

Covid-19 Response Programme 2021 Evaluation Report

October 2021



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Communities



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Tackling financial
insecurity together.

Executive summary

Tackling poverty and alleviating financial insecurity.

It was clear from research Turn2us carried out in September 2020, that the Covid-19 had a huge impact on many people's finances – and disproportionately affected Black, Asian and minoritised ethnic communities, women, disabled and young people.

In April 2021, Turn2us joined with six community organisations – Ananna, Hopscotch Women's Centre (Hopscotch), Haringey Council, Toynbee Hall, Support and Action Women's Network (SAWN) and Fair Money Advice (FMA) – to launch the Covid-19 Response Programme.

The aim was to get funds to people who had been worst affected by the pandemic as quickly as possible, and, crucially, in a way that preserved their dignity. There were no restrictions on how people could spend the money.

By working closely with locally-based organisations, Turn2us was able quickly to reach people, including groups it hadn't supported before, such as people with no recourse to public funds (NRPF: when someone is subject to immigration control and cannot access benefits or housing assistance). The involvement of the community organisations, who

know local need and local people, simplified the process of applying for the grants without the usual daunting bureaucracy too often involved. Helping applicants with their immediate financial problems built trust in the community groups, so they were then able to engage people in support to meet broader needs.

This was a new way of working for all the organisations involved. This report evaluates the programme and sets out key lessons and recommendations for other organisations who want to work in this way, shifting power and decision-making closer to the communities where it belongs.



By working closely with locally-based organisations, Turn2us was able quickly to reach people, including groups it hadn't supported before, such as people with no recourse to public funds.



Programme overview

The programme ran from April to August 2021. It distributed over £723,000 in almost 1000 grants, mainly in Manchester and London. The average grant was £758.

Applicants, who had to be over 18, could not self refer. They were identified by the partners, who completed the application on their behalf. The application form was kept as simple as possible and the money was usually available within 72 hours, either direct to the applicant's account or via pre-paid cards.

Turn2us was keen to avoid an imbalance of power between itself as the funding body and the community organisations. The partners had equal input into every stage of the design process. They were each given £15,000 towards the costs of being involved to help ensure they had the capacity to engage fully in the programme.

Findings

These findings are drawn from analysis of interviews with grantees, focus groups with debt advisors, grantee survey data, application data and partner testimonials.

The findings are structured around the programme aims:

1. Deepen our understanding of the financial issues people faced as a result of Covid-19 and the most effective ways to respond.
2. Improve the financial outcomes and wellbeing for those worst affected by Covid-19, including women and young people, with a particular focus on people from Bangladeshi and Black African communities.
3. Increase people's awareness of, and access to, government financial entitlements and learn how we can better support people in financial difficulty.
4. Explore how by working together we can deepen our impact on people in financial difficulty.



Evaluating Aim 1:

Understanding the issues and barriers to support

The pandemic affected people's finances in different ways. Many found themselves in precarious circumstances, struggling to make ends meet, due to a job loss or an increased cost of living by spending more time at home, for example. Lack of financial security was especially hard for women experiencing domestic abuse.

Our evidence suggests that cash grants are the most effective response to help address financial issues faced by people who experience on-going insecurity and marginalisation.

People faced many obstacles to finding financial support - perhaps because they were ineligible for government Covid-19 support or they were not entitled to any support at all because they had NRPF. For some, digital exclusion made applying for benefits difficult.

The absence of conditions on the grants awarded to people was core to delivering this programme in the most trusting, accessible and effective way. Recipients of this support could spend the funds however they wished. There was, however, much debate between partners about how best to make the money available.

Key lessons

- The flexibility of a cash grant enabled recipients to address their immediate financial difficulty, while at the same time having access to support targeted to their particular circumstances.
- Any programme aimed to racially minoritised groups must include people with NRPF. Their exclusion from the social security system means they have been one of the hardest hit groups, often living in destitution with few avenues of support open to them.
- The scale of digital exclusion, especially in the Bangladeshi community, left many people isolated and unable to access support.



Evaluating Aim 2:

Assessing the impact

The grants improved financial outcomes in the short term, with half of recipients saying their financial needs had been met.

Pairing cash grants with personalised support had further benefits – more than nine in ten said their mental wellbeing improved after receiving the grant.

