



Lancashire Anti-Poverty Network Forum

Purpose of Lancashire Anti-Poverty Network

Forum: 11th June 2025

Introduction and context

- What is LAPN?
- Who are LACVS and Resolve Poverty?
- Examining poverty in Lancashire

Knowledge and resource exchange

- Defining poverty
- Approaches to tackling poverty including practical tools and resources

Agenda: 11th June 2025

Introduction and context

Part 1: Who are we?

- Welcome and introductions
- About Lancashire Anti-Poverty Network
- Introducing LACVS and Resolve Poverty
- Resolve Poverty offer

Part 2: Why are we here? Poverty in Lancashire

- Lancashire Poverty statistics
- Poverty Awareness, Prioritisation and Activity survey results

Break

Agenda: 11th June 2025

Knowledge and resource exchange

Part 3: What is poverty?

- Defining poverty

Part 4: Approaches to tackling poverty

- Cash first approaches
- Money Matters programme

Part 5: Practical tools to maximise household income

Next steps

Introduction and context

Part 1: Who are we?



Patsy Davies

Resolve Poverty

Network
Development
Coordinator



Tom Waring

Resolve Poverty

Head of
Development



Graham Whitham

Resolve Poverty

CEO



Christine Blythe

BPRCVS

CEO

Lancashire Anti-Poverty Network

- A space for good practice sharing between the VCFSE and the public sector on poverty
- Access to Resolve Poverty evidence, research and policy developments through communication channels, training and events
- Knowledge development to identify strategic, policy and practical gaps in anti-poverty responses
- Opportunity to connect with others working with families and individuals experiencing poverty
- Access to North West Local Authority Officers Forum hosted by Resolve Poverty

Partnership of infrastructure organisations across the County

A 5 year programme funded
through the National Lottery to
drive delivery of the Lancashire
manifesto.



LACVS

EMPOWERING COMMUNITIES

Locally
Organised
Communities
Across
Lancashire


LACVS & Lancashire LOCAL priorities		Headlines of Change
1. Leadership & Advocacy for the VCFSE Sector <ul style="list-style-type: none"> Take forward actions from the Conference State of the Sector Research (on behalf of the Lancashire and South Cumbria VCFSE Alliance) 		Social Change <ul style="list-style-type: none"> Greater social inequalities; growing and ageing population; need for stronger more cohesive communities.
1. Collaborations and Partnerships <ul style="list-style-type: none"> Aspiration for 14 place based VCFSE Networks. We know there are gaps but having local networks is crucial. 		Technology Change <ul style="list-style-type: none"> Greater use of digital technology & a growing digital divide.
1. Capacity Building: skills and capabilities <ul style="list-style-type: none"> Pilot neighbourhood approaches and grant programmes. Training and workforce development 		Economic Change <ul style="list-style-type: none"> The economic model only works for the few. Too many are economically excluded. The cost of living crisis.
1. Creating a vibrant volunteer eco-system <ul style="list-style-type: none"> Volunteering strategy; good practice development and training; voice of volunteering; new volunteering opportunities and brokerage. 		Environmental Change <ul style="list-style-type: none"> The climate emergency is becoming more critical and we must do what we can to move towards net zero.
1. Organisational Development within LACVS <ul style="list-style-type: none"> Improve how local infrastructure organisations work together to benefit the VCFSE sector. 		Political Change <ul style="list-style-type: none"> New national Labour Government; New Lancashire Combined Authority; Likely Local Government Reform Local NHS system is 'the most financially challenged nationally'.


Resolve Poverty


- Working locally to end poverty nationally.
- We support organisations across sectors to identify strategic, policy and practical way to address poverty.
- We have a specific focus on Greater Manchester, Lancashire and Liverpool City Region.
- Our programmes look to respond to poverty by maximising household incomes.
- We work with a network of 4000 professionals and volunteers actively engaged in tackling poverty at a regional and local level.


North West Poverty Monitor




 Poverty and deprivation

 Education

 Fuel and food insecurity

 Housing and homelessness

 Labour market

 Social security and debt



resolvepoverty.org/poverty-monitor

Our anti-poverty strategies work

We can work with you on various aspects of anti-poverty strategy work:

- **Development of new anti-poverty strategies**
- **Ongoing strategic oversight**
- **Evaluate, review and update existing strategies**
- **Review of your organisational policies and procedures**

Contact: Tom Waring, Head of Development
thomas@resolvepoverty.org

To find out more about our work and what an anti-poverty strategy can bring to your organisation, locality or region



Our training offer



We can work with you to design a training to meet the needs of your team, organisation or service

Our expertise includes:

- **Maximising household incomes**
- **Utilising poverty data**
- **Ethical and effective lived experience engagement**
- **Designing policy and strategic responses to poverty**

Contact: Tom Waring, Head of Development
thomas@resolvepoverty.org

To find out more about our work and what our training can bring to your organisation and your team



Maximising Household Income



Understanding the social security system and financial support available to help people maximise their household income

What you'll learn

- How to understand the social security system
- Sources of financial support for people on low incomes and how to access them
- How to develop your organisation's approach to help maximise people's income.

Who's it for?

- Local authority
- Public sector
- Private sector
- Voluntary, Community, Faith and Social Enterprise (VCFSE) organisations



Book on or find out more here: resolvepoverty.org/training/

Introduction and context

Part 2: Why are we here?

Poverty in Lancashire

Poverty in Lancashire

- Pendle has the second highest child poverty rates in the UK, with 45% of children living in poverty compared to the Local Authority national average of 31%.
- Blackburn with Darwen has 7th highest rates of child poverty at 43.3%, and Hyndburn is 10th on the list with 42.6% of children living in poverty.

Source: [Child Poverty Statistics 2025 - End Child Poverty](#)

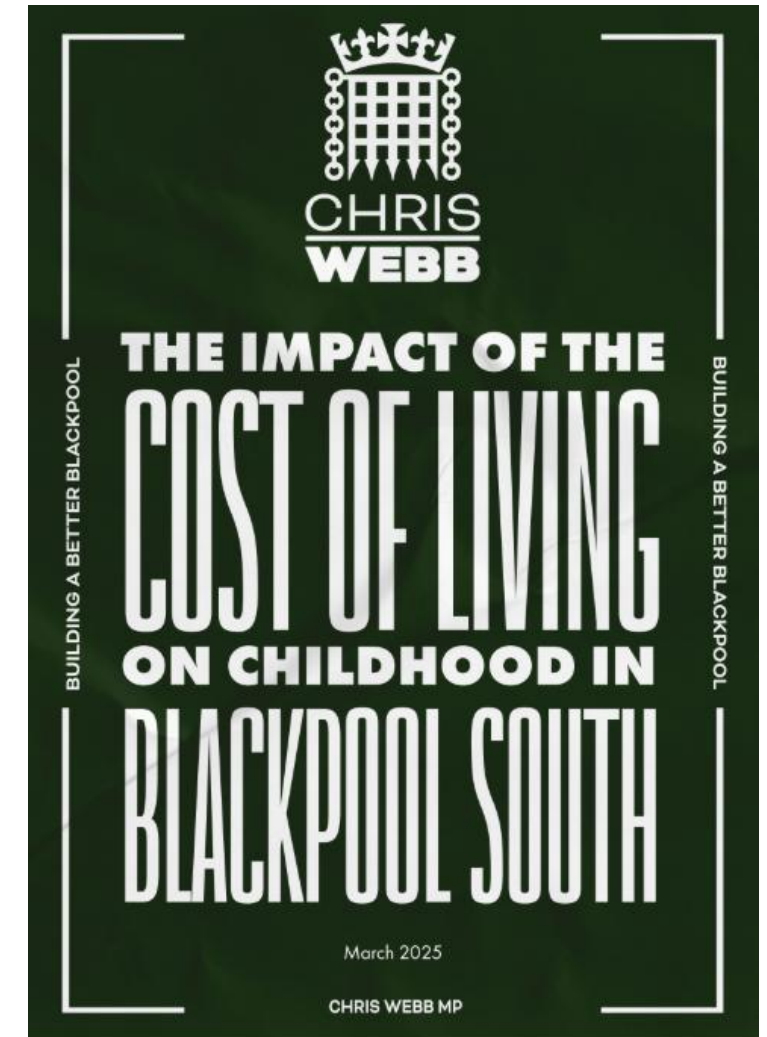


Poverty in Lancashire

Chris Webb, MP for Blackpool South conducted research into the impact of the cost of living on childhood:

- 73% of respondents said they struggle to afford to meet their children's basic needs.
- 57% said that financial strain impacts their children's education.
- 90% said that the cost of living negatively impacts their children's enjoyment of childhood.
- 66% of respondents regularly worried about money.

