscape and recreation parts of the Agency are subsumed within Natural England from October 2006. The website currently hosts the latest **State of the Countryside Report** published in July.

The **BBC** has launched **Breadline Britain**, a website that focuses on poverty in the UK after 60 years of the welfare state. It has facts and figures and features on many aspects of life including child poverty, debt, health care and fuel poverty http://news.bbc.co.uk/1/hi/in_depth/business/2005/breadline_britain/default.stm

Evaluation of the Support for Enterprising Communities Pilot Project - published in August - examines the needs of rural social enterprises in relation to support services offered under a DfES pilot initiative "Enterprising Communities". Fourteen examples of rural social enterprises in the initial or early stages of start up were selected for study. To download a free copy go to: www.dfes.gov.uk/research/data/uploadfiles/RR653B.pdf

Benefits Advice in Bedfordshire

Research into the take-up of benefits & the provision of benefits advice in Bedfordshire

This research commissioned by the **Tackling Poverty Together Group** is now complete and the report has been distributed recently. A summary report is available on the TPT Group's website www.tacklingpoverty-beds.org.uk and the full report is available from Len Simkins on 01234 360607 or email len.simkins@infotrain.co.uk. The TPT Group would like to thank the benefits advice agencies in Bedfordshire who took part in this research.

The report praises the excellent work done by local benefits advice providers, however, the research has brought to light a number of concerns and gaps in service linked within three categories: barriers to take-up of benefits; vulnerable client groups; and gaps in advice provision.

The report concludes with the following recommendations which the TPT Group has endorsed and will endeavour to take forward:

1. Resources should be provided to enable the organisation of regular benefit take-up campaigns in Bedfordshire.
2. The local advice sector (and local authority funders) should review the current Community Legal Service Partnership arrangements and develop more effective ways of networking, partnership working and quality monitoring of local advice agencies.
3. Consideration should be given to fund regular benefits training for advisers in Bedfordshire.
4. Consideration should be given to funding a 2nd tier support service for benefits advisers in Bedfordshire.
5. More benefits advice needs to be provided in rural areas.
6. A review of the local advice provision to the following groups, with a view to enhancing services:
 - people with mental health problems
 - older people
 - carers
 - ethnic communities
 - migrant workers
 - travellers
7. More publicity on benefits, and benefits advice providers, needs to be made available to encourage people in Bedfordshire to claim their full entitlement to benefits and to seek advice.
8. The research report, and its recommendations, should be passed to the Local Strategic Partnerships (and Local Strategic Forum) in Bedfordshire for consideration on how the strategic planning, and funding, of benefits advice should be incorporated into LSP/LSF plans.