Having a choice as to how to spend the money had benefits including reducing isolation and alleviating feelings of shame.

The unconditional, quickly processed grants built trust between the grantees and the partner organisations, making them more likely to engage with other support.

Key lessons

- Direct cash grants help people in immediate need but do not offer financial resilience. How can grant givers make systemic change so that people are not trapped in poverty?
- There is a tension between keeping the application process simple and collecting robust data.

Evaluating Aim 3:

Increasing awareness of available support

Only 37% of grantees surveyed were aware of other support services which they could access if they needed to. Evidence from partners, interviews and surveys strongly suggested that Turn2us information services were less helpful to applicants who lacked confidence, had little or no access to IT, or faced a language barrier. People are more likely to turn to a trusted support worker for help.

Discussions with the partner organisations led Turn2us to review its information materials for people with NRPF and those who have experienced financial abuse.

Key lessons

- People's trust in a certain organisation is key to them wanting to approach said organisation for information.
- We know – and this project has confirmed – that there is a demand for clear, helpful financial information. The question is how information-focused organisations get that key service into people's hands.

Evaluating Aim 4:

The value of working in partnership

Partnership working enabled us to reach a broader range of people who have been financially affected by Covid-19. Working with local organisations gave Turn2us insight into how to make targeted grant-making more inclusive. The partner organisations benefited from shared learning and new networks, building capacity, strength and resilience.

Knowing that clients would receive their money within 72 hours enabled debt advisors to build trust, have more in-depth conversations and, as a result, offer more personalised support.

Offering tangible financial support allowed partners and their clients time to think beyond the immediate crisis and consider more lasting support.

Key lessons

- Managing the grant fund was a challenge for some partner organisations because of the considerable additional workload and potential change to work roles that this involved.
- Turn2us didn't fully understand each partner's capacity to do this work. A capacity self-assessment method should be co-designed to address this.



Recommendations for funding organisations

The Covid-19 Response Programme partnership has identified four factors that were critical to the programme's success and should be considered by any organisation looking to make an impact via community grant-making:

- Community-based organisations know best the needs of their local communities and should be at the centre of decision-making.
- The speed and simplicity of the application process and payment of the grant protected people's dignity and built trust between the support worker and the grantee.

- Non-conditional cash grants enable people experiencing financial hardship to be in charge of their own lives and their own ability to thrive.
- Cash grants alongside personalised support from community-based organisations are a powerful combination.

Beyond this, future programmes of this nature need to consider the following:

- **System change:** a one-off grant cannot usually solve all an individual's financial problems. The programme didn't, in the most part, take people out of poverty and keep them out of it.

Turn2us and other funding organisations should consider how to create lasting change through system improvement work and be realistic about the time it takes to achieve this.

- **Measuring longer-term outcomes:** the project was an urgent short-term response to the Covid-19 crisis so the evaluation didn't look at the longer impact. Similar grant funds should consider capturing this, building extra time into the evaluation process.



This was a crisis and Turn2us wanted to get money to people who needed it as swiftly as possible.

Introduction

The Covid-19 pandemic has highlighted how precarious financial circumstances can be for people. Life was made harder for many through redundancy, loss of income, increased living costs and additional caring responsibilities.

Turn2us aims to achieve financial security for all, and the Covid-19 pandemic was a huge challenge to this. Data from multiple think tanks and charities told us that certain groups were being much harder hit than others, particularly Black, Asian and minoritised ethnic people, women, disabled and young people.

This was a crisis and Turn2us wanted to get money to people who needed it as swiftly as possible. Most importantly, it wanted to do this in a way that preserved the agency and dignity of the recipients. Turn2us knew we had to act urgently if we wanted to address this and that we would be required to do things in a way Turn2us had never done before.

It was from this starting point that Turn2us partnered with six community organisations – Ananna, Hopscotch Women's Centre (Hopscotch), Haringey Council, Toynbee Hall, Support and Action Women's Network (SAWN), and Fair Money Advice (FMA). We worked together to provide cash grants and other support to people who had been the worst affected by the pandemic. Cash grants of up to £1,000 were given, usually within 72 hours with, crucially, no conditions on how they should be spent. The programme, which ran from April to August 2021, was designed to be simple for applicants, without the complex paperwork required by many grant funds and the delays people encounter in the benefits system.

