

Women and Poverty

A toolkit to encourage and enable Catholic women and others, inspired by Catholic Social teaching, to engage in the political processes relating to women's poverty.

To enable maximum use of this document, it has been published as a whole document, and in separate sections.

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National Board of Catholic Women of England & Wales

1. Introduction

Aware of the Gospel message to 'bring good news to the poor', the National Board of Catholic Women organised events in various parts of the country from London to Blackpool, Derby to Hull to highlight the problems that women and their families are coping with as a result of austerity policies.

We worked with CSAN (Caritas Social Action Network) and other organisations in our network, such as Housing Justice, Catholic People's Weeks, Sisters of Mercy, Society of the Holy Child Jesus, as well as many other local organisations. We included local councillors and MPs where possible, to emphasise the importance of local and national responses to the current levels of poverty here in our country. At our events, speakers from CSAN, Housing Justice, Taxpayers Against Poverty, London Citizens have highlighted the problems caused by the economic crisis as well as detailing policies that have meant the poor, especially women and children, have shouldered the burden of austerity. Invited speakers have brought Catholic Social Teaching to life and we have heard from many local initiatives such as food banks, which are working to help struggling families. The picture that emerged showed real hardship due in part to changes in the benefit system, harsh sanctions for minor breaches, lack of affordable housing and low wages for those in work. Single mothers are especially hard hit.

Inspired by Catholic Social Teaching and using the evidence we have found in listening to women the National Board of Catholic Women has produced this toolkit to empower women to challenge the system and structures that fail to address poverty, get involved and make a difference. We are encouraged by the frequent statements of Pope Francis that we as the Church should prioritise the empowerment of poor people.

If you find any of the ideas and suggestions in this toolkit helpful please let us know via the NBCW website www.nbcw.co.uk.

2. Poverty, the Gospels and Catholic Social Teaching

“The poor you will always have with you.....”

(Mark 14:7)

These are words expressed by Jesus nearly two thousand years ago. In various ways poverty has always been a part of the Church and of Christian consciousness – as a challenge, an inspiration and a reproach.

The first Christians had *sharing* as their ideal: “All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need.” (Acts 2:44-45) Through the centuries Christian institutions and religious orders have made great contributions to the general welfare through hospitals, schools and caring for the destitute. And the answer Jesus gave to the rich young man who wanted to know what to do to gain eternal life: “If you would to be perfect, go, sell your possessions and give to the poor, and you will have a treasure in heaven”, (Matt. 19:21) has been an inspiration for both individuals and religious orders who saw poverty as a means to free themselves from the grips of materialism and turn their focus towards eternal values. However, looking at the history of the Church or the lives of many Christian individuals, we see that in numerous instances the warning Jesus gave, saying: “Do not lay up for yourselves treasures on earth”, (Matt. 6:19) has often been disregarded. Sadly enough, servants of the Church have also been among those who exploited their position, disregarded the needs of the poor and focused on wealth and power play.

Pope Francis I has expressed that above all he wants to be a voice for the poor. In so doing he also brings forth both the inspiration and the misdeeds of the past, knowing that the world is often sceptical but looking for solutions and moral guidance. He is joining forces with others such as the UN and its Millennium Development Goals to change the fact that three billion people live on less than \$2.50 a day - as well as the Council of Europe that is working towards an eradication of poverty, recognizing that more than 16% of the European population is poor. Political movements and ideologies also have their theories about causes for and solutions to the problem of poverty.

“‘The Church, guided by the Gospel of mercy and by love for all humanity, hears the cry for justice and intends to respond to it with all her might’. (Libertatis Nuntius 1984). It means working to eliminate the structural causes of poverty and to promote the integral

development of the poor, as well as small daily acts of solidarity in meeting the real needs that we encounter. The word 'solidarity' is a little worn and at times poorly understood, but it refers to something more than a few sporadic acts of generosity. It presumes the creation of a new mindset which thinks in terms of community and the priority of the life of all over the appropriation of goods by a few." (Evangelii Gaudium 2013)

The Christian Church makes a distinction between religion and politics. (Mark 12:17 "Jesus said, "Give to Caesar what belongs to Caesar, and give to God what belongs to God.") It is never wise for the Church as an institution to speak up on behalf of party politics. Yet at the same time, some questions that may be considered to be political, also carry moral values, and as far as ethical questions go, Christians not only have a right, but rather an obligation to speak up. Behind much of the difficulties the world is facing today in the effort to improve the situation for the poor, are obstacles such as a concentration of wealth in the hands of a few, fraud, corruption, and an unwillingness to share goods. Those countries that have been most successful in eradicating poverty are countries where politics have focused on distributing wealth and where there has been a target goal to stem the individual drive for power and amassing riches.

In line with this, Catholic social teaching is distinctive in its consistent critiques of modern social and political ideologies both of the left and of the right since the late nineteenth century. (Pope Leo XIII – Rerum Novarum) Catholic social doctrine has always tried to find an equilibrium between concern for the whole society, especially for the weakest and poorest, and respect for human liberty. Since early Christian times greed was considered as one of the seven cardinal sins. Social inequality is greed put into practice and therefore a prime challenge for Christians both in their own lives and as citizens.

To change attitudes and inspire people to work for social changes in their society or in their environment is a long and laborious task. Two thousand years since the parable of the Good Samaritan was told, we still often turn away from those in need calling for our help – from those lacking food, shelter, work, the possibility of education or medical assistance. Sometimes we prefer to pay ourselves out of problems or we involve ourselves in charitable work - yet at the same time refuse to speak up against fundamental injustice because we are afraid to offend those in power. Charity, in the true Christian sense of the word, is a concept of unlimited love and kindness. But there are times when the practice of being benevolent is a way for the individual – or for society – to "pay off" a debt– to alleviate rather than going to the roots of the problems. In its deepest sense the difference in attitude can best be described as the difference between sympathy and empathy. To have sympathy for someone is in the limited sense of the word to feel sorry for – whereas empathy implies putting oneself in somebody else's place, understanding fully what it feels like to be the other person. The Christian challenge is to see Jesus in the other person. "Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me." (Matt. 25:40)*

In its effort to raise awareness and study the extent of poverty in today's British society the NBCW was conscious of the need to tackle structural injustice as well as listen to the individual stories of the poor affected by changing welfare policies. In each of our sessions around the country we included reference to Catholic Social Teaching as the context and inspiration for our work. We hope this toolkit will enable others to take it further.

*Adapted from Andante Winter Newsletter 2014/5

3. What does poverty look like?

3.1. Women and Poverty

Women are generally at higher risk of poverty than men. Women are less likely to be in paid employment, tend to have lower pensions, are more involved in unpaid caring responsibilities and when they are in work, tend to work shorter hours and are frequently paid less even for the same job.