Source: Report: The Impact of the Cost of Living on Childhood in Blackpool South — Chris Webb



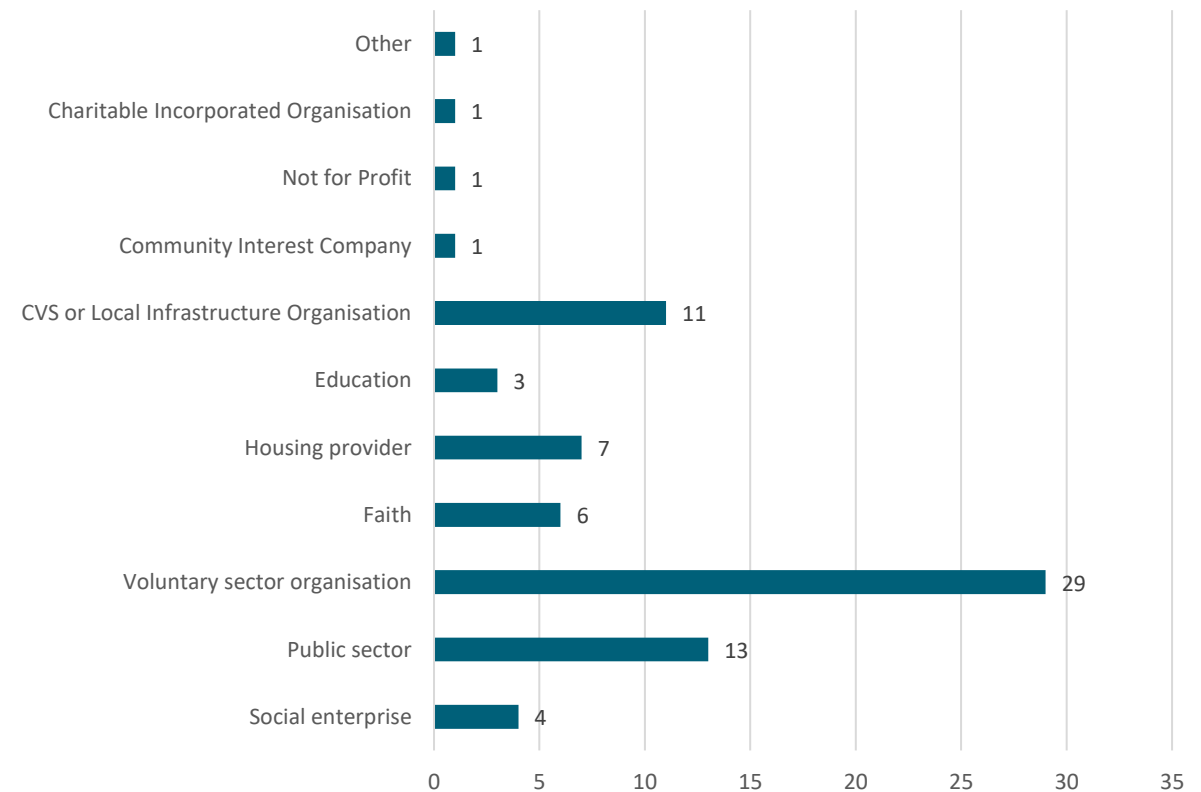
Lancashire Anti-Poverty Network: Poverty Awareness, Prioritisation and Activity survey

Findings and analysis

Respondent demographics and organisational activities

Respondent demographics: Organisation type

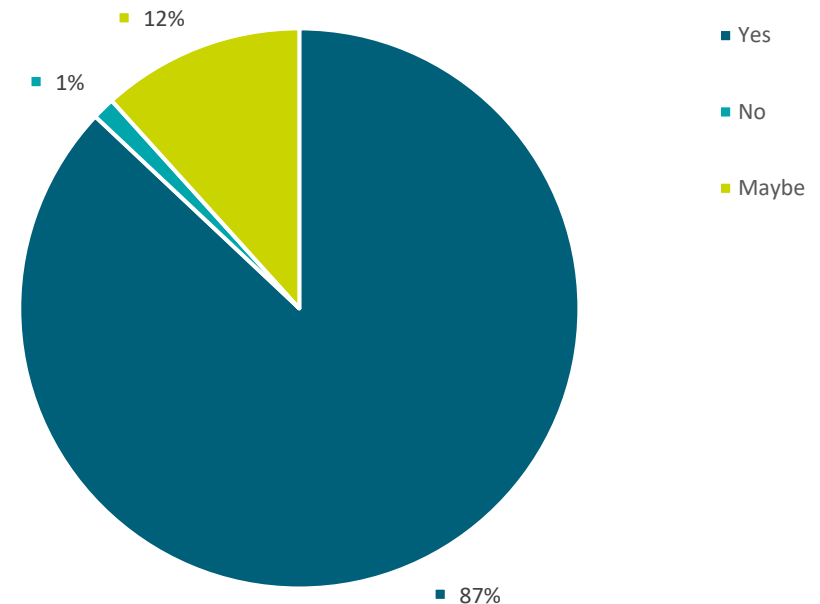
- 77 respondents.
- Most respondents (38%) were from voluntary sector organisations, followed by CVS' and Local Infrastructure Organisations (14%).



Respondent demographics: Role

- 87% of respondents felt their role played a part in reducing/eliminating poverty.

Do you see your role as playing a part in reducing or eliminating poverty?

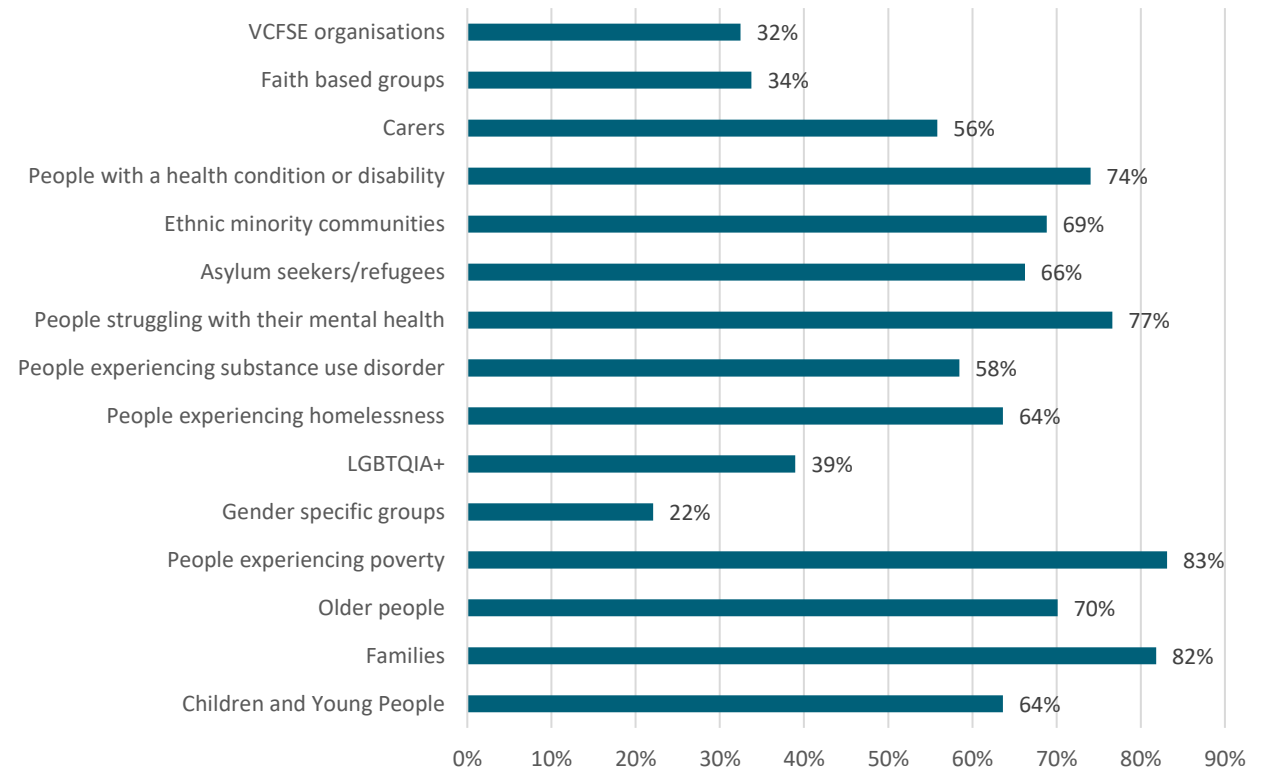


Organisational activities: Groups supported

- The majority of organisations support people experiencing poverty (83%).
- The next most common groups that organisations support were families (82%) and people struggling with their mental health (77%).

Does this reflect the groups that are most in need of support in your area?