This approach was new for Turn2us and the community organisations partnered with. The organisations' extensive on-the-ground knowledge of their communities and their clients meant they could support them in their application. This helped build a relationship which meant that the applicants were more likely to engage closely with the organisations and could therefore gain access to support tailored to their particular circumstances.

Working together, delivering this collaborative support was a new way of working for all partners. We faced teething problems as assumptions were tested and challenges overcome. This evaluation report analyses the outcomes for the grantees but also for the partnership, where learning and co-creation were key. It captures the lessons that should be considered by grant-making organisations or local authorities looking to work with community-focused organisations in the future, identifies what worked well and offers recommendations to inform the design of future grant programmes.

Grant-making bodies like Turn2us hold considerable power in their hands. The Covid-19 Response Programme shows what can be achieved when we trust local organisations and local people to know what they and their communities need. We hope that funders, charities and grant-making organisations will be inspired to work with community organisations in a similar, collaborative way, to run programmes which shift power closer to the people experiencing the problems, and combine grant giving with holistic, community-based services for maximum impact.

Grant-making bodies like Turn2us hold considerable power in their hands. The Covid-19 Response Programme shows what can be achieved when we trust local organisations and local people to know what they and their communities need.

Evaluation approach and methodology

The findings in this report are derived from a mixed-methods approach that combined quantitative and qualitative data to explore the evaluation questions.

The report findings are informed by:

- **online surveys** with grant recipients
- **interviews and case studies** with/from grant recipients
- **focus groups** with debt advisors from community-based organisations
- **analysis of data** from 954 grant applications
- **testimonials** from the community-focused organisations in the partnership
- **case studies** collected by partner organisations
- **a digital 'Impact Wall'** of comments and notes that partner organisations added to during the programme

This evaluation was conducted by Turn2us because it had the capacity for a comprehensive review, but it was guided and carried out by the partnership as a whole.



Programme overview

The Covid-19 Response Programme, which ran from April to August 2021, was designed and delivered by the partnership of Turn2us and six community-based organisations supporting people who have been adversely affected by Covid-19:

Manchester-based partners

- Ananna
- Support and Action Women's Network (SAWN)

London-based partners

- Fair Money Advice (FMA)
- Haringey Council (Connected Communities Programme)
- Hopscotch Women's Centre (Hopscotch)
- Toynbee Hall

(You can find more detail about the partner organisations at Annex 1.)

Turn2us carried out research in September 2020 which showed that the pandemic had disproportionately affected people from Black, Asian and minoritised ethnic communities, so the programme was primarily aimed at people from these groups, particularly Bangladeshi and Black African women.

Research by Runnymede revealed that since the pandemic started, Bangladeshi (43%) followed by Black African groups (38%) were the most likely to report the loss of some income compared with 22% of white British people. Black and minoritised ethnic people were consistently less likely than white people to have heard of UK government social and economic support for the pandemic. ¹Awareness of UK government social and economic support measures was particularly low among Bangladeshis, with three in ten (29%) reporting that they were not aware of any of the measures.²

The fund provided cash grants of up to £1,000, and information on finances and benefits, alongside personalised, wraparound support. The support on offer was specific to each organisation.



“This partnership was a true collaboration - this is something that all funding bodies should consider because that’s when service users really get what they need.”

Partner representative, FMA

29%

of Bangladeshis were not aware of UK government social and economic support measures

38%

of Black African groups reported the loss of some income since the Covid-19 pandemic started

43%

of Bangladeshi groups reported the loss of some income since Covid-19

The programme in numbers

From April to August 2021, the Covid-19 Response Programme distributed 954 grants, totalling £723,301, mainly across Manchester and London. The average grant amount was £758.