*The gender difference in hourly earnings for full-time workers was 10% but for all employees including part-timers, the difference was 17%.
ONS 2013*

Women are more likely than men to have poor housing, to neglect their health and struggle to find affordable child-care services. “Gender neutral language can mask the fact that more women than men are poor. A third of single parents experience poverty, and **of those single-parents 80-90% are women**. The same goes for older people. Women tend to live longer and they don’t have as many savings and security backup as men, so they are often poorer.” (Leanda Barrington-Leach, European Women’s Lobby). In most EU member states **17% of women experience poverty** compared to **15% of men**. Among single parents, **35% live in poverty**.

*Over 90% of single parents in the UK have cut back on spending and nearly 90% have had to borrow money or seek welfare assistance to make ends meet.
Paying the Price: Single Parents in the age of austerity-Gingerbread 2014*

The pay gap between men and women throughout their working lives inevitably leaves women with smaller pensions. Currently only **36.8% of women between the ages of 55 and 64 are employed**, compared to **55% of men**. Women are **four times more likely than men** to have part-time jobs, fixed-term contracts or are employed on zero-hour contracts. As a result, some **35% of women aged over 65** are at risk of poverty, compared to **16% of older men**. Women are more likely than men to take unpaid breaks from work to raise children or care for elderly relatives. All these situations can lead to poverty in old age.

In all age groups, women face a much higher risk than men of poverty after a separation, divorce or death of their partner. Furthermore, women in all the more vulnerable groups like the disabled, migrants, refugees, asylum seekers, ethnic minorities or those living in rural areas are more likely to experience poverty than men.

*49% of single parents in the UK are separated from marriage, divorced or widowed.
EAPN and included in Andante Newsletter, November 2014*

In the UK there are a number of issues related to Welfare Reform which have disproportionately affected women. The first is Universal Credit which is a single payment

combining six of the largest benefits. This is being rolled out and will be paid monthly instead of weekly or fortnightly and a household's entire benefit allowance will be paid into a single account. This is obviously a much simpler way of paying benefits, but in the majority of households the main care provider is the mother and the method of payment has the potential of depriving her of a source of income, a danger which will be even more pronounced in situations of financial abuse. In addition, if one partner is sanctioned for violating benefit conditions, there will be no distinction when it comes to payment. The capping of benefits is a second issue. The benefit cap is a fixed amount paid to a household and is not altered according to family size. Therefore those families with more children effectively lose a portion of their entitlement to Child Benefit and Child Tax Credits with an average loss of over £90 a week. The government's own impact assessment of the reforms noted that women will be disproportionately affected.

Changes have been made to the provision of accommodation for young people. As part of the housing-benefit changes anyone below the age of 35 is no longer entitled to housing benefit for a one-bedroomed flat but will be expected to take a single room in a house of multi-occupation with shared kitchen and bathroom facilities. A number of women have had to take rooms in mixed-sex houses with large groups of men which can be intimidating, unpleasant and even dangerous.

What do people in Poverty think?

Lack of basic necessities "I can afford only cheap food; fruit and vegetables to feed children is too expensive; fish is not affordable; "healthy food" is too expensive for me."
"The problem is not that we run out of money occasionally. The real problem is that we live our entire lives this way and our children grow up into this too."

Isolation "I have lost friends as I cannot participate in their activities; even to participate in self-help groups needs money and time; I'm short of money and time to participate in discussions."

Bureaucracy and lack of information "The system is too complicated, I don't know where to get what"
"Every time I tell my life to civil servants I receive a lot of compassion, but rules prevent effective aid."

Lack of respect and lack of hope "The way people look at you is humiliating. You are not considered a human being."
"I don't see any progress in years. I have no future."

Lack of decent work "I have no work and no housing. How can I form my life if I have no work."

“I must admit to you that I work illegally and this is not because I think it is good. I am fully aware of the consequences, but this is the only way for me to get a job.”

Fear for one's children “It is impossible for me to invite the friends of my children home, because my home is too small. So my children, in their turn, are not invited any more. Thus they also become excluded. We are obliged to lead a hidden life.”

The day-to-day struggle “I work full time at minimum wage and have to work 60+(Hours) a week to cover rent, bills and food”
“There is no respite from watching every penny.”

(Voices of people participating in the 6th European meeting of People Experiencing Poverty, 2006, 2011, 2012)

The reality of poverty is much more a day-to-day struggle to live and survive which can adversely affect one's health and psychological well-being and put stress on personal relationships.

Living in poverty can mean:

- Becoming isolated from family and friends
- Lacking hope and feeling powerless and excluded with little control over the decisions which affect one's day-to-day life
- Lacking information about the support and services available
- Having problems in getting basic needs met and accessing decent housing, health services and schools
- Going without very basic necessities because one is not able to afford essential utilities like gas and electricity or to buy healthy food or new clothing or to use public transport
- Living from day-to-day with no savings or reserves for times of crisis, such as losing a job or falling ill and thus falling into debt
- Being exploited and forced into illegal situations
- Experiencing racism and discrimination
- Being unable to participate in normal social and recreational life such as going to the pub or cinema or sports events or visiting friends or buying birthday/Christmas presents for family members

(Poverty and Inequality in the EU; EAPN 2014 and included in Andante Newsletter, November 2014)

3.2. Welfare Reform

Since 2010 welfare reforms have been introduced by the Secretary of State for the Department of Work and Pensions, Iain Duncan Smith, with the aim of getting people back to work. He believes that the welfare system trapped people in a culture of dependency and that the route out of poverty is to get people into work.

The reforms and their impact can be seen in the appendix. (*Appendix A*) However the working families, in particular those with children, are the household type most affected by the Government's welfare reforms. Research shows that three quarters of all welfare cuts to people of working age will be affect working families, with almost half hitting working families with children. (*TUC, Benefit cuts by household type. August 2014*)

3.3. Case studies

Case study 1

'Angela' is a single woman who was renting a room at the local YWCA. She was unable to work because of mental health issues and was receiving benefits. She failed to keep an appointment at her local Benefits Office and was informed that she had been sanctioned for six weeks. We came across her at the drop-in organised by a charity which supports women who are working on the streets by offering friendship, advocacy and signposting. It was the first time we had come across Angela who was desperate because she was unable to pay her rent and faced eviction. Having no family nearby, she had decided that her only way to obtain money was to offer sexual services.

Case study 2

'Jenny' was granted leave to remain at the end of December 2014 and was very keen to start looking for work something she had not been eligible to do until she had leave to remain. However, Jenny had an accident which led to her breaking her leg; left without work she applied for Employment Support Allowance (ESA). Jenny's claim was unanswered for more than a month and she and her daughter were having to survive on the child benefit payment alone. As a result, Jenny has to attend the local food bank; her money is so sparse that she struggles to get her daughter to school without the funds to top up her Oyster card.

Jenny's dealings with the Job Centre and the DWP have been incredibly frustrating, with a series of miscommunications and lack of progress. Staff at the Cardinal Hume Centre noted that if Jenny wasn't so resilient, it is difficult to imagine how she would be able to cope with what has happened to her.

(Cardinal Hume Centre)

Case Study 3

'Catherine' is a single mother and lives with her 12 year old daughter, Sally, in a small flat.

