

## 4 million people affected by debts that cannot be paid

A report published in March, based on research by a former senior banker at Abbey National, claims that four million people could be living in households with debts greater than they can afford. Previous estimates have put the level of consumer debt at £1 trillion, with personal bankruptcies at a record high. The report comes as the government's Consumer Credit Bill, intended to strengthen controls on loan sharks and stamp out penalties for early loan repayment, is in its final stages in parliament. The report gives four recommendations for regulating borrowing:

- Make it illegal to increase a customer's credit card limit without their agreement
- Oblige credit reference agencies to collect all information on outstanding debts
- Make it illegal to knowingly over-indebt a borrower (with the courts determining when this has occurred).
- Oblige lenders to offer a credit help desk

**The Tackling Poverty Together Group's 4<sup>th</sup> countywide conference will focus on debt and credit unions and will be held on Friday 1<sup>st</sup> July – see page 4 for details.**

## Food Poverty

Food poverty is "the inability to acquire or consume an adequate quality or sufficient quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so". The Child Poverty Action Group (CPAG) believes that addressing food poverty is complex. It has a strong correlation with low income and families surviving on low incomes face many financial pressures. However, removing the financial obstacles is not enough to end food poverty. If food poverty is to be overcome, other factors such as access to food and consumer choice need to be addressed. In Britain this means people need:

- **access to food** - to have enough money, and to be able to reach the kind of shops which stock the foods needed for health at affordable prices;
- **to enjoy choice** - the food people can buy has to be safe, necessary and appropriate for a healthy life and for their culture;
- **freedom from fear** - as far as possible people should be free from anxiety about whether they will be able to eat properly.

CPAG believes that a universal free school meal service is the fundamental solution to the health and social problems of food poverty and would make a major difference to the future physical development of children. The CPAG publication "*Recipe for change*" supports this position and offers practical examples of what schools, local authorities and the Government can do. For more information visit [www.cpag.org.uk](http://www.cpag.org.uk)

## UK child poverty falling ...

According to a report published by Unicef in March, Britain is among only seven of the world's 24 richest countries where child poverty had fallen in the past 10 years. In Britain 15.4% of children were living in poverty - defined as households with income below 50% of the national median. Even though the report praised government efforts to make the reduction of child poverty a priority, it said Britain had one of the

highest rates of child poverty among developed nations. The report identified three forces determining child poverty: social trends, labour market conditions and government policies. Higher government spending on family and social benefits is associated with lower child poverty. On average, government interventions reduce the rates of child poverty by 40% more than market forces.

## ... But not fast enough

Figures released at the end of March show that the number of children in households below the official poverty line fell by only 100,000 in 2003-04. This leaves 3.5 million children still living below the breadline. In order to achieve the government's target of lifting 1 million children out of poverty by the end of March 2005, another 500,000

children would have to have been lifted out of poverty since March 2004. Although the outcome will not be known until official statistics are assembled in a year's time, the prospects do not look good. The cause of the shortfall is unclear. Administrative problems with the introduction of child tax credit in 2003 could have been one cause.

## Poverty is bad for your health

Children from poor families are three and a half times more likely to die in accidents than those from better-off families according to the Health Development Agency. An additional recent study by End Child Poverty which identified the north-west as having a third of children living in poverty showed that poverty reduces life expectancy. A boy living in Manchester can expect to live seven years less than a boy in Barnet. A girl from Manchester can expect to live six years less than a girl in Kensington & Chelsea.

# Update...Update...Update...Update...Update...

## EASTERN REGION

**Modernising Rural Delivery (MRD) Update:** The transfer of resources and responsibility for rural socio-economic activity from the Countryside Agency to the East of England Development Agency (EEDA) and the Government Office (GO) is known in shorthand as "MRD". All MRD activity is intended to be customer focussed, devolved, efficient and effective, strategy-led and delivering sustainable rural development. Further information can be found at: [www.defra.gov.uk/rural/ruraldelivery/bill/default.htm](http://www.defra.gov.uk/rural/ruraldelivery/bill/default.htm)

Socio-Economic programmes moving to EEDA from 1<sup>st</sup> April 2005 include Rural Transport Partnerships, Parish Transport Grants, Community Service Grants and Market Towns activities.