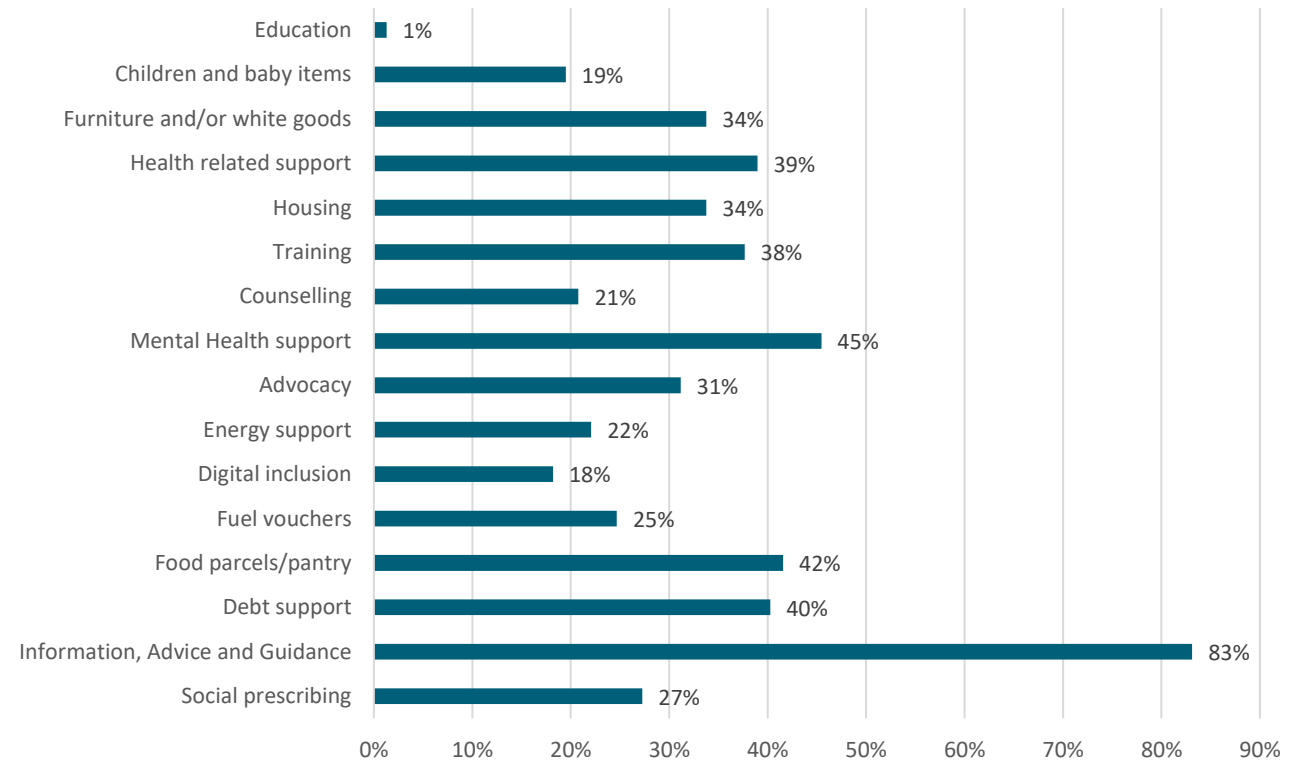
Which groups of people does your organisation support?



Organisational activities: Support offered

- 83% of organisations who responded are providing information, advice and guidance.
- The next most common form of support was mental health support (45%).

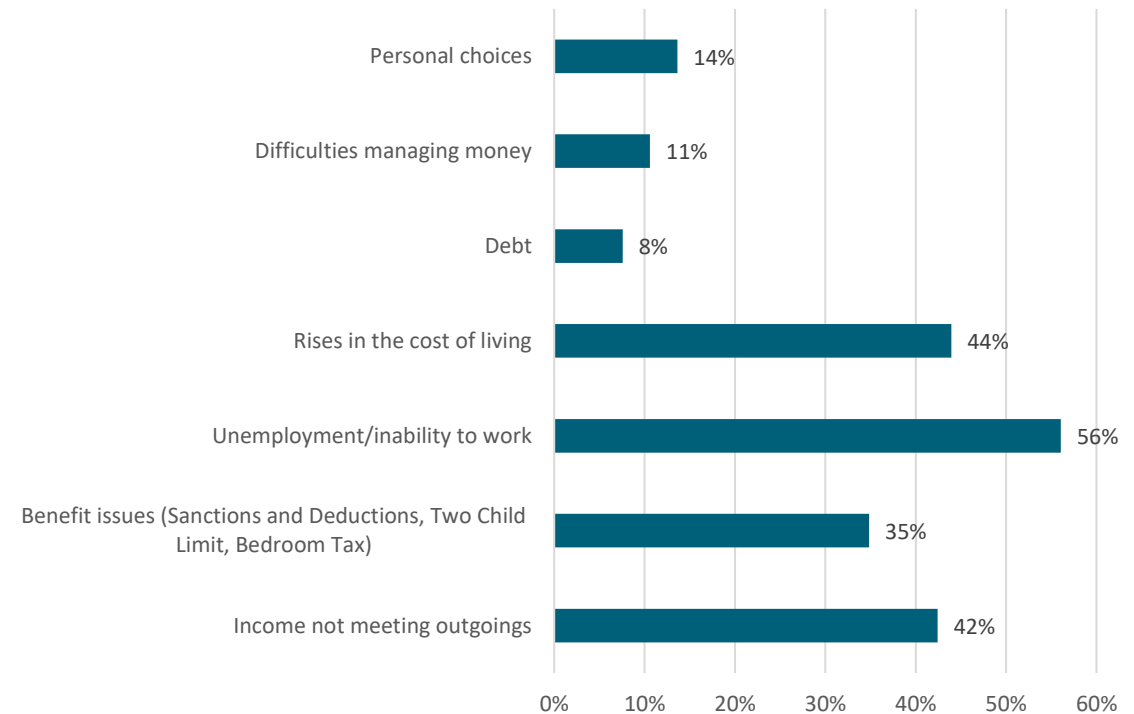
What services does your organisation provide?



Poverty awareness and understanding

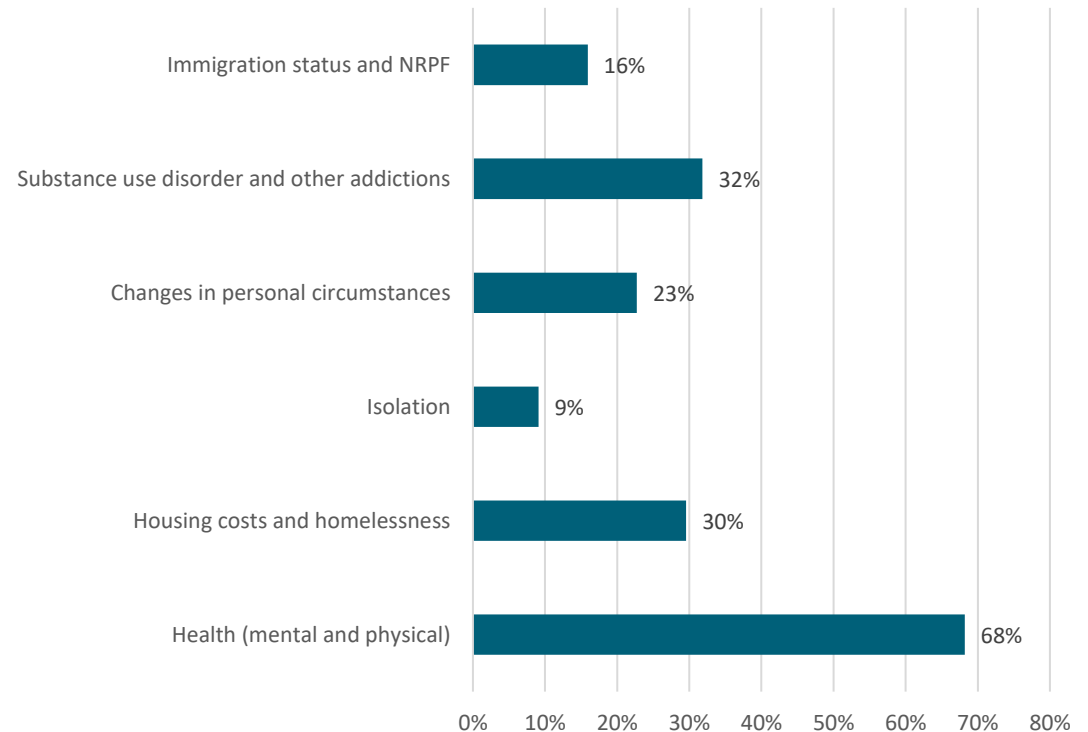
What are the main causes of poverty for people that your organisation works with?

- 86% of responses spoke about money and access to financial resources, and 57% of responses also explored some of the precipitating factors that may have triggered financial hardship.
- Of responses which discussed a lack of money, common causes of poverty were an inability to earn a wage (56%), the cost-of-living crisis (44%), incomes that don't meet outgoings (42%) and benefit issues (35%).



What are the main causes of poverty for people that your organisation works with?

- Of the responses that discussed factors leading to a lack of financial resources, the most common factor was health (68%), followed by substance use disorder/other addictions (32%), and then housing costs and homelessness (30%).



