

Climbing out of Poverty

Bolsover Local
Strategic Partnership

Together We Make A Difference



Poverty does not only exist in developing countries. Many people in the UK are living from hand to mouth with no bank account, few local shops and constantly juggling bills and debts.

Alarming many people in the UK think that poverty is a natural phenomenon, down to bad luck or personal failing.

But poverty is fuelled by a range of factors as well as linked to the start a person has in life. Poverty cannot be reduced without tackling the underlying inequality.

More equal societies

Research shows that countries with the lowest levels of poverty tend to have more equal societies. Family breakdown, poor education, sub standard housing and inadequate services help create a chain which is difficult to break.

Some people say 'Why don't they go out and get a job!'

Work is scarce particularly for those with few qualifications or health problems – and remember - over half of all children in poverty have a working parent.

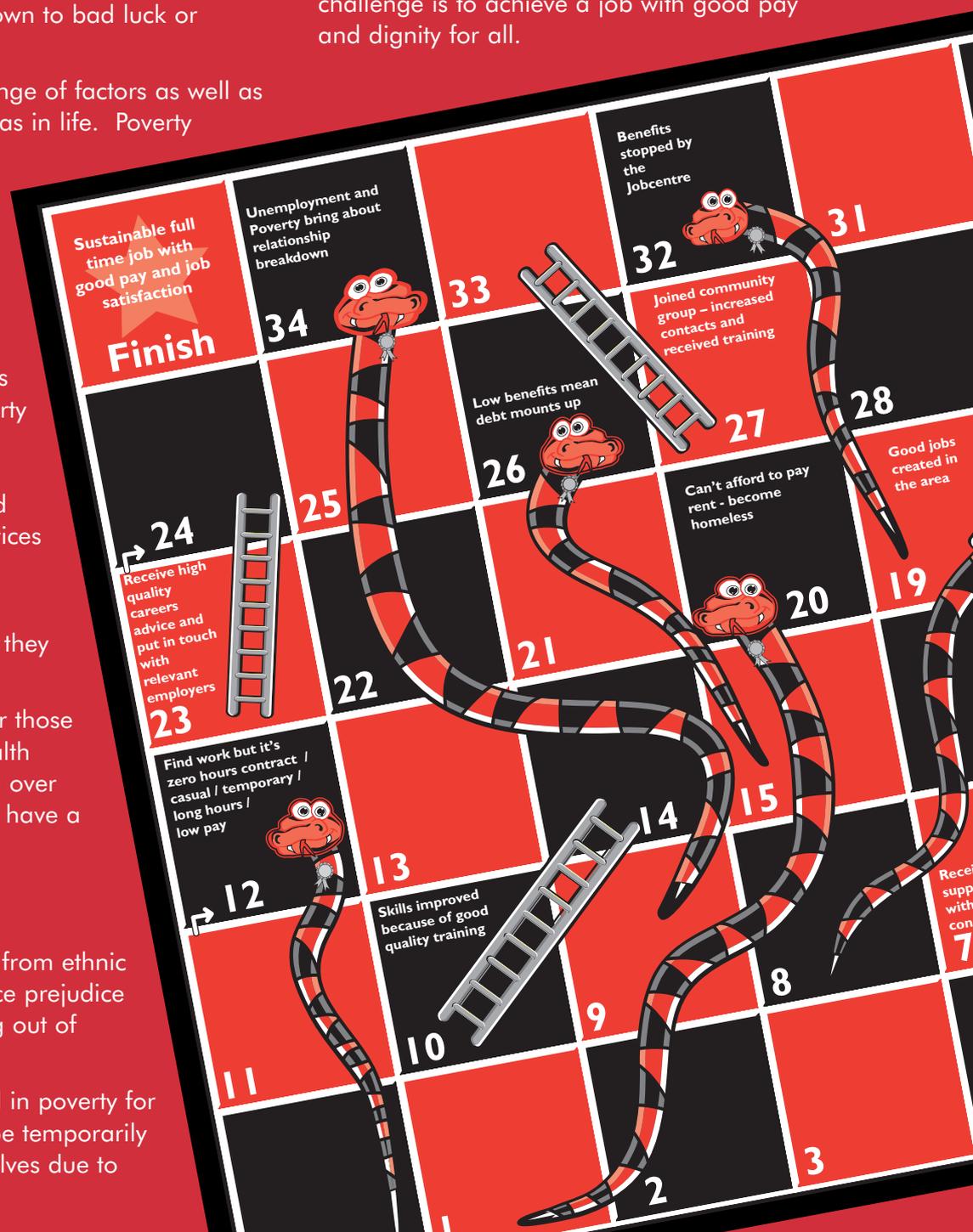
Prejudice

Disabled people and people from ethnic minority communities can face prejudice and hostility making climbing out of poverty much more difficult.