Programmes moving to the Government Office (Defra) from 1<sup>st</sup> April 2005 include Service Level Agreements (support for the rural voluntary and community sector), Community Development Workers and Rural Housing Enabler (who develop affordable housing in rural areas). From 1<sup>st</sup> April 2006 these legacy programmes will be replaced by the new Rural Social and Community Programme. Details of this new programme will emerge over the next few months through a series of local consultations and negotiations which will help shape the eventual functions, priorities and measurement of outcomes.

A fully operational **Rural Delivery Framework** should be in place by 31<sup>st</sup> March 2006. The Framework will identify priority issues for rural parts of our region, recognising that sustainable rural solutions are often different to those in urban areas and that urban and rural are inextricably linked. It will also outline how the delivery of activity in rural parts of the region will be improved. A number of consultations will take place with key stakeholders over the next few months which will identify the important sub-regional and local issues and help to shape delivery mechanisms for the region, so that funding and resources can be allocated effectively. The draft Regional Rural Delivery Framework can be downloaded from: [www.go-east.gov.uk/About\\_Us/Business\\_Groups/Environment/Rural\\_Team/Rural\\_Strategy](http://www.go-east.gov.uk/About_Us/Business_Groups/Environment/Rural_Team/Rural_Strategy)

**Community Renewal Network East (CRNE)** is to become part of the new Regional Centre of Excellence in the East of England, **Inspire East**. The role of Inspire East is to improve the quality of sustainable communities by sharing knowledge and information more effectively, creating a learning culture, enhancing skills, improving quality through action benchmarking and influencing policy through evidence gathering and advocacy. It will operate in regeneration areas and areas of growth. For more information visit the Inspire East website: [www.inspire-east.org.uk](http://www.inspire-east.org.uk)

## BEDFORD / NORTH BEDFORDSHIRE

**Bedford Credit Union** has appointed David Sparks as Project Co-ordinator for their ESF-funded Money management Project. David will start on 4<sup>th</sup> April.

**Bedford & District CAB** has moved to their new premises in the "One Stop Shop" at 7a St Paul's Square, Bedford (by the Town Hall). Telephone numbers and opening times remain unchanged.

**Bedfordshire Housing Aid Centre** will also be moving to the One Stop Shop in April with an expected opening date of 25<sup>th</sup>.

## BENEFITS RESEARCH

The TPT Group has commissioned research into benefit take-up and advice in Bedfordshire. The aims of the research are to: produce an overview of benefits take-up; produce a clear picture of current benefits advice provision; and identify gaps in advice provision. The research will be completed in June. For further details contact Len Simkins on 01234 360607 or email [len.simkins@infotrain.co.uk](mailto:len.simkins@infotrain.co.uk)

## SOUTH BEDFORDSHIRE

**Money Matters Credit Union Downside** (Dunstable) has been running since last November from the Mayfield Centre. The aim of the credit union is to offer low cost loans to members, to encourage saving and wise money management, decreasing the incidence of people being drawn into taking out high interest loans with alternative lenders.

## EASTERN REGION

**The Housing Needs of Refugees:** GO-East, EEDA, the Housing Corporation and EERA have commissioned Ecotec Research and Consulting Ltd to undertake a study into the housing needs of refugees in the region. The work will identify housing needs and aspirations, evaluate access to housing for refugees, assess the impact of refugees on the demand for housing, explore the range of move-on issues and develop a model for predicting future needs in the region. A quantitative survey will be complemented by a qualitative in depth look at three areas: Peterborough, Southend and Norwich. The whole study is due to be completed at the end of March and will inform the regional housing strategy. The results will be placed on the Regional Observatory website [www.eastofenglandobservatory.org.uk](http://www.eastofenglandobservatory.org.uk) in due course.

