

## Pre-Budget Report – December 2004

In his Pre-Budget statement in December, Gordon Brown reiterated the Government's goals of eradicating child poverty, providing financial support for families and children, promoting saving and ensuring security for old age. A detailed breakdown of the "2004 Pre-Budget Report" can be downloaded from [www.hm-treasury.gov.uk](http://www.hm-treasury.gov.uk). Key elements of the report included:

- a ten-year strategy for childcare;
- an extension of paid maternity leave from 6 to 9 months;
- an increase in the entitlement to free nursery education for all 3 & 4 year olds;
- improvements to the childcare element of the Working Tax Credit;
- a package of measures to promote financial inclusion;
- a £50 payment to households with someone over age 70 in addition to the Winter Fuel Payment in 2005;
- steps to encourage saving and asset ownership;
- consultation on the value of payments at age 7 in the Child Trust Fund.

## Future Poverty for Pensioners

A government sponsored commission has warned that 12 million Britons are failing to save enough for their old age and that urgent steps are needed to prevent vastly increased levels of pensioner poverty in the future.

The report outlined four stark choices - work longer, save more, pay more in taxes or accept lower living standards in retirement. The commission's final recommendations are expected towards the end of this year and there are strong hints that this may call for compulsory saving. The DWP opposes compulsory saving, but the TUC said that it was clear that "voluntarism has failed" and that it was time for a new pensions partnership between employers and employees.

Both Conservatives and Liberals have called for the government to increase the basic state pension. The Government defended its mixture of means-testing for the poorest pensioners and incentives to encourage more saving for old age.

### Who wants to do what?

- **Conservatives**  
Reintroduce earnings related pensions. "Buy one get one free" is their big idea to encourage higher saving with a new lifetime savings account in which the government will (with restrictions) match the amounts people save.
- **CBI**  
Increase retirement age to 70 to pay for increase in state pension. Rejects compulsory contributions.

- **Liberals**  
Non-means tested state pension. Higher payments for over 75s. Reject compulsory savings but propose a low-cost private pension scheme to be run by National Savings.

- **Labour**  
Simplification of pensions through Pensions Act to be introduced in 2006. £400m protection fund for failed pension schemes. Pensions-splitting on divorce. Rejects calls to extend compulsory private saving through company schemes.

- **TUC**  
Restoration of link between earnings and state pension. Strong supporters of compulsory contributions to company schemes from employers and employees.

## Disadvantage of Britain's Muslims

Analysis, by the Office for National Statistics, of the religious dimension of the 2001 census found that Muslims had the highest rate of unemployment, the poorest health, the most disability and fewest educational qualifications. In most respects Muslim women fare worse than Muslim men. The extent of Muslims' deprivation obviously has serious implications for community relations.

## Overcrowding

A recent study "Crowded House" by the housing charity Shelter concludes that 2.4% (510,000) of homes in England are overcrowded and that an estimated 1 in 10 (1,000,000) children live in cramped conditions. The problem is most acute in London where 5.9% (174,200) of households are overcrowded. In the Eastern Region 1.6% (35,900) of households is overcrowded. Shelter's figures are based on a measure known as the "bedroom standard". The government's own definition of overcrowding has not changed since 1935.

## Poverty figures

"Breaking the Cycle" a recent report from the Social Exclusion Unit, and "Opportunity for All" the Government's annual statement on tackling deprivation were both published last autumn. The key facts from the reports are:

- 700,000 fewer children living in poverty today than in 1996
- 500,000 fewer pensioners living in relative poverty today than in 1997
- 1.8 million more people in work today than in 1997

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

## EASTERN REGION

In response to the Rural Strategy published last July, regional partners are developing a **Regional Rural Delivery Framework** which will set out a vision for future investment in rural areas in the East of England. Go-East is co-ordinating the framework and further information is available from: [www.go-east.gov.uk](http://www.go-east.gov.uk)

Plans are well in hand for the transfer of work from the **Countryside Agency** to Government Offices and RDAs by 31/3/05. From April the New Countryside Agency (NCA - new name yet to be determined) will be operational. Primary legislation is expected to lead to the setting up of a successor body by 2007. The Countryside Agency's work on social exclusion will pass to the NCA, which initially will be located in London. Eventually the NCA will be relocated in a "lagging" rural area, yet to be determined. For information the Countryside Agency in the region visit [www.countryside.gov.uk/regions/eastofengland/index.asp](http://www.countryside.gov.uk/regions/eastofengland/index.asp)