In September, 2014, Catherine returned to part-time employment working in a school as a dinner lady. Unfortunately she is not as well off financially as she thought she would be. She was unable to work in the past due to ill health. As Catherine is now working she has to pay most of her rent (£147 per week), plus £10 water rates per week. She pays £56 per month council tax due to the change in government legislation. Catherine's wages barely cover her outgoings and she is finding it a struggle to meet the payments on her bills. Her energy bills are £20 per week and she only turns the heating on for 2 hours per day in the months of December, January and February. When Catherine cooks she tries to cook 2 or three dishes in the oven to save on the energy bills.

The most difficult times of the year for Catherine are September when her daughter returns to school and Christmas. Catherine dreads the new school year and this year was only able to buy one skirt, (£16) one polo shirt (£16) and one tie (£7). Catherine resorted to cutting the emblem of last year's jumper, buying a cheaper one in a supermarket and sewing the emblem onto the new jumper. Catherine does not remember when she bought new clothes for herself and usually favours the charity shops or car boot sales.

Catherine neither smokes nor drinks and only socialises on family occasions. Every Christmas for the last 10 years a hamper and turkey and some presents have been provided by a local charity (St. Francis Family Centre) Catherine said that without those gifts Christmas would be very miserable indeed. Catherine has told her daughter that this year, she is again on a very limited budget and therefore not to ask for many presents. Catherine dreads the day that any of her household appliances break down as all her items are over 10 years old and she knows that she will have to take out a loan to replace them. There are some days when Catherine goes without food in order to feed her daughter and just says "Oh, I have already eaten" when her daughter asks. Catherine said that the worse thing about having no money is the constant worry about putting food on the table and paying household bills. She said that some nights she is unable to sleep due to worry of it all.

(Catholic Children's Society, Westminster)

Case study 4

Just before Christmas, the 'Davis' family (2 adults with 3 children under 5) were left without any benefits due to their father 'Michael', having his benefits sanctioned. Michael was unable to attend an appointment at the Jobcentre as the youngest child had to go to A&E after falling and banging his head. Despite contacting the Jobcentre to inform them of what had happened and why he would be unable to attend the appointment, he was informed that his benefits would be sanctioned until a meeting could be arranged to review whether they could be re-instated. However, as this was the Christmas period, the offices would be

closed and he would have to wait until the New Year. The family were left without food or money for heating. A project of the Catholic Children's Society (Westminster), St Francis Family Centre in the East End of London, helped them by providing some basic food and money for their gas and electric meters. They were also able to get some food from the local food bank which helped them over this period.

Without the support of local, charitable help, the family would have been left with nothing over the Christmas period.

(Catholic Children's Society, Westminster)

Case study 5

'Anna' is in her mid-thirties, married and mother of three children. She is originally from Albania and came to the UK with her family seeking asylum. Since coming to the UK she and her husband have struggled to find full-time work and as a result have had to rely on welfare benefits and tax credits whilst job searching and in part-time work.

Anna currently has two part-time jobs, one as a lunchtime assistant in her children's primary school, and one as a cleaner at Brushstrokes. She also volunteers at Brushstrokes, helping as a classroom assistant on two days a week and translating Albanian to English for new asylum seekers. Anna's husband is struggling to find a job and is still searching. He has been undertaking training courses from the Job Centre but this has not yet led to employment.

Anna and her family have experienced a number of problems with the welfare system. She has been sanctioned on two occasions – the first time for five weeks and the second time for three months.

On the second occasion, Anna was sanctioned for applying for too few jobs. She had been told to apply for six jobs over two weeks, and she had exceeded this amount and applied for eight. When she went to sign-on at the Job Centre and they checked her papers, she was told she should have applied for twelve jobs. The job centre employee did not listen to Anna's reasons but simply told her 'these are the rules, we have to do it.'

Anna said not only did the three months without benefits affect her and her family very badly financially, forcing them to rely on foodbanks, but also had a hugely negative impact on her self-esteem and mental health.

(Brushstrokes, Smethwick)

Case Study 6

'Tessa' is a feisty woman with a sense of mission and of her own place in the world. In spite of little use in her legs and lower body she drives a wheelchair with an air of authority and speaks as if from a platform. She is chair of her local disability forum and embodies the courage of a paralympian as she manoeuvres her wheelchair into a specially adapted van. The wheelchair fits behind the steering wheel of the van and she is then able to drive like the rest of us so not just able to get to the shops but to drive distances which keep her leading a semi-independent life which she uses to the full.

Under the new assessment scheme for Disability Living Allowance Tessa was asked if she would be prepared to be catheterised to save some of the costs of her allowance. This would mean that she would have to stay at home and forego the allowances that keep her so mobile. The inconvenience of catheterisation which carries a risk of infection and loss of mobility seems such a backward step and indeed such a crass suggestion that it could hardly be taken seriously. Yet two years on the issue is still not resolved. An appeal against the assessment was neither a win nor a lose. Continual reassessment is a process of attrition leaving Tessa in a state of chronic anxiety and stress. Her needs have been designated as moderate yet by any criteria they are severe as she cannot get out of bed on her own, shower or go to the toilet without help. The 'moderate' category attracts less funding than 'severe'. Removing her van would take her independence away. She uses her independence to work for disabled rights. Tessa admits there are some 'shysters' but they are few. Under the austerity cuts 3000 out of 8000 disabled lost their mobility vehicles and their independence, self-esteem and, for many, their reason for living. It is also she says the complexities of the system as well as the cutbacks which create uncertainty and confusion. One thing is certain it will be 'over her dead body' that any catheterisation for any other than medical reasons will take place. But she admits it is harder to fight battles for oneself than for others which is her usual role.

Note: All names have been changed to protect identities.

Section 3 Appendix A Poverty and Welfare Changes: Key Facts

A person living in poverty is defined as existing on 60% of median income. Taking into account housing costs there were 3.7 million children in poverty in 2013, it is estimated that there will be an increase of 600,000 by 2015/16¹. Due to falling incomes the number of people in absolute poverty has increased by 600,000 since 2011/12 to 14.6 million (23.2%)². The “cost of living crisis” has had a disproportionate impact on the poorest households³. The combination of low-paid work, high housing and childcare costs together with welfare reform is causing many families extreme poverty.

Household income: There has been a fall in average income since 2009/10, because although there has been a rise in the proportion of people employed, the pay of workers grew much less quickly than prices⁴. Overall the cost of a basket of essential items has risen by 28% over six years while average wages have only increased by 9%⁵.

Housing costs: The increasing costs of housing are causing severe financial difficulties for households across the UK. In 2012/13 households renting their homes saw the proportion of their income spent on housing rise to 28% (from 26%) in 2007⁶, whilst the proportion of income spent by mortgage-paying owner-occupying households fell to 13%⁷. The impact of welfare reform affecting Housing Benefit entitlements and Council Tax has caused an absolute cut in income for around 1.75 million of the poorest families⁸.

Childcare costs: These are a barrier to many families seeking employment, although once Universal Credit is in action families will receive 85% of funding. The cost of part-time childcare for a family of two children has overtaken the average UK mortgage bill by 4.7%⁹.