Partner	Number of grants	Amount distributed
Ananna	148	£125,670
FMA	99	£94,830
Haringey	152	£125,645
Hopscotch	145	£125,656
SAWN	280	£125,700
Toynbee Hall	130	£125,800
	954	£723,301

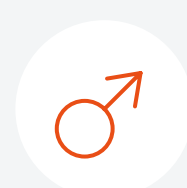


84%

(821) of the grants went to women

39% (318): Black African women

34% (283): Bangladeshi women



16%

(132) went to men

21% (28): Bangladeshi men

18% (24): White British men

15% (20): Black African men



31

...grants were distributed via prepaid cards (**£30,400**)

170

...grants were distributed to people with NRPF (**18%**)

20%

...of grantees responding to the survey considered themselves disabled

31%

...of grants went to people aged between **35-44**, followed by those aged **45-54 (22%)** and **25-34 (18%)**

Main reasons given to apply for a grant: Loss of income due to Covid-19; increased cost of living due to Covid-19; being unable to work due to lockdowns.

Programme design and structure

Turn2us wanted to avoid a traditional, imbalanced grant-making model whereby the funder holds all the decision-making power and partners have to meet certain conditions and rules to access the money. The partner community organisations had equal input into every stage of the design process, including:

- Robust due diligence, deeper than traditional funding models, with safeguarding policies, finances, and local partnerships checked. This built trust and enabled real sharing of power and decision-making authority. It meant that the grant process could be less bureaucratic and we could get help to people more quickly.
 - Collaboration agreements, stating expectations for Turn2us and the partners, were non-contractual, relying on a spirit of cooperation and partnership working. Power imbalances can naturally arise in partnership working and the agreements were a commitment to actively address them and ensure each partner was equally represented and included in decision-making.
 - Turn2us developed an Accountability Framework, which partners developed further, to outline how we would hold each other accountable and be accountable to those we sought to support. This helped guide decisions and day-to-day communications.
 - Partners met regularly throughout the programme, with monthly check-ins between Turn2us and individual partners to discuss any specific issues or lessons. The programme's steering committee, made up of representatives from each partner organisation, met monthly to oversee the programme and to share learning.
 - For small service delivery organisations, being involved in a collaboration like this is very resource-intensive. Each partner was allocated £15,000 towards costs of being involved in this programme to help create capacity for them to engage fully.
- Facilitated design sessions allowed for collective decisions as the programme developed and helped shift power as we had someone external 'hosting' the meetings. For example, Turn2us initially imagined all the grants might be for the same amount, but the partnership agreed that would not be appropriate and decided to keep them flexible, between £200 and £1,000.
 - Unfortunately, setting up an urgent response didn't allow the time needed to meaningfully include people with lived experience of financial insecurity in the design. We did consider inviting service users to join the steering committee but when we did this, it was overwhelming and did not allow people with lived experience to make meaningful contributions. The key learning here is that adequate time for their involvement needs to be built into the programme's structure. This will make co-production with service users meaningful.



Grant criteria and application process

To be eligible for the grant, applicants had to: be 18 years old or over, live in the UK, be experiencing financial hardship, and have had their finances affected by the Covid-19 pandemic. This included people with NRPF, who had not been supported by Turn2us's grant funds before. Partners said this was the most flexible grant they had come across because of this inclusive eligibility criteria.

The partners identified recipients through their case work and specialist knowledge of their communities, and made the application on the applicant's behalf. It was not possible for people to self refer for a grant or to apply to Turn2us directly. Partners said they felt that applying on behalf of their clients helped ensure they had the correct information and reduced the pressure on the individual.

The grant could be paid directly into the applicant's account or on a pre-paid card. This was because some applicants could potentially be vulnerable to economic abuse, or not have a bank account because they have no fixed address.

The application form was kept as simple as possible and asked for basic details: the circumstances that led to the application, how much was needed, the preferred payment method, and a few personal details. At the same time, it allowed the partnership to monitor the programme, manage risks of potential fraud and ensure that grants were made to the right people. It was important to capture the demographics of the grant distribution to ensure we were meeting our programme aims.

Learning point: a new way to give grants

This was a completely new way of giving grants for Turn2us. Unlike other Turn2us grant programmes, there were no strict eligibility criteria, so no detailed checks on whether applicants were in the financial situation they said they were. This was a crisis situation and the aim was to get money out to as many people as possible as quickly as possible. Turn2us had to reconsider the way it had previously given grants. At times the process was challenging.

Turn2us went into the programme knowing it would have to – and wanted to – adjust the way it had traditionally given grants. It had to think about how to give grants to people it hadn't reached before, e.g. people with NRPF, people who are undocumented or don't have bank accounts and people who are at risk of financial abuse.