The emerging Regional Forum on Active Ageing will now be known as "**Future East**". The project aims to heighten awareness of the impact and implications of an ageing society in the East of England, and to provide practical responses to them. Future East will be open to all organisations and will be free of charge. The work will focus on working groups, an annual conference, contribution to good practice guides and an online virtual network. The focus groups will look at issues such as health and social care; finances and benefits; access and mobility and employment and the economy. For further details contact Jane Sellers at EERA on 01284 729431 or [jane.sellers@eera.gov.uk](mailto:jane.sellers@eera.gov.uk)

DEFRA have published an action plan which explains how the government intends to meet its **fuel poverty targets in England** - to end fuel poverty for vulnerable households as far as is reasonably practicable by 2010, and that by 2016 no person in England should have to live in fuel poverty. The report can be downloaded from: [www.info4local.gov.uk/searchreport.asp](http://www.info4local.gov.uk/searchreport.asp). Details can also be found on [www.defra.gov.uk](http://www.defra.gov.uk)

Implementation and monitoring templates have been issued to all lead organisations responsible for delivering the **Regional Social Strategy**. These will form the basis of regular reports through EERA to the Health and Social Inclusion Panel of the Regional Assembly (HASIP). For more information contact Laurna Compton at EERA on 01284 729409 or [laurna.compton@eera.gov.uk](mailto:laurna.compton@eera.gov.uk)

EEDA have commissioned London Metropolitan University to undertake a study of **migrant workers in this region**. The focus of the research is the scale, geography, characteristics and skills development issues within migrant worker communities, with the aim of making recommendations about how public policy interventions could be better co-ordinated. For further information contact Kate McFarlane at EEDA on 01223 484684 or [KateMcFarlane@eeda.org.uk](mailto:KateMcFarlane@eeda.org.uk)

## BEDFORD / NORTH BEDFORDSHIRE

Diane Wynne-Powell left the post of Chief Officer at **North Bedfordshire Council for Voluntary Service (North Beds. CVS)** in November last year. Diane is now working closer to home at Windsor & Maidenhead Voluntary Action. Martin Trinder has been seconded for the next six to nine months as Chief Officer of North Beds. CVS while the trustees undertake a review of the CVS and the Local Authorities conduct their own review into the Infrastructure Organisations in Bedfordshire. Martin is Chief Officer of Bedfordshire Funding Advice Bureau and has been actively involved in the voluntary sector for the past 10 years. Martin can be contacted on 01234 354366 or email [martin@northbedscvs.org.uk](mailto:martin@northbedscvs.org.uk)

**Bedford Credit Union (BCU)** has been working with Job Centre Plus to support the transition of payments of Jobseekers Allowance from Giro Cheque to Direct Payment. Many people do not have sufficient ID or backing to open a bank account and do not have the opportunity to gain any credit facility. BCU has been proactive in offering them support. While on site at JobCentre Plus over a two-week period, **72 new accounts were opened**, offering payment of benefits via a Credit Union account. All the new members have agreed to save £2 from each benefits payment - some are so pleased to have a chance to save regularly that they are saving more than this! BCU hopes that offering this incentive to save will help to build more opportunities in the future - it's amazing what a little self-confidence can do! For more information on Bedford Credit Union, contact Kim Norris on 01234 346352 or [kimnorris\\_bcu@onetel.net.uk](mailto:kimnorris_bcu@onetel.net.uk)

**Social Enterprises** are businesses that trade in the market with a social purpose. They use business tools and techniques to achieve social aims and include an incredibly wide range of organisations, for example: co-operatives; development trusts; community enterprises; housing associations; social firms; and leisure trusts. The **Social Enterprise Coalition (BPHA)** has undertaken research into Social Enterprise as a model of working in local communities. BPHA are currently speaking to potential partners with a view to employing an officer to undertake a feasibility study on the best option for Bedford in taking forward the concept of Social Enterprise. For more information contact Maureen Baker on 01234 221348.

## SOUTH BEDFORDSHIRE

At an **Exhibition of Services for Older People** held in Dunstable last November, 28 stands from the statutory and voluntary sectors attracted over 300 visitors. 25 people were advised at a benefits advice desk run by Bedfordshire County Council Welfare Rights Services with a potential benefit gain of over £18,000 a year. 93% of visitors left the exhibition with "useful information" and rated the event as "good" or "very good". This was the first time a large-scale event of this kind had been held in Dunstable and the vast majority of visitors and exhibitors alike thought such an exhibition should be an annual event.

