

## **Low income families often fall the hardest- Greater Manchester's 'working poor'**

There's lots in the press currently about Welfare Reform and how it will affect the most vulnerable in society. Whilst Home-Start would not disagree with that, we'd like to highlight the issue of low income families, how they fall through the net and are often under the radar.

We all know that in society there is a spectrum of income; the super- rich at one end, and those living below the poverty line at the other. For most of us, we hope that we sit somewhere in between. But down towards the lower end of the spectrum is a range of families who work hard every single day, and yet struggle to make ends meet. These are Britain's working poor.

These are the families who contribute towards society, they pay their taxes, they pay their bills and their rent, but they are caught in this downward spiral of simply surviving. More often than not they fall short of receiving additional benefits such as working tax credit, they cannot access discretionary housing payments, or budgeting loans, in short, they get little support. They are trapped, with little option and little choice.

We hear all the time of families who have to make difficult financial choices- food for the children or keep a roof over their family's heads. Home-Start is seeing more and more of these families right across Greater Manchester, these are the families often caught in the pay day loan cycle, the families who are having to access food banks, (when they didn't before), the families who simply get none of the dividends of holding down a job.

The impact of a daily financial struggle can also have an effect on relationships and a parents' mental health. Home-Start families tell us their financial situations are putting a huge pressure on family life, stress and anxiety levels rise, they are feeling more isolated and less able to cope.

We are working at the front line with such families, but we cannot do it alone. Legislation needs to change, it may seem like rhetoric, but surely working has to pay?

To find out more about our work, or how you can volunteer for a family whose struggling to cope, please visit [www.home-start.org.uk](http://www.home-start.org.uk) or call 0800 068 6368