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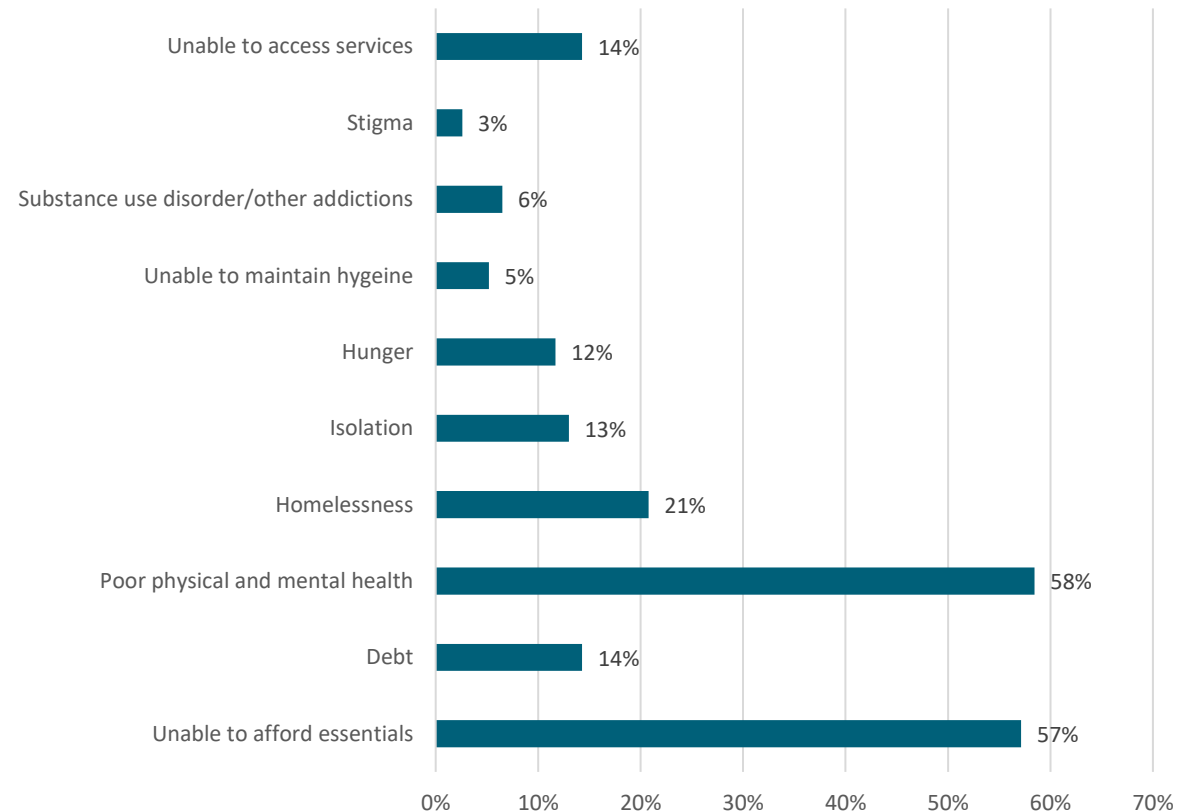
Mainly through not having enough income to pay for everyday expenses. Work with a lot of food organisations who report increasing numbers of people accessing their services who are in employment.

“

Long term health conditions, high cost of living, not in receipt of all qualifying benefits, lack of advice and information at appropriate times, substance abuse, debt, career breakdown, government tightening benefits on Older People and recent Winter Fuel cuts.

How does poverty affect people your organisation works with?

- Some of the most common consequences of poverty respondents saw was poor physical and mental health (58%) followed very closely by people being unable to afford essentials (57%).



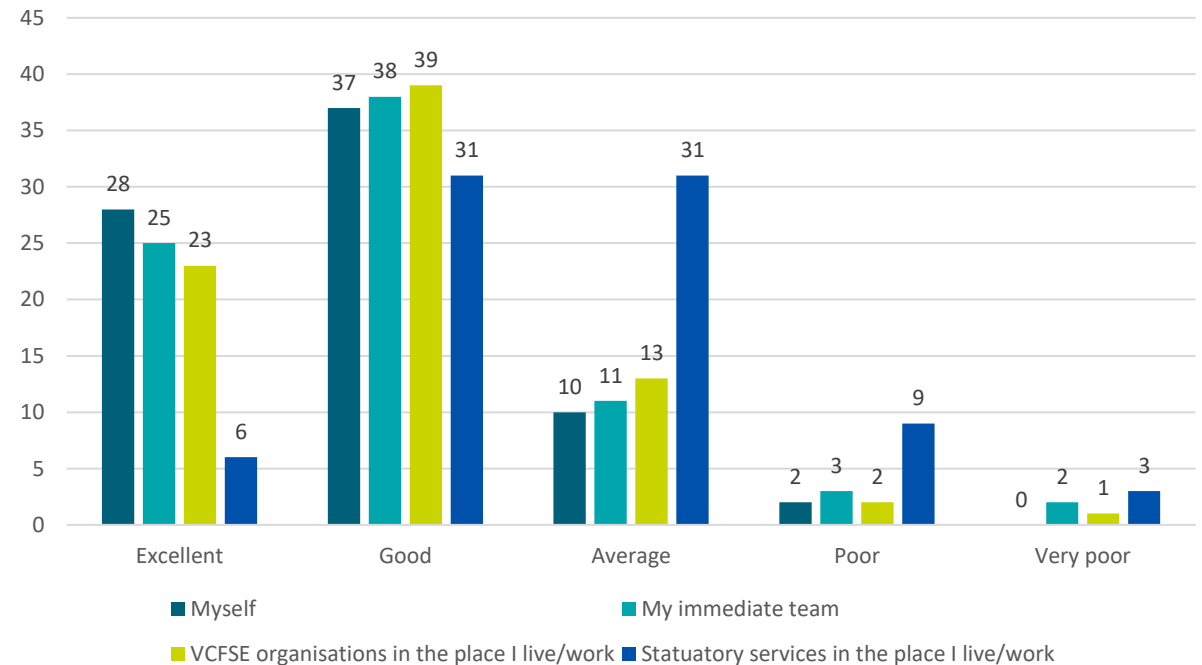
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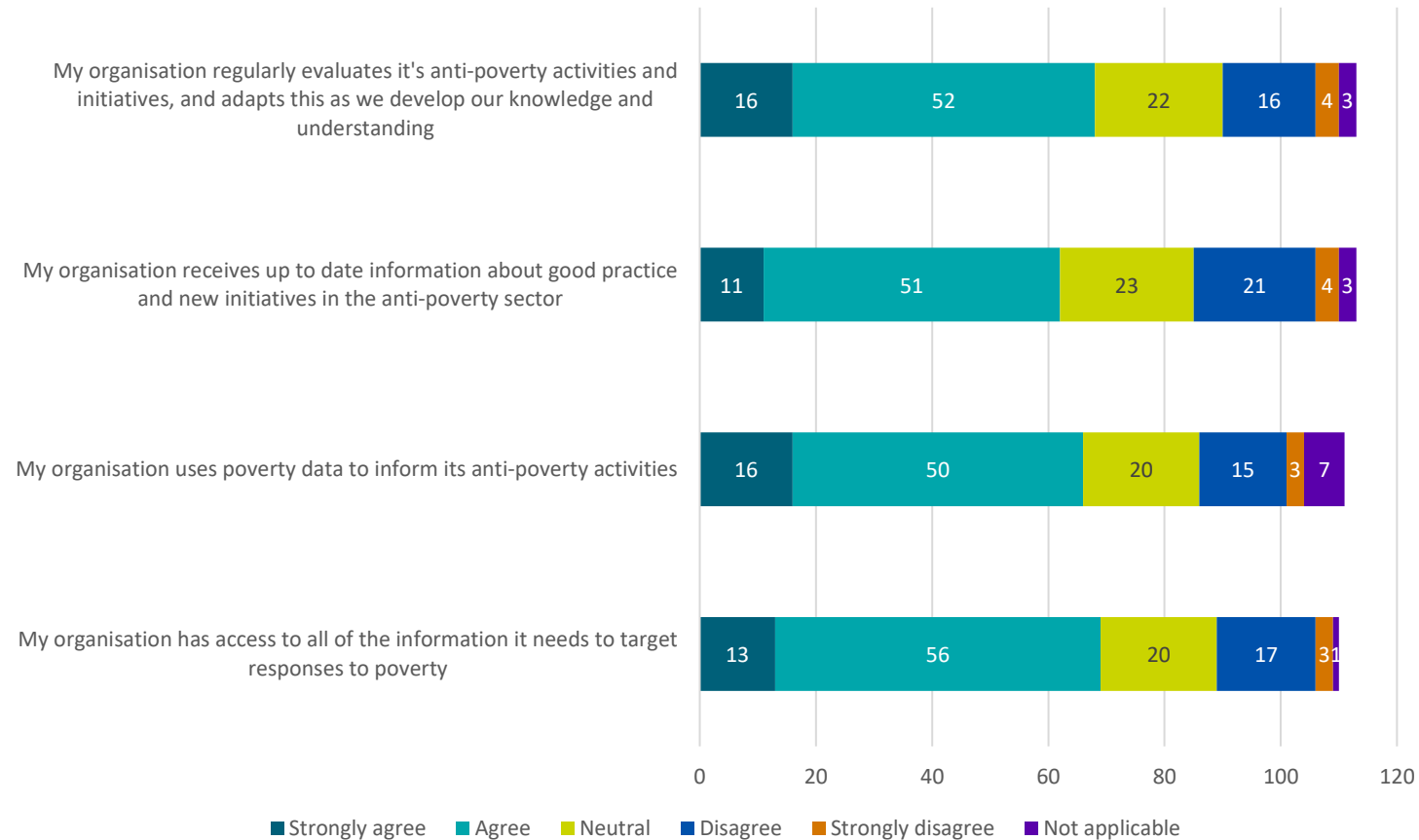
The people we support are often living in fear—worried about losing benefits, feeding their families, or covering essentials like heating. Many are making daily sacrifices, and their mental health is suffering. Some want to move forward but don’t know how, while others have given up trying due to fear, confusion, or poor treatment by DWP. Words like “sanctioned” and “investigated” come up often, and misinformation adds to the anxiety. Even those in work are struggling—wages no longer cover basic living costs, leading to burnout and sick leave.