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

## COUNTYWIDE

A **County Funding Fayre** is being held on 10th March 2005 at the Bedford Corn Exchange. The Fayre, organised by Bedfordshire Funding Advice Bureau and Bedfordshire Rural Communities Charity, is a free event for voluntary organisations and community groups in Bedfordshire. It will be a mixture of information stands, workshops and a great chance to meet local, regional and national funders. For more information and a booking form, call 01234 363638, or email [bfab@bedfordshirefunding.org.uk](mailto:bfab@bedfordshirefunding.org.uk)

Bedfordshire Pilgrims Housing Association has officially changed its name to **BPHA**. All other contact details remain unchanged.

Alice Burns has left her post as **Community Development Worker** with Bedfordshire Rural Communities Charity. There are 7 months remaining on her initial project and funding has been agreed for an additional year. BRCC are discussing recruitment of a replacement.

The Tackling Poverty Together (TPT) Group has commissioned research into **benefit take-up and advice provision in Bedfordshire**, funded by Beds. County Council. The research aims to produce an overview of benefits take-up and a clear picture of the current provision of, and access to, benefits advice in the county. It also aims to identify gaps in advice provision and to suggest ways of filling these gaps. The first phase of the research, the collation of general information is underway. The second phase will involve visits to key benefits advice and information providers to review in more detail the provision and possible gaps in benefits advice.

## Extended Schools in Bedfordshire

The DfES announced the concept of **Extended Schools** in 2003. It expects extended schools to offer "a core of services around childcare, study support and parenting activities as well as providing a gateway to specialised support services for pupils." Extended Schools will be based on a cluster of schools, with "some evidence of multi agency working that meets the needs of children and their families." In Bedfordshire, an 'Extended Schools Working Party' has been established to identify a strategy to make this ambition a reality.

Discussion about the siting of the Full Service School (which must offer the complete range of services identified by DfES, to begin in April 2006) led to an agreement that it should serve the Queens Park community, and be delivered by Biddenham Upper, Westfield Middle and Queens Park Lower schools working as a partnership.

For more information contact Sarah Hughes (Beds. County Council) on 01234 228582 or [sarah.hughes@bedscc.gov.uk](mailto:sarah.hughes@bedscc.gov.uk)

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. District Council has selected seven Voluntary Sector Key Partners for funding in 2005/6.** Each Key Partner is guaranteed funding for the next three years, they are: Beds. Housing Aid Centre; Beds. Rural Communities Charity; Bedford Race Equality Council; Christian Family Care; Disability Resource Centre; Mid Beds. Citizens Advice Bureau; and Mid Beds. Council for Voluntary Service. For more information contact Justine Hunt on 01525 842258.

**Beds. Funding Advice Bureau** is running fundraising workshops in Flitwick in 2005. 'Making a Good Application' is on 24<sup>th</sup> February; 'Organising a Fundraising Event' takes place on 13<sup>th</sup> April; and 'Budgeting for a Funding Application' runs on 7<sup>th</sup> June. For more information contact bfab on 01234 363638 or [bfab@bedfordshirefunding.org.uk](mailto:bfab@bedfordshirefunding.org.uk) or see the website at [www.bedfordshirefunding.org.uk](http://www.bedfordshirefunding.org.uk)

**Mid Beds. District Council** is looking for young people who are interested in being involved in an **arts action group**, looking at what they want to see happen in 2005 in arts. There will be 3 groups, meeting in the east, west and central areas of Mid Beds. from the New Year. Anyone aged 12–18, with an interest in art, music, or theatre, can contact Hilary Western on 01525 842244 or [artslink@midbeds.gov.uk](mailto:artslink@midbeds.gov.uk).

**Mid Beds. Healthy Initiative news** – Alcohol Services' FunkeeMunkee website especially for young people in Mid Beds has won the Purple Youth Website Awards **GOLD** Award for "Young People Friendly Site". The awards were very competitive and were judged by three panels of young people across the country. The aim of the website is to give health and social information to young people in the rural areas of Mid Beds. Visit: [www.funkeemunkee.co.uk](http://www.funkeemunkee.co.uk).

**Potton - Tiddlers**, a new Mother & Baby group, has just been launched with funding from the **Local Network Fund** and support from Mid Beds. Healthy Living Initiative, Potton Playtime Toddler Group and Gamlingay Health Visiting Team. It is in response to public consultation that revealed new mums in the area felt isolated. For more information contact Ruth Hill on 01525 842260.