Foodbanks: The rising costs and falling incomes over recent years has caused many families to cut back on food. There are 3 million people in the UK who are malnourished¹⁰ and 2.7 million children now go without one or more basics such as nutritious food¹¹. In

¹ Institute for Fiscal Studies, Child and working age poverty in Northern Ireland, 2013

² IFS, Living Standards, Poverty and Inequality in the UK:2014, July 2014

³ Institute for Fiscal Studies, Living Standards, Poverty and Inequality in the UK: 2013, 2013

⁴ IFS, Living Standards, Poverty and Inequality in the UK:2014, July 2014

⁵ JRF, [A minimum income standard for the UK in 2014](#), 30 June 2014

⁶ IFS, Living Standards, Poverty and Inequality in the UK:2014, July 2014

⁷ IFS, Living Standards, Poverty and Inequality in the UK:2014, July 2014

⁸ New Policy Institute, [Multiple cuts for the poorest families](#), 22 April 2014

⁹ Family and Childcare Trust, [Childcare Costs Survey 2014](#), 2014

¹⁰ National Health Service, Malnutrition [online]. Available at : <http://www.nhs.uk/conditions/Malnutrition/Pages/Introduction.aspx>

¹¹ Save the Children UK, A Fair Start for Every Child, May 2014

2013-14 over 910,000 adults and children received emergency food and support from food banks, an increase of 163% compared to the previous year¹².

In-work poverty: There are now more people in working families living below the poverty line (6.7 million) than in workless and retired families in poverty combined (6.3 million)¹³. More than five million workers are paid less than the Living Wage¹⁴. The number of Housing benefit claimants in work has increased from 478,000 in 2009/10 to an expected 962,000 this year¹⁵.

Unemployment and wages: Despite the number of people in employment rising to levels seen before the recession, wages still remain well below their 2008 peak¹⁶; meaning pay packets today are worth less than they were in 2008. The number of self-employed people has grown by 1.5 million since 2008¹⁷. However the average income for the self-employed has fallen by 22% since 2008/9¹⁸. There is an argument that self-employment is reducing people's pay, job security and retirement income. Research has shown that one in six families are covering essential costs with payday loans or unauthorised overdrafts or are defaulting on household bills¹⁹.

Zero-hours contracts: Zero-hour contracts are a form of employment contract which means the employer is not obliged to provide the worker with any minimum working hours. In recent years, the use of zero-hour contracts has increased from 1.4 million to 1.8 million. Women are also more likely to be on zero-hour contracts and around a third of people on a zero-hour contract would like more hours²⁰.

¹² Trussell Trust (2014). *Foodbank Stats* [online]. Available at: <http://www.trusselltrust.org/stats>

¹³ Joseph Rowntree Foundation, *Monitoring poverty and social exclusion 2013*, December 2013

¹⁴ Markit/KPMG, *Living wage Research for KPMG: Structural Analysis of Hourly Wages and Current Trends in Household Finances*, November 2013

¹⁵ Morris, N (2014), *Number of people in work claiming housing benefit soars*, *The Independent*, [online]. Available at: <http://www.independent.co.uk/news/uk/politics/number-of-people-in-work-claiming-housing-benefit-soars-9647752.html>

¹⁶ IFS, [Men and younger workers see biggest falls in pay; low-paid see smaller falls than those on higher earnings](#), 2015

¹⁷ ONS, [Self-employed workers in the UK – 2014](#), 20 August 2014

¹⁸ ONS, [Self-employed workers in the UK – 2014](#), 20 August 2014

¹⁹ Siddique, H, Arnett, G (2014) *One in six families in poorest parts of UK struggle to cover costs*, *the guardian*, [online]. Available at: <http://www.theguardian.com/money/2014/jul/17/one-in-six-families-poorest-parts-uk-struggle-cover-costs>

²⁰ ONS, [Analysis of Employee Contracts that do not Guarantee a Minimum Number of Hours](#), February 2015

Welfare Reform

Under occupancy penalty (often referred to as “Bedroom tax”): This is a change to Housing Benefit entitlement in which households of working age living in a housing association or council property receive less Housing Benefit if they have one or more spare bedrooms (£14 per week for one, £16 for two)²¹.

Impact: Two thirds of households affected by the change are unable to pay their rents²² and more than a quarter have fallen into arrears²³. Many have also had to cut back on food and energy or are accumulating debts²⁴. There is fear of evictions but households are ineligible to move home until they have paid the rent arrears in full²⁵. It has had the hardest impact on tenants with disabilities²⁶.

Discretionary Housing Payment: This is an option for claimants who find a shortfall between their rent and Housing Benefit entitlement. It is administered by the Local Authority but it is limited each year and once the limit is reached the Council must cease payments until the following year. There is a general lack of knowledge regarding the availability of this fund and figures show that 63% of councils paid less than their total DHP fund to tenants²⁷. Fears about reduced funding were confirmed in February 2015, when it was announced funding for DHP would be cut by 24%²⁸.

Local Housing Allowance: This is Housing Benefit for those in private rented accommodation. There is now a maximum payable rate at 30% of local rents and is capped per number of bedrooms – 1 bedroom, £250; 2 - £290; 3- £340; 4 or more, £400.

Impact: There has been a disproportionate effect on households in inner-London where the allowance rates are far below the 30% cap²⁹. Families and households have had to move out of inner London, which has led to outer London seeing a rise in the number of claimants³⁰. The response to the shortfall in the Local Housing Allowance has been a reduction in day-to-

²¹ DWP, Housing Benefit: Under occupation of social housing: Impact Assessment, June 2012

²² Ipsos MORI, Impact of welfare reforms on housing associations: Early effects and responses by landlords and tenants, February 2014

²³ *Ibid.*

²⁴ National Housing Federation, Ipsos Mori, One year on: The impact of welfare reforms on housing association tenants, May 2014

²⁵ Ipsos MORI, Impact of welfare reforms on housing associations: Early effects and responses by landlords and tenants, February 2014

²⁶ DWP, [Housing Benefit: Size Criteria for People Renting in the Social Rented Sector, Equality Impact Assessment](#), June 2012

²⁷ DWP, [Use of Discretionary Housing Payments: Analysis of annual financial and monitoring returns from local authorities](#), June 2014

²⁸ DWP, [HB Subsidy Circular S1/2015: Discretionary Housing Payments government contribution for tax year 2015 to 2016](#), February 2015

²⁹ London Councils, [Local Housing Allowance Reform](#), date accessed August 2014

³⁰ London Councils, Tracking Welfare Reform, The Impact of Housing Benefit (LHA) Reform in London, June 2013

day spending: 46% said they spent less on household essentials and 31% said they borrowed money from family and friends³¹. 47% of landlords had experienced an increase of rent arrears of their tenants since the reforms started³².

Council Tax Benefit: Full funding from Central Government for Council Tax Benefit ceased in April 2013 and was replaced by Council Tax Support leaving local authorities with a 10% funding gap.