How would you rate the following people and groups on their understanding and awareness of poverty in the area you live and/or work in?

- Respondents generally rated themselves, their teams and VCFSE organisations they work with rather highly when asked about their understanding and awareness of poverty, whereas statutory services were generally ranked lower (but still primarily good or average).

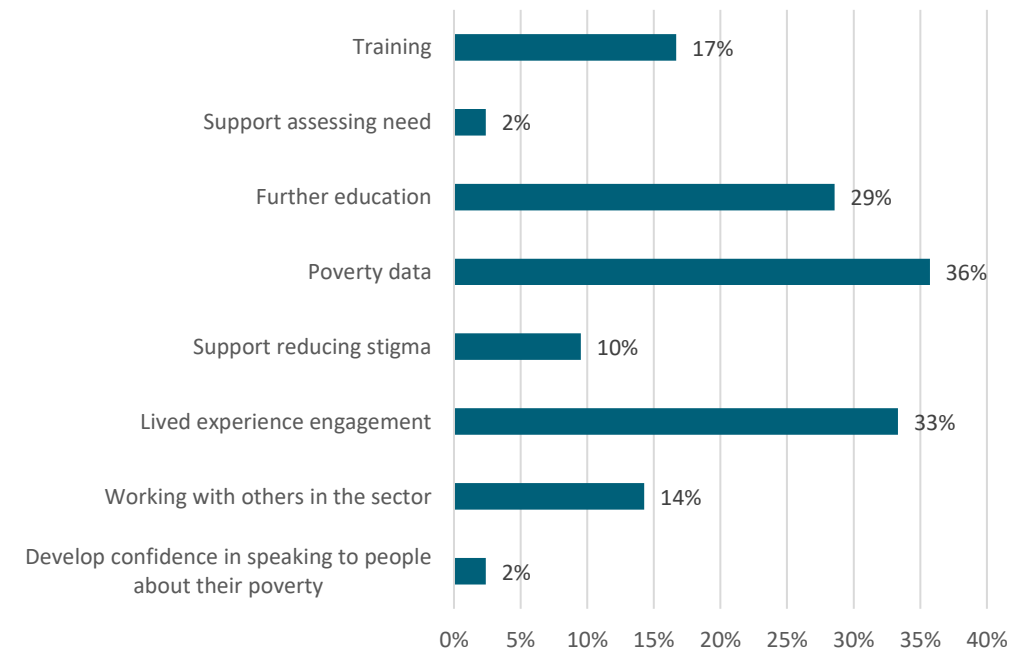


Access to information about poverty



What information or resources do you think people in the area you live and/or work need to develop their understanding and awareness of poverty?

- 55% of respondents answered this questions focussing on increasing knowledge of poverty, and 43% answered in relation to developing an understanding of anti-poverty support initiatives.
- The most common responses in the first group were accessibility of poverty data (36%) and lived experience engagement (33%).



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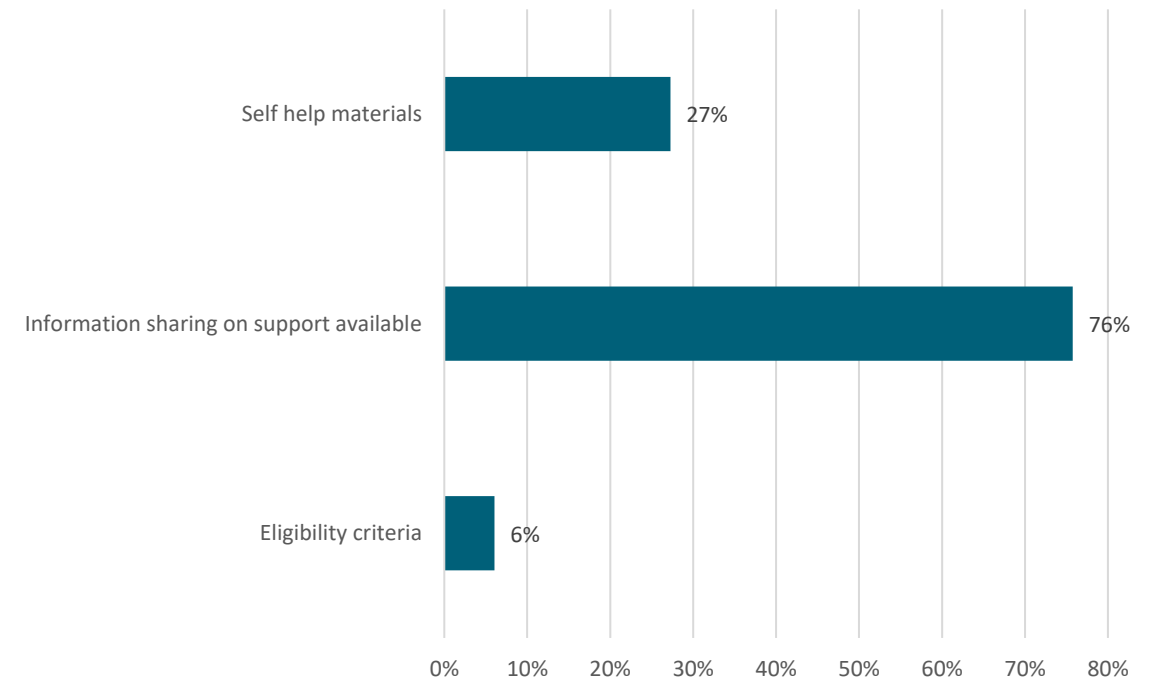
I think that there are many people in my area who don't know anyone living in poverty and can't imagine the multifaceted reasons that anyone might be trapped in a cycle of poverty. And in contrast many of my clients have circles of contacts who are all in relative poverty and often stuck there without knowing ways to access getting out. In some senses, I think it's only when you meet real people and hear their stories of things spiralling out of control from one event that you can understand how those in poverty have got there.

“ —

I think there's a lack of understanding in some statutory organisations about the multi-layered complexity of some people who are experiencing poverty. This includes a lack of understanding about fear and suspicion of authorities and lack of understanding about higher rates of additional learning needs amongst people experiencing poverty.

What information or resources do you think people in the area you live and/or work need to develop their understanding and awareness of poverty?

- In the second group, overwhelmingly, respondents felt they needed more information on anti-poverty support programmes and initiatives that were available in the region (76%) to be better able to support people they work with.



Anti-poverty activity and initiatives

Good practice and successful anti-poverty initiatives

Principles of anti-poverty activity good practice:

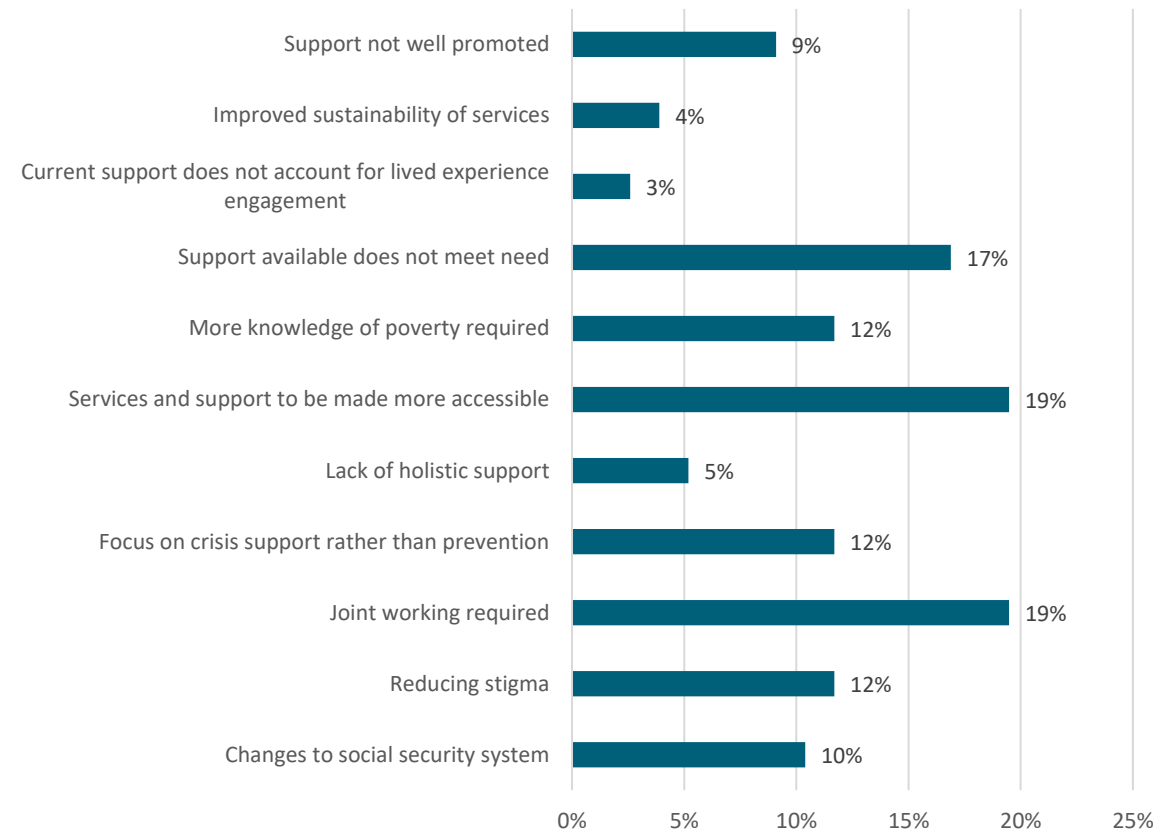
- Holistic support provision and partnership/multi-disciplinary team working
- Straightforward to access, without strict eligibility criteria and long term
- Preventative including income maximisation initiatives
- Cash first
- Non-judgemental
- Culturally and physically accessible