There are two new **Primary Care Trust Stop Smoking** advisors working in the district - Leanne Kennedy is covering the Ivel Valley area while Jim Tucker will work mainly in the west of Mid Beds. More information from Ruth Hill on 01525 842260.

**Youth News** is a new newsletter for young people across the district, created following a request from young people for a newsletter letting them know what's on, as well as covering successful projects around the district. Youth News is available free every 2 months. For more information on this and other youth projects contact Emma Felton on 01525 842008.

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

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

The 9<sup>th</sup> edition of ***A Guide to Grants for Individuals in Need*** contains 2,444 national and local funding sources and gives clear information on how to apply. Available from DSC by phone on 08450 777707 or visit [www.dsc.org.uk](http://www.dsc.org.uk)

DEFRA's **Survey of Rural Customers Satisfaction with Services**, published last September, can be downloaded from: [www.defra.gov.uk/news/2004/040923a.htm](http://www.defra.gov.uk/news/2004/040923a.htm)

A new resource has been launched on the IDea (Improvement and Development Agency) website, bringing together information on good practice in rural regeneration and service delivery. The resource can be accessed at: [www.idea.gov.uk/knowledge/rural](http://www.idea.gov.uk/knowledge/rural)

**Breaking the Cycle: Taking Stock of Progress and Priorities for the future.** This report, outlining the progress made in tackling the causes and consequences of social exclusion, can be downloaded free from: [www.socialexclusion.gov.uk](http://www.socialexclusion.gov.uk)

### The Cost of Schooling

The Department for Education and Skills has published its research into *The Cost of Schooling*. The key findings show that the annual average amount spent by parents on costs associated with sending children to state schools was £736.22.

The research found that parents have to pay for many items including school uniform, PE kit, day trips, school funds and school photographs. 22% of families interviewed said they found it difficult to meet the costs expected of them, and this figure rose to 55% of families with incomes below £15,000. Only 4% had received any help towards the cost of uniforms.

A survey by Citizens Advice published in September showed that school clothing grants are now available in far fewer parts of the country and are worth less than they were two years ago. Pressure is being put on the Government to introduce a statutory duty on local education authorities and funding for them to provide uniform grants.

### The Cost of a Free Education

As part of an ongoing partnership project helping low income families by encouraging the development of good practice in Bedfordshire schools, Bedfordshire Child Poverty Action Group has produced a documentary film "**The Cost of a Free Education**". The film aims to raise awareness of the difficulties that many families experience in meeting school related costs and to try to have a positive influence on policies and procedures so that schools can more sensitively address the needs of low income families. Copies of the film (video and DVD formats) are available free of charge for organisations in Bedfordshire by contacting **Bedfordshire CPAG** on **01234 360607** or [cpag@infotrain.co.uk](mailto:cpag@infotrain.co.uk)

### Homelessness among the young

Research commissioned by the charity Centrepoint published in October revealed that up to 52,000 people aged between 16 and 24 years are homeless. This includes 6,700 rough sleepers, teenagers placed in inappropriate bed and breakfast accommodation and young people sleeping on a succession of friends' sofas. More information can be found by visiting [www.centrepoin.org.uk](http://www.centrepoin.org.uk)

### TPT Group - 2005 Conference

The Tackling Poverty Together Group is planning to hold a conference in Bedfordshire on **debt and debt prevention** in June of this year. The Conference aims to raise awareness of the often hidden issues of debt and to promote and develop ways out of debt and debt prevention. The event is aimed at frontline staff, policy officers and strategic managers. For more information, email [sue.walmsley@infotrain.co.uk](mailto:sue.walmsley@infotrain.co.uk).

### Mid Bedfordshire District Council

Continuing with our series of 'pen pictures' of member organisations of the Tackling Poverty Together Group, Jill Dickinson, Community Services Manager at Mid Beds. District Council explains why MBDC is a member of the TPT Group and what they are doing to tackle poverty.

MBDC has been involved with the TPT Group since its inception in 1998 and signed up to the statement of intent following the first anti-poverty conference in 1997. Since then the Council has worked towards organising its services and developing partnerships with others to take positive action to tackle poverty in the district.

The Council specifically recognises that within a generally prosperous area, there are pockets of rural disadvantage amongst vulnerable members of the community and a number of initiatives are now focussed on those members of the community in specific geographical locations.

Main areas of work include affordable housing, improving and adapting homes, benefit take up campaigns, and support for the Healthy Living Initiative which aims to reduce health inequalities in vulnerable members of the community.