Impact: Many of the poorest households had to pay Council Tax for the first time and have struggled to make the payment. Of the 2.34 million families affected nationwide, 1.5 million were in poverty and 1.8 million were workless families³³. The situation is expected to worsen when local authorities are expected to make further savings. In March 2014 the Public Accounts Committee found that in 19 local authority areas up to 225,000 people could lose more of their earnings than under the previous national scheme and some of those stand to lose 97p for every extra pound earned³⁴.

Universal Credit: This is the new, means-tested benefit and is designed to support households on low incomes and to make work pay. It will replace many in and out-of-work benefits with one single payment payable in arrears each month. It should be rolled out across the country by 2017. The national rollout has encountered I.T problems which has delayed its implementation.

Benefit cap: Since September 2013 the Government has capped the amount of benefits a single person or couple is entitled to. The cap is set at the average (median) net earnings for working households, currently £500 per week for couples and lone parents and £350 per week for single people without children.

Impact: The latest statistics show that the majority of households affected are those with children, with single parent families being most affected³⁵. In a report published by Haringey Council, it was found that those already marginalised were disproportionately affected by the measure³⁶. According to the Department of Work and Pensions more than 500 people affected by the cap have moved into employment every month since April 2013³⁷. However, only 13% of households bit by the cap have started work and many are struggling

³¹ [Centre for Regional Economic and Social Research, DWP, The impact of recent reforms to Local Housing Allowances: Summary of key findings](#), July 2014

³² *Ibid.*

³³ Joseph Rowntree Foundation, [How have low-income families been affected by changes to council tax support?](#), April 2014

³⁴ Public Accounts Select Committee, [Work doesn't pay for some after Council Tax policy change](#), 11 March 2014

³⁵ DWP, [Benefit cap: number of households capped, data to May 2014](#), 7 August 2014

³⁶ Haringey Council, [Experiences and effects of the benefit cap in Haringey](#), October 2013

³⁷ DWP, [Benefit cap: 10,000 people find jobs or stop claiming Housing Benefit](#), 7 August 2014

to see employment as a viable solution, especially large families and those with very young children³⁸.

Welfare cap: The cap, announced in March 2014 is a limit on the amount forecast to be spent on welfare spending, to include incapacity and disability benefits, Child Benefit and most expenditure on Housing Benefit.

Welfare Benefit Up-rating Act: This will cap the up-rating of benefits at 1% rather than prices until 2015/16.

Impact: Around 30% of all households will be affected by the Act, with people losing, on average £3 per week compared to the Prices Index³⁹. Households towards the bottom of the income distribution will be disproportionately affected. Families with children are expected to lose £5 per week⁴⁰.

Social Fund: From April 2013 the Community Care grants and Crisis Loans elements of the Social Fund were devolved to local authorities, to enable them to provide new locally-administered assistance to vulnerable groups.

Impact: It has been noted that the Social Fund has been very poorly advertised locally so many are unaware that they would qualify for support. By January 2014 half of local authorities had spent less than 40% of their funds⁴¹. Also four in ten applications had been turned down.

Work programmes: Unemployed people claiming Job Seekers Allowance or income-based Employment and Support Allowance can be referred on to the work programme from their local Job centre Plus and remain on the programme for up to 2 years. The scheme is outsourced and providers are paid by results.

Impact: Some participants have received a job income, but the reaction to the scheme has been largely critical. The programme is failing the most marginalised, especially the mentally ill⁴².

Benefit sanctions: It is a key part of the Government's policy to sanction benefits of claimants failing to comply with the work programmes in order to encourage them to seek employment. The number of sanctions has significantly increased in recent years. There was an increase of 346% in sanctions against those on sickness benefit in the first three

³⁸ Child Poverty Action Group, Families on the brink, welfare reform in London, June 2014

³⁹ DWP, [Welfare Benefits Up-Rating Bill Impact Assessment](#), January 2013

⁴⁰ *Ibid.*

⁴¹ Butler, P, Arnett, G, Marsh, S, Jeraj, S (2014), Councils sit on £67m in emergency help for poor, the guardian [online]. Available at: <http://www.theguardian.com/politics/2014/apr/20/emergency-welfare-scheme-local-councils>

⁴² IPPR, [The Condition of Britain: Strategies for social renewal](#), 19 June 2014

months of 2014 compared with the same period in 2013⁴³. Sanctions against Job Seekers Allowance claimants have also increased⁴⁴. Evidence shows that the number of benefit sanctions against women, disabled people and lone parents in Scotland has doubled since 2010⁴⁵.

N.B. all figures correct as of 2014

⁴³ DWP, [Jobseeker's Allowance and Employment and Support Allowance sanctions](#), 13 August 2014

⁴⁴ Wintour, B (2014), More sanctions imposed on jobseeker's allowance claimants, *the guardian*, [online]. Available at: <http://www.theguardian.com/politics/2014/may/14/more-jobseekers-allowance-claimants-subject-benefit-sanctions>

⁴⁵ Adams, L (2014), Benefits sanctions double against women, disabled and lone parents, *BBC*, [online]. Available at: <http://www.bbc.co.uk/news/uk-scotland-28331544>

4. Organising an event

NB. Some of the material in this section has been adapted from 'A Guide to planning events for Poverty and Homelessness Action Week 2008', published by Housing Justice.

There is no one way of organising an event, as we have found on our visits around the country. However, using our experience of delivering events, we have developed a process which involves following a series of practical tasks to ensure an event can take place as smoothly as possible and achieve what is wanted. The following tasks we recommend when organising an event are:

- The size and style of event
- Establish a planning group
- The event
- The venue
- Publicity
- Budget
- Getting people to attend
- Recording the event
- Post event

4.1. The size and style of event

Consideration should be given to the size and style of your event, which may stem from what you hope to achieve. Event styles range from a series of events, held on a number of different days; a single whole day event or an afternoon/evening event which lasts about 2 hours. Thought should also be given as to the number of people expected to attend.

Most of our events were held over a day, but on one occasion it took place on two consecutive evenings which was very successful.

4.2. Establish a planning group

Establishing a planning group will significantly help the organising of an event, especially in ensuring the workload is spread evenly across those taking part. This would probably be a small number of people, but it is advisable for links to be established with groups in the location where the event is to be held. It is also important to establish who will be working on each task. To achieve this, the planning group needs to decide: how often it meets, identify the tasks, allocate responsibilities and organise a chair and minute-taker.

In Derby we were able to liaise with the Sisters of Mercy and their parish. In Blackpool the Sisters of the Holy Child Jesus helped to find a venue and made links with local groups such as the Food Bank, the disability forum and a young peoples' group. Much assistance was also given by the local Caritas groups. One of our planning group was a member of the parish of Corpus Christi, Brixton where we held an event. Members of the parish were extremely helpful and communication was simplified. A different group helped in Hull, the Middlesbrough Women's Diocesan Commission, which made contact with local groups. Some of the other events were organised in conjunction with organisations such as Catholic Peoples Week, the Associates of the Holy Child Jesus, and Southwark Justice and Peace Commission.