One way the partners suggested the programme could address this gap in provision was by offering the option of receiving the money on a prepaid card that could be withdrawn from a cashpoint – something Turn2us had never done before. Turn2us did, however, experience some issues setting this up. It took a long time to understand the cost implications and due diligence requirements of the card provider, so some applicants who had opted for a prepaid card experienced a slight delay in receiving their money.

Teething problems are to be expected when trying to do something new. Established grant-givers need be prepared to feel uncomfortable and challenged at times – and to stay open-minded and responsive. All the organisations in the programme had the mindset that 'we'll make it happen – stick to the vision and worry about the details later'. As a result, Turn2us was able to support people it hadn't been able to help before.

This was a crisis situation and the aim was to get money out to as many people as possible as quickly as possible.



Findings

These findings are drawn from analysis of interviews with grantees, focus groups with debt advisors, grantee survey data, application data and partner testimonials. They are structured around the four main programme aims:

- 1. Deepen our understanding of the financial issues faced by people who are worst affected by Covid-19 and the most effective responses.**
- 2. By working together, improve financial outcomes and wellbeing for those worst affected by Covid-19, including women and young people, with a particular focus on people from Bangladeshi, Black African and other minoritised ethnic communities.**
- 3. Increase people's awareness of, and access to, government financial entitlements. Learn about whether and how, by working together, we can better support people in financial difficulty.**
- 4. Learn about whether and how, by working together, we can deepen our impact on people in financial difficulty.**

Evaluating Aim 1:

Understanding the issues and barriers to support

Summary

- The pandemic affected people's finances in different ways. Many found themselves in precarious circumstances, struggling to make ends meet, due to a job loss or an increased cost of living by spending more time at home, for example. Lack of financial security was especially hard for women experiencing domestic abuse.
- People faced many obstacles to finding financial support – because they were ineligible for government Covid-19 support, or, in the case of people with NRPF, were not entitled to any support at all. For some, digital exclusion made applying for benefits difficult.
- There were no conditions on the grant, so people could spend it however they wished, although there was some debate in the partnership about how best to make the money available.



Grantees' financial situation had been impacted by the pandemic in various ways. Many found themselves in particularly precarious circumstances, struggling to make ends meet and experiencing a number of disadvantages at the same time. Survey data suggests that 58% of grantees were struggling on a reduced or low income directly caused by the pandemic. Many of the Bangladeshi women we spoke to were experiencing financial hardship because their husband or partner was unable to work due to job loss, a decline in physical health, in some cases, had died. Women are more likely to perform unpaid care work and therefore less likely to have an independent income to rely on when their partner's lost work.



"My husband passed away from Covid-19 very suddenly. This meant that my financial situation became a real worry and struggle as he would take care of [our mortgage] arrears. He was the main breadwinner in our family so when he died, the bereavement alongside the worry of financial stress really scared me."

Grantee, Ananna

Not only were these women grieving and processing their loss, they were under extreme financial stress which negatively impacted their mental health. Indeed, 29% of survey respondents cited wellbeing as a reason for applying for a grant.

Some women had had to give up their jobs to become full-time carers for their partners, meaning that neither person in the household was able to work. Similarly, single mothers who could not afford childcare saw a reduction in their income.



"I have three kids and am pregnant. I never got any food sources and no electricity help. I was really struggling during the pandemic. I only received help from the school. I had to rely on food bank deliveries. Single people had to go and get food from wherever, but this was impossible sometimes because no one could look after the kids."

Grantee, Toynbee Hall

For some, the reduction in income was caused by increased costs for food, gas and electricity due to spending more time at home. These increased costs had a knock-on effect on grantees' ability to pay other bills, sometimes forcing them into debt. Over four in ten (44%) of survey respondents applied for a grant because of their debts and over a third (35%) because of housing costs.