Successful initiatives (local and national):

- Under One Roof Furniture scheme
- Poverty Truth Commission
- Discretionary Housing Payment
- Social prescribing

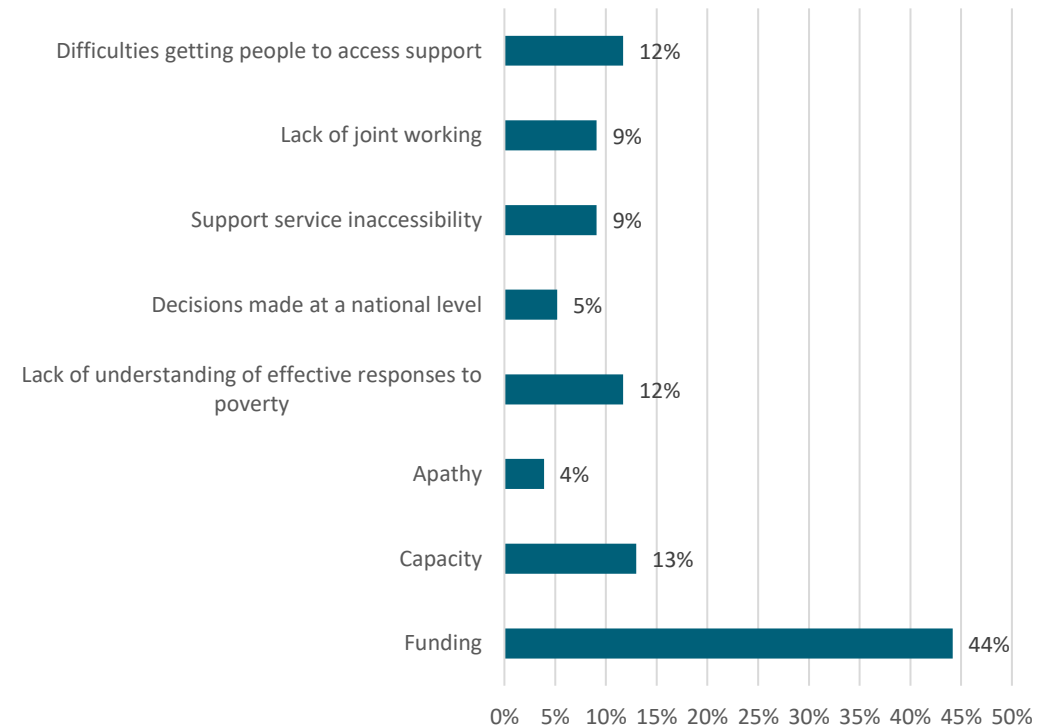
Anti-poverty activity: Areas of improvement

- Respondents felt that the two main areas of improvement were to around partnership working (19%) and services to be made more accessible (19%).
- In addition, respondents also felt that the amount of support was inadequate (17%), that it focussed on crisis provision rather than prevention (12%) and work was required to reduce stigma associated with poverty (12%).



Are there any barriers to implementing effective and sustainable anti-poverty activities in the area you live/work in?

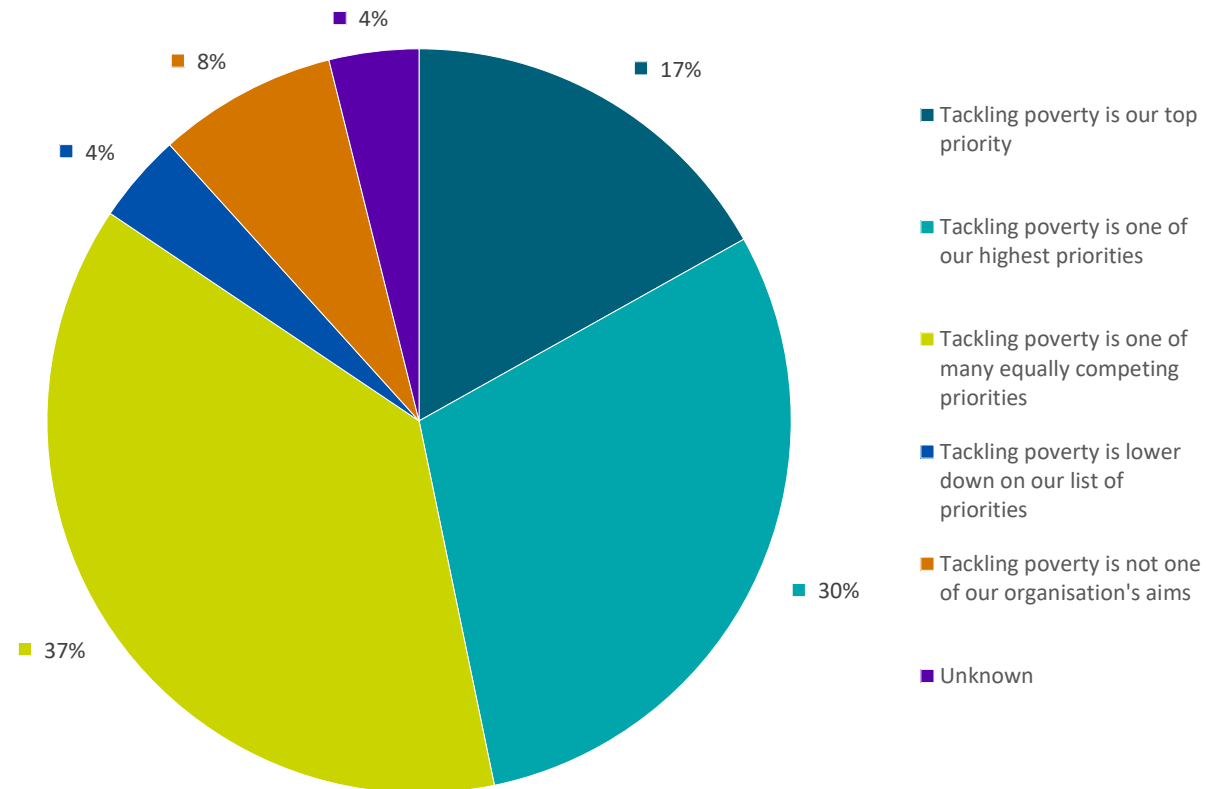
- Funding (44%) and capacity (13%) were the two main barriers identified to implementing anti-poverty activities.
- After this, barriers identified included a lack of poverty awareness and understanding of effective responses to poverty (12%) followed by difficulties getting people to access service (12%).



Anti-poverty prioritisation

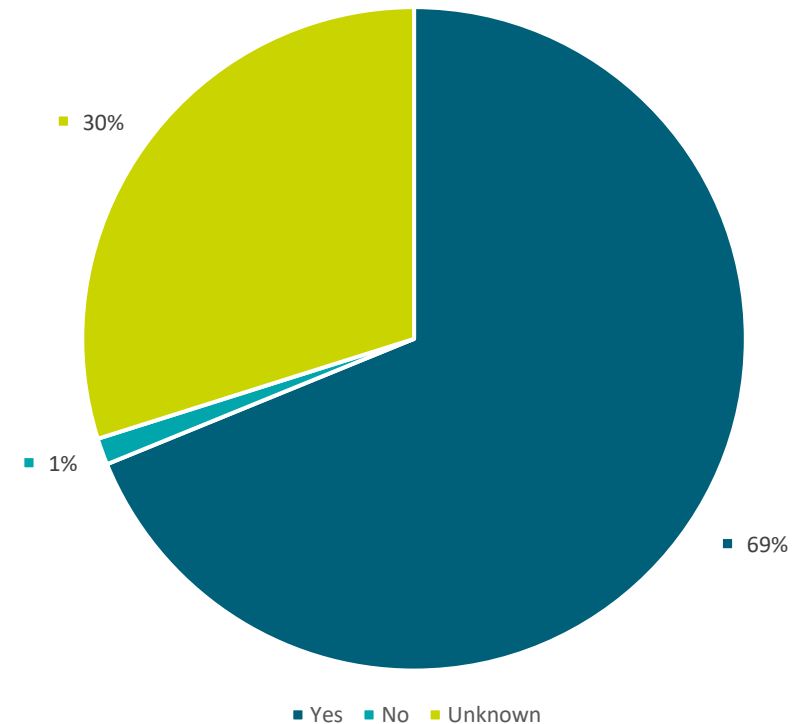
To what extent is tackling poverty a priority for your organisation?