4.3. The Event

a) The purpose of the event:

This will help to make decisions on who to invite as speakers and the structure and style of the event.

The purpose of all of our events was to train Catholic women to become advocates alongside women living in poverty, to raise awareness of the particular problems they suffer, to enhance Catholic women's knowledge and understanding of Catholic Social Teaching and to animate Catholic women to become involved in the issue of poverty

b) The first decision will be on setting a date.

c) Structure and style:

This will depend on how long the event is scheduled to last. At a full day event there would be time for a reflection, a mix of keynote speakers with experience of poverty, national and local, group discussions and feedback, concluding with a summing up, drawing out key issues and suggested solutions. It is important that time is provided for people to tell their own stories and experiences of poverty. Small buzz groups after a talk can help to formulate questions or comments. These can be written on post-it notes and used for display or participants can be invited to share their discussion with the gathering. A panel of speakers can be invited to answer questions which have been previously collated and sorted. Another strategy for promoting thoughtful discussion is the use of a quiz.

A speaker from the Jesuit Refugee Service brought along a quiz on migration. We adapted one from the Joseph Rowntree Foundation at two of our events. (Appendix A)

At the end, the method of pulling together conclusions and outcomes of the day should be planned.

Concluding our events we wanted participants to continue the work of the day. At our first event at which our theme was loaves and fishes, participants were asked to write on a cut-out shape of a loaf/fish what they hoped would be their action following the day. These were collated and presented at Mass during the Offertory. The mass was on the first Sunday of Advent and the women were then asked to take one of the cards, at random, and carry out the action at some point during Advent. At another of our events the participants were invited to list the aspects of poverty which most concerned them. On further occasion, a speaker gave a reflection on the day and people were asked to write down what they hoped to do as a result of what they had heard. (Appendix B)

d) Speakers and participants:

If high-profile speakers are to be invited, the planning time should reflect this as they often need to be booked well in advance of the event and be well briefed. Liaison with local groups will help to identify appropriate local speakers.

We invited at least one “national” speaker who could give a national perspective on the issue of women and poverty. We selected housing, a basic human need, as a particular example of the impact of poverty on women. A speaker from Housing Justice gave an update on the supply and demand for housing and the level of homelessness among women. On every occasion there was a speaker from CSAN (Caritas Social Action Network) who spoke about Welfare Reform and its impact on women. This gave a useful background to the legislation going through parliament and to the value of lobbying.

We always invited local speakers. These varied from local councillors to leaders of local projects who were involved in working with people experiencing poverty. They were useful in highlighting local needs. Examples of these were the local SVP, the organiser of a Food Bank, the chair of a local disability forum, a member of London Citizens, the manager of a homelessness project. One particularly interesting example was a small group of young people who had organised a petition locally against the ‘bedroom tax’. They had intended to present it to their local Council, but its presentation coincided with the visit to this country of the United Nations Rapporteur on Housing, who noted it and it went viral.

At a few of our events, the local Member of Parliament and/or a local councillor were invited to the day. In Blackpool the MP gave an account of what he was doing to alleviate poverty.

- e) Chairperson:
The role of the Chair is crucial in ensuring that the proceedings of the event go according to plan and that things are kept moving. They also need to be sensitive to the issue of women and poverty and have empathy with those who are describing their experiences of poverty.
- f) Booking and Registration:
Booking and registration procedures need to be worked out well in advance so that participants know what they need to do in order to book a place, and where and when registration will take place. This will give an indication of how many people are likely to attend and it will give a record of attendees for any follow-up.
- g) Because the issues are very sensitive, it may be helpful to have one or two people on hand to help anyone who becomes distressed as a result of sharing their experiences or from listening to others.

4.4. The Venue

In deciding where the event will be held, the following might be considered:

- The availability of the venue for the date you want.
- Its suitability for the number of people anticipated and for the style and structure of the event.
- The accessibility of the venue – whether there is wheelchair access and if it is easy to find.
- The facilities which are available, particularly catering facilities and making hot drinks. If it is a whole day event, whether people will be asked to bring their own lunch, or a shared lunch or if lunch will be provided. Participants need to know the arrangements.
- Other facilities which might be required are a loudspeaker system and computer facilities for presentations (power-point).
- The cost and affordability of the venue.

4.5. Publicity

The event should be publicised as soon as the date and the venue have been decided. The information can be given to local churches, organisations, politicians and local press and radio. About a week before the event it is useful to send a press release to the local/regional news media. (Appendix D)

A flyer is helpful in publicity together with a booking form or booking arrangements. This should display

- What the event is about.
- When and where it will take place.
- Who will be speaking.

- Booking form with space for contact details of participant and organiser, or booking arrangements.
- Who to contact if they have any special requirements.

4.6. Budget

It is important to be clear about projected costs, particularly if a charge for the event is required or if applying for funding. It will contain the costs of some or all of the following:

- Venue
- Equipment hire, e.g. microphone, power point
- Equipment for the event, e.g. flip charts, post-it notes, felt-tip pens
- Speakers' fees and travel expenses
- Other travel expenses
- Publicity
- Postal, telephone expenses
- Catering
- Administration

4.7. Getting people to attend

General invitations together with a covering letter should be sent at least six weeks before the event is to take place. If MPs or local councillors are invited, they will need personal invitations (as mentioned above, it is advisable to contact these individuals well in advance of the event). Organisations will need plenty of notice for information to be given to their members. A personal letter to the local parish priests together with a request for the event to be advertised in the parish newsletters need to be sent about a month beforehand.

4.8. Recording the event

This can take the form of an audio or video recording, although permission must be given by speakers to do so. Photographs are an invaluable record of the event. There should be clear indication that photographs will be taken and ask if anyone has any objections to their photo being taken. Minutes or notes can be taken and discussions recorded on a flip chart.

4.9. Post event

A press release can be written to send to the local/national press. (Appendix D) A report of the event, explaining the issues discussed and explored may be needed to attach to the press release. Photographs are welcome for reports to the Press. If there is a list of participants with their contact details, further information / developments can be sent to them.

A meeting of the planning committee is useful to evaluate the event and to consider further action.

4.10. Spiritual Context

- a) There could be a spiritual theme for the day. For example the occasion when loaves and fishes were chosen and the theme continued throughout the day concluding with the celebration of Mass. (mentioned above in **Events**, (c) Structure and Style)
- b) A prayer (CAFOD have many suitable prayers (Appendix C) and/or a hymn, e.g. 'Let us build a house...', 'God's spirit is in my heart...').
- c) A reflection on the Gospels and Catholic Social Teaching.

At our first event Dr Amy Daughton from the Margaret Beaufort Institute provided the context for us from Catholic Social Teaching. From papal encyclicals and letters such as Rerum Novarum to the documents of Vatican 11 and beyond, she discerned four main principles: the dignity of the human person made in the image of God, solidarity, (i.e. to stand alongside our brothers and sisters in their need), subsidiarity (which recognises that everyone has something to offer and a higher body should not remove the capability of the seemingly less able), and fourthly the search for the Common Good, which brings all the elements together to provide the best conditions for human flourishing.