Some people can be trapped in poverty for many years but others may be temporarily unable to provide for themselves due to

some personal or economic crisis beyond their control.

This snakes and ladders game has been developed to show how people can realise their potential. They can do this by accessing help, advice and support and hopefully avoiding the many pitfalls. The challenge is to achieve a job with good pay and dignity for all.



What helps - the ladders

Accessed Credit Union - Debt Advice



Low benefits and low pay regularly bring about debt problems. Loan sharks with extortionate interest rates make the problem worse. Where can a person on low income access credit in times of emergency without

further spiralling downwards into debt? Joining your local credit union can help with savings and affordable loans. Free debt advice from community providers can help manage debt preventing the escalation of debt problems which exacerbate poverty.

Received support with health condition



Many people are in poverty, resulting in ill health that prevents them finding suitable work or employers willing to employ them.

Poverty is also a major cause of health problems with people living

on an income which does not provide adequate nutrition.

Poverty can lead to people being excluded from social activity giving rise to mental health issues and exacerbating existing conditions. For people to become closer to the job market, finding a job will require support to overcome health conditions both physical and mental which limit the possibilities of participation in the workplace.

Skills improved because of good quality training



A lack of the right qualifications is often cited by unemployed people and employers as a barrier to finding work.

Quality training is essential for all.

For unemployed people training needs to be relevant to jobs available and sectors with employment

growth. For those in low paid jobs quality training, in and out of the workplace, is needed in order for people to develop their skills for mutual benefit to the individual and the employer.

Good jobs created in the area



Job creation is the surest way to reduce unemployment, helping to lift people out of poverty. The creation of local jobs removes the barriers to employment faced by many eager to enter the job market such as the availability and cost of transport; the need to balance work and family life or the juggling of caring responsibilities. Areas of particularly high unemployment, where old industries have all but disappeared, will need extra help.

Received high quality careers advice and put in touch with relevant employers



With record numbers of young people looking for work, high quality careers advice and support is a must. Evaluation of local employer's recruitment needs should be carried out as part of a strategic approach to labour market intelligence gathering.

Joined community group - increased contacts and received training



Poverty and unemployment can bring about isolation and exclusion. Joining a community group or voluntary organisation can help improve skills, increase contacts with employers and give access to help and support from fellow community members.



What hinders - the snakes



Find work but it's zero hours contract - casual - temporary - long hours - low pay



Despite the commonly held view that work is the best way out of poverty, half of poor children are living in a household where someone is in employment. Whereas some temporary work and agency work can

lead to sustainable employment, for many it is not a stepping stone but a poverty trap with any increase in income offset by insecurity and the complications of the tax and benefits system. For many with few qualifications this is the only type of work available. These jobs are typically poor quality with no job satisfaction, training or development. Recent evidence has shown that bad jobs can be detrimental to health. Minimum wage is the norm.

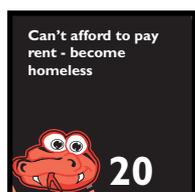
Discriminated against due to health condition - disability



Research has shown that many people with health conditions see one of their main barriers to work as being the unwillingness of employers to recruit them. With unemployment rising, employers can choose people who

are fit with no health limiting conditions, leaving others at the back of the queue for jobs. Those with mental health conditions or health conditions which require regular visits to the doctors or hospital are further disadvantaged.

Can't afford to pay rent - become homeless



Climbing out of poverty is difficult enough with a roof over your head but if low income brings about housing debt, things can get a whole lot worse. Inability to meet housing costs can cause homelessness and

send people on a downward spiral – always seek help. It is extremely hard to access employment without an address. Homelessness can also lead to further social and health problems.

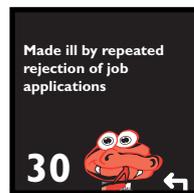
Low benefits means debts mount up



Benefits in the UK are amongst the lowest in Western Europe and their relative value has been decreasing year on year when compared with wages.