- Cumulatively, 84% of respondents said that tackling poverty was at least one of many competing priorities.



To what extent is tackling poverty a priority amongst other organisations and sectors?

- Comparably, only 69% of respondents felt that poverty was a shared priority amongst other organisations and sectors in Lancashire.
- Additionally, 75% of respondents felt that funding did not match the prioritisation of tackling poverty either.





In our experience, the prioritisation of tackling poverty is often not matched by the funding, resources, or service provision available across Lancashire, although some local areas prioritise and fund it much better than others.

There is a noticeable disparity between the scale of need, especially in areas with some of the highest levels of deprivation, and the support available to address it. Services that offer early intervention, emotional and practical support, or long-term solutions are often overlooked or underfunded, despite the proven social and financial return they deliver.

Discussion

Did any of the findings surprise you?



5 minutes



5 minutes

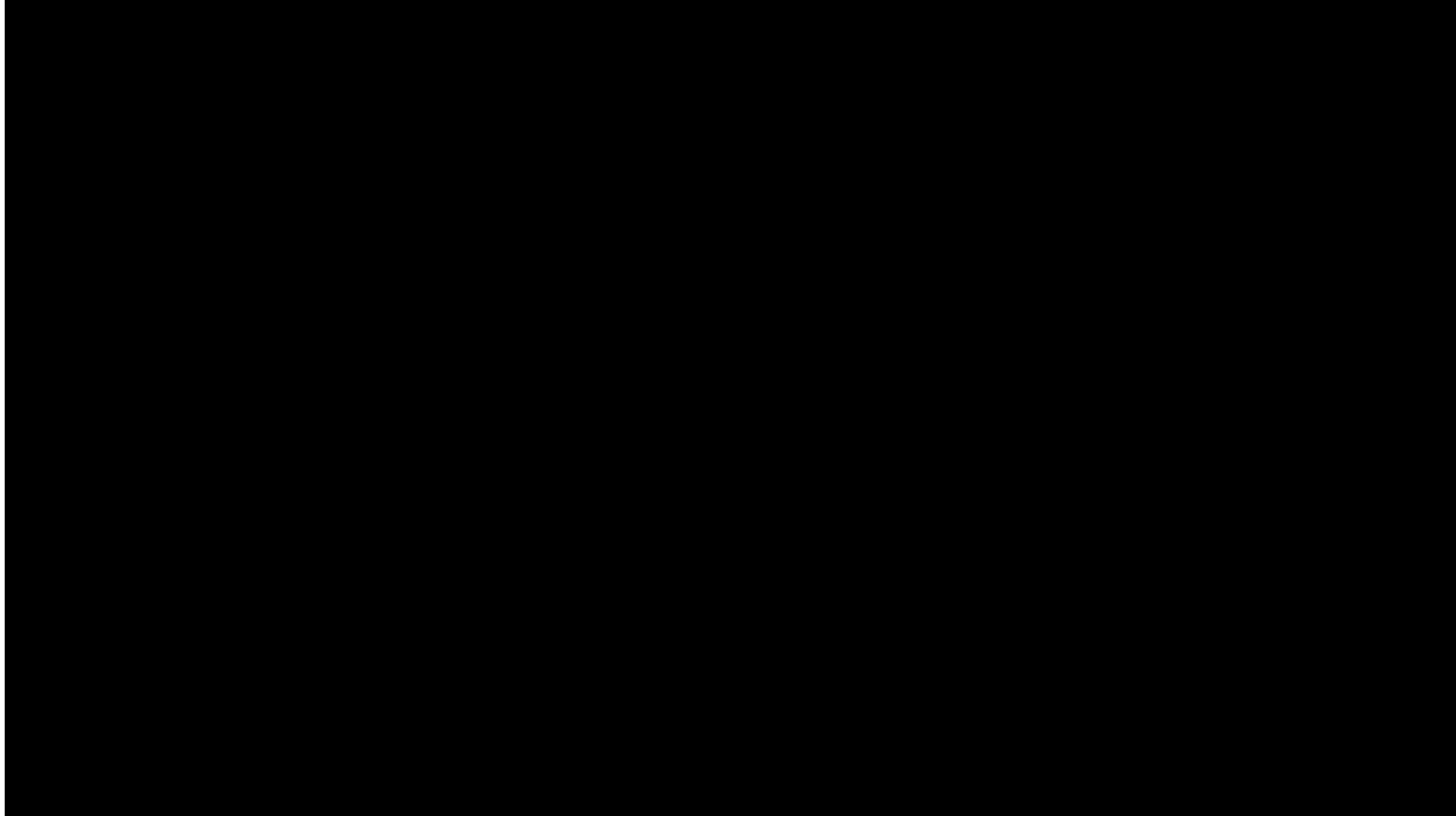
Knowledge and research exchange

Part 3: What is poverty?

Defining poverty

“Individuals, families and groups in the population 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 at least widely encouraged and approved, in the societies in which they belong”

Peter Townsend, 1979



Knowledge and research exchange

Part 4: Approaches to tackling poverty

Effective responses to poverty

- Focus on maximising household incomes – increasing benefit uptake, use of social tariffs etc.
- Cash first
- Preventative approaches

Leeds City Council and Trussell: Cash First Pilot



- Worked with three food banks in Leeds to set up a cash first pilot scheme – distributing cash to those accessing the foodbanks instead of vouchers
- distributed £45,450 in 187 grants over 6 months, supporting 283 individuals.

94%

recipients preferred
a cash option rather
than a food parcel

78%

said their ability to afford
the essentials improved
during the grant period.

86%

did not use a food
bank while in receipt
of the grant.

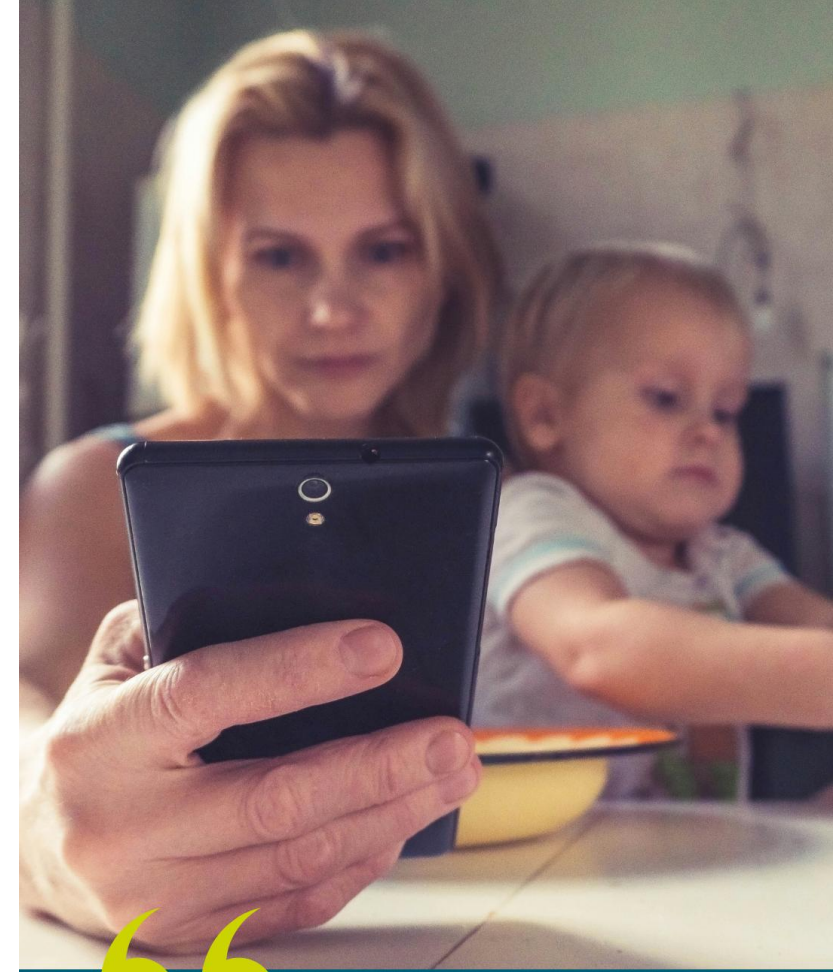
Source: trussell.org.uk/our-work/research-advocacy/working-with-local-government

Money Matters

- Resolve Poverty's Money Matters programme delivers benefits and debt advice to parents, working in partnership with schools.
- Monetary gains for people supported to claim entitlements runs into £000s.
- The following examples are drawn from the Money Matters programme (names have been changed).