At another event in Brixton, Tom Holland, author and broadcaster, traced for us the effect that Christianity has had over the centuries on society's attitude to the poor. He explained that in the Roman Empire at the time of Jesus, a few rich people owned most of the wealth and there was no concept of responsibility for the poor. In the Gospels we read of the poor, the disabled, the prostitutes, the dispossessed being welcomed and included. This was a revolutionary change and it is difficult to over-estimate the difference that Christianity has made in changing attitudes to the poor over the centuries. Tom Holland said that the poor turn our lives upside down and disturb us, which is precisely what Jesus did.

Section 4 Appendix A Poverty Quiz

1. How many people in the UK live in poverty?
 - a. About 1 in 20 (3.4 million)
 - b. About 1 in 9 (7.5 million)
 - c. About 1 in 5 (13.4 million)

2. What do members of the public think a single working-age adult needs per year to maintain an adequate standard of living?
 - a. £10,400
 - b. £14,400
 - c. £18,400

3. How much is Job-Seeker's Allowance per week?
 - a. £55.45
 - b. £65.45
 - c. £95.45

4. What percentage of the UK's Benefit Bill goes to workless working-age adults, solely to supplement their income?
 - a. Around 5%
 - b. Around 10%
 - c. Around 35%

5. Where does the UK rank compared to the other EU countries for the percentage of people living in poverty?
 - a. The UK has the 3rd highest poverty rate in the EU
 - b. The UK has the 7th highest poverty rate in the EU
 - c. The UK has the 16th highest poverty rate in the EU

6. Which area has the highest rate of poverty in the UK?
 - a. London
 - b. Wales
 - c. West Midlands

7. Which of these ethnic groups has the highest level of poverty?
 - a. Pakistani and Bangladeshi
 - b. Black Non-Caribbean
 - c. White

8. How many children were living in poverty in 2011/12?
 - a. 0.8 million children
 - b. 1.8 million children
 - c. 2.8 million children

9. What is the estimated annual cost of child poverty to the UK?
 - a. £5 billion
 - b. £20 billion
 - c. £25 billion

10. Of those children living in poverty how many have at least 1 parent in paid work?
 - a. 20%
 - b. 48%
 - c. 56%

Poverty Quiz Answers

(valid in 2013, but statistics change)

1. (c) 1 in 5
2. (b) £14,400
3. (b) £65.45 (for 16-24 year old, £51.85)
4. (a) 5%
5. (a) 7th, yet it has the third highest GDP in Europe
6. (a) London
7. (a) Pakistani and Bangladeshi
8. (c) 2.8 million
9. (c) 25 billion
10. (c) 56% -shows that work is not a guaranteed route out of poverty (insecure and low-paid jobs)

Section 4 Appendix B Poverty Project Hull

22nd March 2014: follow-up

Completed yellow slips commenting / suggesting ways of personally following up the day:

- Start a prayer group – invite new people (I am moving house) for coffee, and learn about people's needs. If we ask the Lord will lead us to the needy –spiritually, physically etc. Share, listen, talk and act.
- I will help change mindsets and rhetoric by actively expressing what people are facing and giving a voice to those who are voiceless in our society.
- I'd be more aware of people in difficulty.
- I will get involved in my tenants and residents' association and help build community.
- Listen more to the needs of others. Try to understand where others are.
- Read Evangelii Gaudium very carefully mainly to see if the vision of a 'poor Church' is beginning to be identified
- Live sustainably and encourage others that to be 'poor' can be good.
- To tackle the structures of poverty at local and national level especially in the run-up to the election
- I will keep sharing my skills, resources with the needy ones.
- Keep talking, meetings, participating in the activities, eliminating poverty and injustice.
- I intend to become better informed about the implications of government policies on welfare – and then look for opportunities to influence these such as via MP, writing to ministers etc.
- Resend my cheque to Housing Justice; send some data to Celia re poverty in East Hull.
- Practice what I preach; welcome Christ in my life; live simply and with dignity; learn from my mistakes; we are worshippers/ children of the Prince of Peace, how can we be poor?
- Anne reminded us that it may not be enough to help people to be aware of the help 'out there' for them. We may need to take them by the hand and be alongside them

as they seek the help they need. This could change my way of acting (as a SVP member) and not to be satisfied with less than truly befriending.

- To share experience and ideas of today with relevant groups movement forwards.
- Read The Joy of the Gospel; look for 'Better for Less' around other issues than food like ...? Keep at controlling(?) municipalism
- I will try to be more aware of what is happening in Parliament and make it my business to communicate more with my MP on issues concerning poverty.
- Continue to spread the Good News of the Gospel and 'the Joy of the Gospel'. Try to get we, us, me, parishes, dioceses etc to act upon it.
- I will try to live simply and be more mindful of the contribution of small actions to a greater whole.
- Start with self first – de-clutter and recycle. Not be greedy.

Section 4 Appendix C Sources of Data

CAFOD: www.cafod.org.uk/Pray

Church Action on Poverty: www.church-poverty.org.uk/closethegap - Many suggestions for prayers and hymns

Journey to the Millennium published by McCrimmons 1998 on behalf of the NBCW

Section 4 Appendix D Press Release Template

Title of event:
Town / City / Neighbourhood:
Group:
Is holding an event to raise awareness of the problems of women experiencing poverty and to explore what can be done to solve these problems.
Here in:
We are <i>(describe the event)</i> :
This is taking place at <i>(venue)</i> :
On <i>(date and time)</i> :
Add a quote from someone in the group or local person:
For more information contact <i>(event organiser's name and address /phone number)</i> :

5. How to get involved with decision making processes nationally and locally

There are a number of ways you can get involved in decision making processes both locally and nationally. To help, we have pulled together some ideas and organisations to get you started.

5.1. National

The Parliamentary Outreach Service is a great way for you and your organising committee to learn more about the work of Parliament and how best to engage. The Parliamentary Outreach Service encourages greater engagement between the public and the House of Commons and House of Lords by:

- Delivering [free training](#) to organisations or individuals based in the UK explaining the work of Parliament
- Showing how the public can get involved with legislative scrutiny

To find out more and book training, visit their website: www.parliament.uk/get-involved/

Information Offices for the House of Commons and The House of Lords and their helpful staff can be a great source of information and answer any questions you may have. The Information Officers can:

- Answer your questions on how Parliament works
Provide free useful leaflets about Parliament
- Help you to follow debates and legislation

House of Commons: Tel: 020 7219 4272, email: hcinfo@parliament.uk

House of Lords: Tel: 0207219 3107, email: hlinfo@parliament.uk

You need to know about parliament and know your MP

- Register to vote and vote at all elections www.gov.uk/register-to-vote
- Encourage young family members to register and vote
- Know your MP – find out who at www.findyourmp.parliament.uk
or the unofficial website which gives you information on how your MP has voted:
www.theyworkforyou.com
- Email, telephone or write to your MP or a Member of House of Lords about an issue
www.parliament.uk/mps-lords-and-offices/
- Remember to include your name and contact details in all letters and emails
- You can also use the unofficial website: www.writetothem.com If you put in your postcode you will find your MP (and all other representatives). There is a space for you to write a letter on the website directly to your MP.