This is despite the public perception, fuelled by the media, that benefits are high and out of control. Job Seeker's Allowance leaves those aged 25+ with just over £65 a week to spend after housing costs are met. It is very difficult to make ends meet and with a rising cost of living it is likely that those on benefits will sink deeper into debt.

Made ill by rejection of job applications

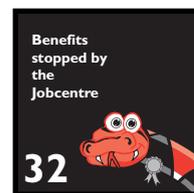


As unemployment rises the numbers chasing each available vacancy increases. Unemployment can knock confidence with repeated rejections. With jobs scarce, and many seeking work, employers do not always reply

to applications which can leave people feeling undervalued.

For those who have had jobs in the past this is bad enough but for the young, just entering the labour market, this can have long term effects on both mental health and future prospects.

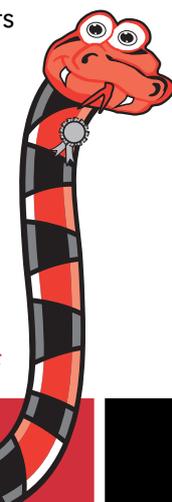
Benefits stopped by the Jobcentre



Benefits sanctions are imposed on unemployed workers who have been deemed to have not fulfilled the obligations placed on them as a result of their claim. Benefits can be stopped from 1 to

26 weeks with little or no warning. They can be stopped if a person is deemed to have not looked hard enough for work or has failed to attend appointments. Loss of benefits can cause poverty and debt not just to the recipient but to their partners and children too.

continued overleaf



What hinders - the snakes cont.

Unemployment and poverty bring about relationship breakdown

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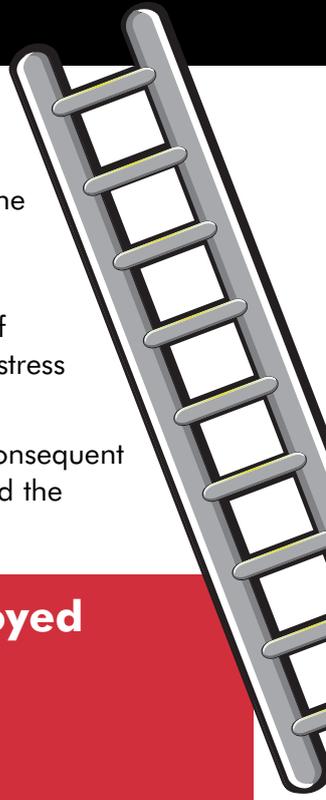


Unemployment and poverty are major factors in marriage and relationship breakdown. Unemployment not only has the effect of causing financial hardship

but lowers self esteem and limits the ability of families to lead fulfilling lives in the community.

Financial pressures and the fear of unemployment creates additional stress for some families.

Low pay and long hours have a consequent reduction in time for family life and the wellbeing of relationships.



Contacts

In Bolsover

Relate

www.chesterfieldrelate.org.uk

Tel: 01246 231010

Relationship and family counselling / sex therapy.

2 Shires Credit Union

www.2shires.org.uk

Tel: 01909 500575

Savings and affordable loans.

Release (Financial) Charitable Trust

www.releaseonline.org.uk

Tel: 01773 306289

Money education, debt advice and housing advice.

Community Voluntary Partners CVP

www.bolsovercyp.org.uk

Tel: 01246 823852

Community and voluntary action, Financial Inclusion Steering Group, general advice and signposting.

North East Derbys CAB

www.ned-cab.org.uk

Tel: 0844 848 9800

Debt and money advice.

Chesterfield Law Centre

www.chesterfieldlawcentre.org.uk

Tel: 01246 550674

Housing, Employment, Immigration, Debt, Tackling hate and harassment.

Derbyshire Unemployed Workers Centres

www.duwc.org.uk

Tel: 01246 231441

Benefits / tax credits advice.

In Derbyshire

Advice Derbyshire

www.advisederbyshire.org

Tel: 08444 111 308

Tel: 0300 3300 650 (from mobile)

Money and debt, housing, employment benefits and tax credits, consumer issues, family issues, credit unions.

Financial Inclusion Derbyshire

e.bates@ruralactionderbyshire.org.uk

Tel: 01629 821929

For all financial inclusion services across the county, including debt and benefits, affordable credit and banking, financial capability.

National

National debtline

www.nationaldebtline.co.uk

Tel: 0808 808 4000

Citizens Advice

www.adviceguide.org.uk

Debt advice.