**The Regional Social Strategy (RSS)** was one year old in March. A thorough review of progress will take place in April. For further information contact Laurna Compton at EERA on 01284 729409 or [laurna.compton@eera.gov.uk](mailto:laurna.compton@eera.gov.uk)

# Update...Update...Update...Update...Update...

## COUNTYWIDE

More than 80 statutory and voluntary organisations have signed up to the **Beds. & Luton Compact**, the working agreement between the Voluntary and Statutory Sectors in Bedfordshire and Luton. A half-day strategic seminar is now being staged On **Wednesday 13<sup>th</sup> April 2005** - 9.30am registration 10am-1.15pm, at the Rufus Centre, Flitwick. The aim is to identify some practical steps that can be taken in Bedfordshire and Luton to ensure that implementation and understanding of the Compact are effectively spread throughout each organisation that has signed up, and how they can best work together to take the work of the Compact forward. For more information contact Stephen Ferris at [sferris@learning-partnership.co.uk](mailto:sferris@learning-partnership.co.uk) or visit [www.bedsandlutoncompact.org.uk](http://www.bedsandlutoncompact.org.uk)

**Beds. Child Poverty Action Group AGM** - 6.30pm on 4<sup>th</sup> May at the Bunyan Meeting Free Church, Mill Street, Bedford. For more information contact Len Simkins on 01234 360607 or [len.simkins@infotrain.co.uk](mailto:len.simkins@infotrain.co.uk)

Beds. County Council is running a **take-up campaign** to encourage older people to claim their full benefits. The Council is working with vulnerable elderly people by doing benefit checks and helping them to complete benefit forms so that they can get access to their full entitlements. For more information contact Gary Johnson, Welfare Rights Service Manager on 01234 228057.

## MID BEDFORDSHIRE

Mid Beds now has **Community Safety** groups located in Arlesey, Biggleswade, Cranfield, Harlington, Marston Moretaine, Sandy, Shefford, Stotfold & Shillington who have organised a range of initiatives, from reduction of speed stickers, information days and anti-burglary initiatives, to advising the community on all aspects of community safety. For more information contact Dave Rollings Community Safety Officer on 01525 842225, or email [david.rollings@midbeds.gov.uk](mailto:david.rollings@midbeds.gov.uk)

Tracey Coker is the new **Community Development Worker for Older People** in Mid Beds. Working for Beds Heartlands PCT, she is based at Mid Beds District Council Offices for three days a week. For more information contact Tracey on 01525 842193 or [Tracey.coker@midbeds.gov.uk](mailto:Tracey.coker@midbeds.gov.uk)

**Age Concern's 'Your Rights' exhibition** - information on maintaining independence through claiming benefits and other entitlements comes to Mid Beds in April. For details of advice session times and Age Concern's other services contact Age Concern on 01234 360510.

If you have any comments on **Poverty News**, or would like to contribute an article, please contact: Sue Walmsley on 01234 360607 or email: [sue.walmsley@infotrain.co.uk](mailto:sue.walmsley@infotrain.co.uk)

## MID BEDFORDSHIRE

**Mid Beds. Council for Voluntary Services** has successfully supported, promoted and developed voluntary and community groups throughout the District for 10 years. You can learn more about the work of Mid Beds CVS at their new look website at [www.midbedscvs.org.uk](http://www.midbedscvs.org.uk). There, amongst other things, you can learn how they can help your group in locating sources of funding, as well as assisting in recruiting volunteers. A new aspect of their work over the past year has been the introduction of a 'Skills Development' programme for paid staff and volunteers of local voluntary groups (funded by the Beds & Luton Learning and Skills Council). Pauline Shaw was appointed at the beginning of 2004, as Training Development Officer and has successfully overseen the first year of the programme. If your group has particular training needs contact Pauline on 01525 841160 or visit the website to view the latest programme of courses. Please Contact Mark Smith (Chief Officer) or Pauline Shaw (Training Development Officer) on 01525 841160 or at [info@midbedscvs.org.uk](mailto:info@midbedscvs.org.uk) for more information.

Many funders are now asking about **outcomes**. Outcomes are about the effects of your services. An outcomes approach is about focusing on results as opposed to activities - on changes to service recipients rather than simply on services offered. Interest in outcomes has intensified over the last few years and some major funders have now adopted an outcomes focused funding strategy. Evidence of effectiveness and good performance management are fast becoming a prerequisite to the funding of public services. Mid Beds. CVS will shortly be offering two **free** two-day courses to Voluntary and Community Organisations in Mid Beds. on **understanding and using an outcomes focus**. The courses are offered as part of the National Outcomes Dissemination Programme, run by Charities Evaluation Services. The programme is funded by the Big Lottery Fund. This means that the training, which usually costs £250, is free to participants. For more information call Mid Beds CVS on 01525 841160 or email: [training@midbedscvs.org.uk](mailto:training@midbedscvs.org.uk)

**Concessionary bus fares** – currently only 37% of eligible people in Mid Beds have taken up permits entitling them to half price adult bus fare. Renewal permits will be issued from Monday 18 April at Mid Beds. District Council offices and at other venues across the district. Contact Jim Tombe on 01767 602355 or Liz Jones on 01525 602397 for more information.