Money Matters: Martha

- Martha found out about Money Matters through her children's school and contacted us for a benefit check. She was living in a private rented property with her partner and children.
- A benefit check found that Martha was in fact not getting the correct entitlements, including needing an additional Child Element on Universal Credit.



**I think I am on the right
benefits and I don't really
want to waste your time**

Money Matters: Martha

In addition, Martha's children were eligible for higher rate Disability Living Allowance (DLA) and she was only receiving lower rate DLA for one of them. She was supported to make these changes to her benefits and all were successful.

Note: We have also assisted with a mandatory reconsideration for a backdated payment relating to these benefits. If successful, the gains will be significantly higher.

Gains for family:

- Additional Child Element on Universal Credit, worth £244.58 per month (annual £2,934.96)
- Higher rate DLA, worth £696.87 per month (annual £8362.44)

**Total (12 month's worth of ongoing benefits):
£11,297.40**



Money Matters: Shaheen

- Shaheen is a single mother living in a private rented property with her children, and she has been struggling with the rising cost of living and an outstanding energy debt.

Through Money Matters, Shaheen was supported with these entitlements to help sustain her children:

- Social tariffs
- Discretionary Housing Payments
- Child Maintenance Service Support
- Healthy Start vouchers
- Free school meals



Money Matters: Shaheen

Gains for family:

- Energy grant - £500
- School uniform grant - £150
- Child Maintenance Service payments - at least £500 in additional income being received
- Social tariff for internet and mobile phone - £35 per month savings

Total (including one-off gains and 12 month's worth of ongoing gains): £7,070



Money Matters: Sara and Jay

- Sara and Jay live in a housing association property with their children and have been struggling financially since October 2021 due to a change in personal circumstances.

After a benefit check was completed, we supported Sara and Jay with;

- A mandatory PIP reconsideration which resulted to a successful appeal, leading to Jay being awarded with a higher rate PIP for both care and mobility until at least 2025
- Specialist support with the tribunal by referring him to Trafford Council's Welfare

Money Matters: Sara and Jay

Gains for family:

- Watersure capped water bill, worth £382
- Successful PIP appeal, worth £680 per month (annual £8160)
- Backdated payment for Jay's PIP, worth £9000
- UC Additional Carer's Element, £168.81/month (annual £2025.72)
- Successful LCWRA appeal, £354.28/month (annual £4251.46)
- Backdated payment for Jay's LCWRA, worth £301.43

Total (including one-off gains and 12 month's worth of ongoing benefits): £24,120.51



Knowledge and research exchange

Part 5: Practical tools to maximise household income

Benefit uptake

- One of the easiest ways to increase household incomes is to ensure people are claiming the benefits they are entitled to
- Estimate of £23bn in benefits unclaimed each year (Policy in Practice 2024).
- Includes local benefits (e.g. Council Tax Support) and support (local welfare schemes) that is underclaimed.



Benefits Calculator - benefitscalculator.turn2us.org.uk/

Social tariffs

- Social tariffs are cheaper deals for phones and broadband for people in receipt of certain benefits
- Very low take-up

Money Saving Expert produced this regularly updated guide:
moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs/



Water for the North West



- **Payment matching scheme:** For every £1 that a customer contributes to their debt, we also put in £1, with our contribution increasing to £2 if the customer continues to make payments until their debt is cleared. Applies to larger debts.
- **Help to Pay:** customers receiving Pension Credit and struggling with their payments can apply to have their bills capped at an affordable amount based on their income and outgoings.



Water for the North West



- **Social tariff:** Back on Track
- **Payment Break:** customers who are struggling with their water bill payments due to losing their job or having to pay out for an unexpected household emergency can apply to delay their bill payments for an agreed period of time.
- **Universal Credit support:** we can delay water bill payments for up to eight weeks for those customers who are waiting for their first Universal Credit payment to arrive.

Helping you **take charge**



- **Energy support:** Free and impartial advice to help save around £304 on energy bills.
- **Money advice:** Help to claim what's yours plus practical money and debt advice.
- **Funding for your home:** Find grants and funding to help with energy saving home improvements



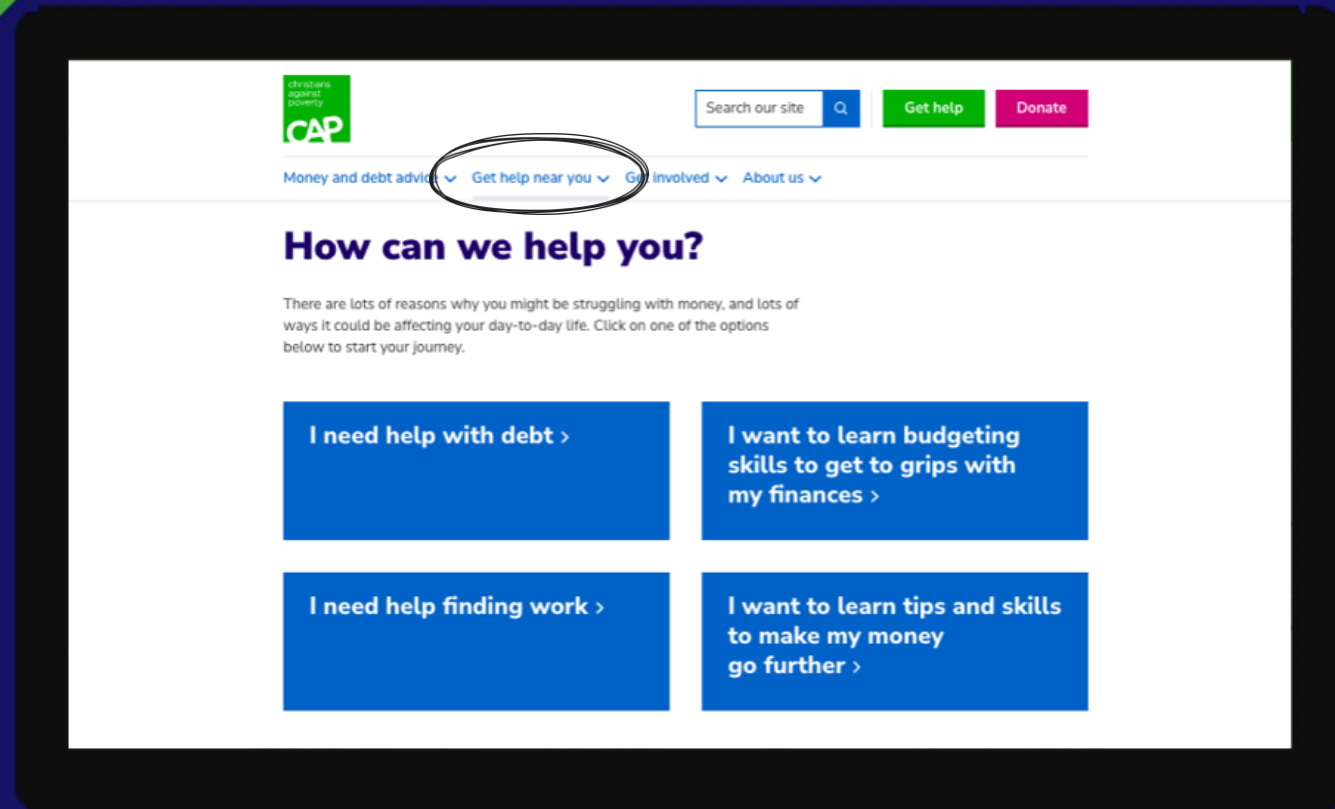
- Free online and telephone support
- Online debt checker – does NOT affect credit file (re-assure those you are working with)
- Advice on bailiffs, debt repayments etc.
- Offers BSL and support for those with hearing and speech impairment

Christians Against Poverty

Debt Help; Life Skills; Job Clubs; Money Coaching across Lancashire

For info on what's available near you visit **capuk.org** and click on 'get help near you'

For debt help call:
08003280006



christians
against
poverty

CAP

'Help to Save' Accounts

- Help to Save are savings accounts backed by the government
- Savers get a bonus of 50p for every £1 they save over 4 years. Maximum savings up to £50 a month
- You'll need a National Insurance number or postcode and some forms of ID to set one up
- For people claiming: Working Tax Credit, Child Tax Credit, Universal Credit

Discussion

How might you implement some of these tools?

What is already going on in Lancashire to maximise household incomes?



10 minutes

Next steps

Engagement with LAPN will provide:

- Access to North West Poverty Monitor data
- Regular policy updates and information inc. webinars
- Lancashire specific anti-poverty bulletin and web page
- Regular opportunities to meet with colleagues in the anti-poverty space

Lancashire Anti-Poverty Forum Next steps



Next steps

Specific project options:

- Mapping income maximisation related activity across Lancashire
- Developing coordinated income maximisation support across Lancashire
- Developing a working group that seeks to find funding for identified training need to organisations around Lancashire

Lancashire Anti-Poverty Forum
Next steps



Discussion

What are your initial responses to the proposed next steps suggested?



5 minutes

Thank you for listening