- Speak to your MP at a local surgery, find details of making an appointment in your local paper or on your MP's website.

MPs have a duty to all their constituents but not to people in other constituencies. MPs other than your own with a special interest in your subject will probably respond to you but they are not obliged to.

Select Committees

Many issues are discussed and scrutinised in Select Committees and the chairs are powerful as they are elected by the House of Commons. The Home Affairs Select Committee and Public Accounts Committee are interested in poverty issues. Various party members are in the same proportion as MPs in the House of Commons. This is how they work:

- Hold inquiries on current issues of concern raised with them
- Call for evidence, written and oral
- Publish reports to which the government has to respond within 60 days
- Call anyone, including a government Minister for questioning
- Recommend a debate in the House of Commons

All Party Parliamentary Groups

- Members of all parties join together to discuss a particular interest area
- Broad range of subjects
- Full list of groups on website
www.parliament.uk/about/mps-and-lords/members/apg
- Admin staff in parliament are working on a list of MPs by interest

Petitions

- You can submit a public petition to your MP
- MP can present it formally in the chamber
- There is a guide to help you on the website www.parliament.uk (or ring information offices, details above)

Parliamentary Question or debate – you can

- Ask your MP or a peer to ask a question in the chamber or ask a written question
- Ask your MP for an adjournment debate – if your MP is successful in securing this a government minister must respond

Amendments – you can

- suggest changes that you want to see made to Bills – contact your MP or, if the bill is going to the Lords, a peer

Early Day Motions (EDMs)

EDMs are formal motions submitted for debate in the House of Commons; however very few are actually debated. But what EDMs do is allow MPs to demonstrate support for a cause, or urge a course of action. While not all MPs like them, some regard them as a form of 'graffiti', they can be very useful.

- Used to raise the profile of an issue
- But rarely result in debate
- You can ask your MP to post one or sign one
- Even write it yourself – use conventional wording – and ask your MP to take it up if sympathetic to the issue

Two examples of EDMs

Early Day Motion 1099

CARDINAL VINCENT NICHOLS

Session: 2013-14

- Date tabled: 24.02.2014
- Primary sponsor: [Dobbin, Jim](#)
- Signed by 15 MPs by 15.5.14

That this House congratulates Cardinal Vincent Nichols, Archbishop of Westminster, on his elevation to the College of Cardinals and his strong support for social justice.

Early Day Motion 662

UNDER-OCCUPANCY PENALTY

- Primary sponsor: [Mitchell, Austin](#)

That this House recognises that the bedroom tax, spare room subsidy, is unjust, discriminates against disabled and sick people, carers, separated parents, grandparents, the low paid and the poorest, will not reduce homelessness or housing benefit spending as claimed, and puts financial and social strain on communities, landlords and local authorities; and calls on the Government to suspend the policy pending a review of its impact and effectiveness, which should consider writing off the tenant and landlord arrears it has caused.

Public Bill Committee – you can

- submit written evidence to any House of Commons committee looking at a Bill
- ask for your views or those of your organisation to be considered in oral evidence

What your MP can do

- Ask question at PMQ (Prime Minister's Question time every Wednesday)
- Send a written question to a minister
- Support an EDM (you could write it)
- Refer your issue to a select committee
- Enter a ballot for 10 minute rule bill
- Enter a ballot for an adjournment debate

- Take a Petition to the House of Commons

5.2. Local

Lobbying and other ways you can have influence

- Know what your local council is responsible for e.g. Does your local council have a Welfare Reform Department responsible for decisions on the benefits cap and the bedroom tax, housing benefit, social fund? If not where are these decisions taken?
- Ask for information under a freedom of information request. (You can ask your local authority or any public bodies for information e.g. ask your council how many people have moved because of the bedroom tax)
- Know your local councillors. Do any attend your church? Find out when /where they hold their surgeries. Write to them- www.writetothem.com will give details of your councillors if you put in your postcode.
- Media – local papers will publish letters or an article about your issues
- Direct action – join a campaign or a demonstration
- E-petitions – there are many on the internet about poverty e.g. 38 degrees, change.org
- MEPs Members of the European Parliament find yours at: www.writetothem.com or the official website: www.europarl.org.uk/en/your_meps.htm

National Board of Catholic Women of England & Wales

6. Resources

Parliament:

Work and history of Parliament: www.parliament.uk

Calendar of parliamentary business: www.services.parliament.uk/calendar

Work of committees: www.parliament.uk/business/committees

Bills going through parliament: www.services.parliament.uk/bills

Live coverage of parliament +archive: www.parliamentlive.tv

Parliamentary news: www.parliament.uk/news

Parliamentary Outreach: free training sessions, regional events
www.parliament.uk/outreach

Find your MP: www.findyourmp.parliament.uk

Local Government:

Functions of local government: www.goodgovernance.org

Catholic Social Teaching:

www.catholicsocialteaching.org.uk

Principles of Catholic Social Teaching: www.catholicsocialteaching.org.uk/principles/brian-davies-2-2/

Welfare Reform:

How benefit changes may affect people in your community. Information, advice and suggestions for parishes, schools and individuals. Pub.by Archdiocese of Southwark Commission for Justice and Peace www.southwarkj&p.co.uk

Welfare Benefit Changes: a guide for parishes. www.archdiocese-edinburgh.com/pastoralresources

Welfare benefit changes & advice/support organisations. A guide for Churches. Particularly useful for its list of agencies in Cumbria giving advice and support.
www.lancasterfaithandjustice.co.uk

Specific changes to disability benefits. www.campaignforafairsociety.com

Hunger and food poverty:

www.csan.org.uk

Homelessness:

The Homelessness Monitor: England 2015 www.jrf.org.uk

Housing Justice- resources www.housingjustice.org.uk

Joseph Rowntree Foundation: <http://www.jrf.org.uk/> - especially the data section: <http://data.jrf.org.uk/> and this section about monitoring poverty in the UK: <http://goo.gl/xNrT3C>

Crisis Homelessness Monitor (with JRF): <http://goo.gl/EURQli> (published annually and includes information about housing)

Government homelessness statistics for England (down to Local Authority level) can be found here: <https://www.gov.uk/government/collections/homelessness-statistics>

The Office of National Statistics provides information about neighbourhoods: <http://goo.gl/aVQ6fm> , including levels of poverty and deprivation.

There will be useful information on your Local Authority's website – but it may not be obvious. Try typing **housing strategy** into the search box and you should find not only the strategy but also the statistics used to develop it.

Find local homelessness projects and services on www.homelessuk.org and www.homelesslondon.org (the list is searchable by area and by type of service. It is very comprehensive and includes everything from Age UK to youth and family projects.)

Prayers:

CAFOD: www.cafod.org.uk/Pray

Church Action on Poverty: www.church-poverty.org.uk/closethegap

www.jesuitinstitute.org/Pages/Prayers.htm