Mid Bedfordshire **Healthy Living Initiative** is extending its remit to encompass the health inequalities thematic of the Mid Bedfordshire Community Plan and will be setting medium and long term priorities. For more information, contact Linda Willis at Beds. Heartlands PCT on 01525 636856.

# News ... News ... News ... News ... News ...News

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

**Make Poverty History** – [www.makepovertyhistory.org](http://www.makepovertyhistory.org) - this group of predominantly national & international charities want... “Trade Justice, Drop The Debt, More And Better Aid” as the gap between the world’s rich and poor has never been wider with malnutrition, AIDS, conflict and illiteracy being a daily reality for millions. The group feels that it isn’t chance or bad luck that keeps people trapped in bitter, unrelenting poverty. It is man-made factors like a glaringly unjust global trade system, a debt burden so great that it suffocates any chance of recovery, and insufficient and ineffective aid.

**Global week of action on Trade Justice 10<sup>th</sup> - 16<sup>th</sup> April** – [www.whiteband.org](http://www.whiteband.org) - across the globe millions of people will wear a white band as an act of solidarity against poverty and will call on world leaders to eradicate poverty.

New research published by the Countryside Agency shows that **Parish Plans** help rural communities to tackle social, economic and environmental issues. There are plenty of good practice examples in the report as well as a template to guide communities who are interested in producing their own parish plan. The full report “What makes a good Parish Plan is available on the Countryside Agency Website: [www.countryside.gov.uk](http://www.countryside.gov.uk). For further information contact Nicola Webley on 0117 910 2935.

The Social Exclusion Unit has recently launched **Transitions** – an interim report on young adults with troubled lives. The report sets out the initial findings of the project, including responses from their consultation and areas for further work. The report can be downloaded from [www.socialexclusion.gov.uk/trackdoc.asp](http://www.socialexclusion.gov.uk/trackdoc.asp). The team are keen to visit projects that relate to the key areas of their work. Email contact details of any project that may be of interest and any comments you may have on the interim report to [youngadults@odpm.gsi.gov.uk](mailto:youngadults@odpm.gsi.gov.uk)

### THE COST OF DEBT

#### A Bedfordshire conference on debt – its effects, prevention & management

##### The conference will:

- Raise awareness of debt issues and the support available for people with debt problems
- Identify ways to prevent and manage debt including the development of Credit Unions, financial literacy, and education.

##### The programme will feature:

- Speakers from **Citizens Advice** and a **major Credit Union** discussing the scale of the problem of personal debt and its effects on individuals and communities
- Debt prevention and management **workshops** focussing on how debt issues can be dealt with in Bedfordshire

##### Who should attend?

- Frontline staff
- Policy Officers
- Strategic Managers

**Friday 1<sup>st</sup> July 2005**

9.30 am – 4.00 pm

**The Rufus Centre  
Flitwick**

##### Delegate Rates:

Statutory .....£30  
Voluntary .....£15  
Individual .....£10

For more information, and booking details, contact Sue Walmsley

☎ **01234 360607**

Email: [tpt@infotrain.co.uk](mailto:tpt@infotrain.co.uk)

or visit

[www.tacklingpoverty-beds.org.uk](http://www.tacklingpoverty-beds.org.uk)



Age Concern Bedfordshire is the largest older peoples' charity operating in the county. They work with and for all people over the age of 60, their families, friends and carers.

They provide a range of services and support to enable older people to make informed choices in their later years.

The range of services includes:-

- Information and Advice
- Benefits assistance
- Practical assistance around the home (Home Help and Handyperson/Gardening)
- Leisure/clubs information and support.

These run alongside their trading products specifically designed for the over 55s, which include all types of insurance, Aid Call alarms, Funeral Plans and Charity Flowers.

Their services are delivered in a caring and professional manner through a team of dedicated staff and volunteers. If you or anyone you know would like to make use of any of their services or indeed wish to join us as a volunteer, please contact Age Concern Bedfordshire on 01234 360510.