"I have no financial income or savings. The pandemic and having Covid-19 has really challenged my finances and budgeting, as I'm spending more as I'm at home and have more expensive bills." Grantee (Impact Wall)

Throughout the pandemic, charities working to reduce violence against women and girls have highlighted the increased risk of harm and isolation facing women and children experiencing domestic violence and abuse.³⁴

Hopscotch and SAWN especially saw an increase in referrals from women fleeing abusive relationships during the pandemic. Some women had left the household with their children without any money at all, while others were left with financial obligations they had previously been unaware of, such as bills and debts in their name with no means to pay them back. This made it very difficult to become or remain financially self-sufficient, especially for women who were digitally excluded and/or experienced a language barrier.



"Having financial control [has made a difference to me] – I come from a domestic violence situation and if I didn't have it I wouldn't be able to pay some of the debts I have back. It went towards my Council Tax, water, and electricity. When I left my husband he left debts in my name. I was really struggling to clear my name and the grant helped a great deal." Grantee, Ananna



³www.theguardian.com/society/2020/apr/12/domestic-violence-surges-seven-hundred-per-cent-uk-coronavirus

⁴www.womensaid.org.uk/a-perfect-storm-the-impact-of-the-Covid-19-pandemic-on-domestic-abuse-survivors-and-the-services-supporting-them/

⁵voxeu.org/article/large-and-unequal-impact-Covid-19-workers

The obstacles to finding support

Almost everyone we spoke to as part of this evaluation had experienced barriers and knock-backs when trying to access financial support in the past. These barriers were often interconnected and overlapping.

Some applicants faced financial difficulty because they were ineligible for government self-isolation grants, were receiving no income if they were unable to work due to government-imposed restrictions, or had to apply for Universal Credit for the first time and waited between five to eight weeks for their first payment.



“The gap between applying [for Universal Credit] and getting it was so big, it was really difficult. When I found out it takes six to eight weeks I just thought what happens in between that? I don’t have an income. What exactly happens? How am I supposed to survive for eight weeks? They told me I had to borrow this or take out a loan – but nothing makes sense... You want me to borrow and pay interest?”

Grantee, Haringey

The programme highlighted the scale of digital exclusion, especially within the Bangladeshi community. With the UK population relying on digital technologies for work, school, social interactions and access to services during the pandemic, this left many increasingly socially isolated and unable to access the support they needed. Language barriers and a lack of knowledge of how to access support online meant that many people were unaware of the help available and fell further into financial hardship.



“I don’t know how to complete grant applications...I don’t have a computer. [Information] go[es] to my email but I don’t know how to access it or help. Rent is climbing up – I’m stressed. I [take responsibility] for all the problems... I don’t want to stress my [very ill] husband out...I can’t go anywhere to get financial support – [it makes me] so sad. I need help with applying for more.” Grantee, Haringey

Partners were clear that a programme targeted to racially minoritised groups must include people with NRPF. The number of people seeking advice on NRPF doubled during the pandemic. People with NRPF (that includes most non-European Economic Area migrants without indefinite leave to remain, asylum seekers, overseas students and anyone on a spousal visa) are not entitled to most welfare benefits, including Universal Credit, Child Benefit, Housing Benefit and a range of allowances and tax credits.

The exclusion of people with NRPF from the social security system means they have been one of the hardest hit groups, often living in destitution with few avenues of support open to them. Many are supported by family, friends and local, trusted organisations reliant on volunteers. Hopscotch said that some women who are escaping domestic violence and have NRPF are often unable to access refuges because they are unable to pay the fee to stay. Children of parents with NRPF are also affected. As well as not being entitled to free school meals, they are unable to go on school trips.

We distributed 170 grants to people with NRPF – making up 17% of the grants. People with NRPF are often ineligible for many other types of grants. Indeed, many of the women supported by SAWN and Hopscotch were so used to not being able to access support that they did not believe it when they were informed that they could have a grant.

How recipients used the money

There were no conditions or restrictions attached to how the grant could be spent. However, we did capture some information on how grantees said they would spend the money, to build our understanding of issues they were dealing with.

- 1. Priority debts: rent arrears, mortgage arrears, Council Tax, essential bills like gas and electricity**
- 2. Living expenses: food and/or clothes for themselves or their children**
- 3. Home furniture and housing repairs**
- 4. Digital products.**

Was the cash grant made in a way that was appropriate to those most impacted by Covid-19?

The flexibility of a cash grant enabled recipients to address their immediate financial difficulty, while at the same time having access to support provided by the referring organisation, targeted to their particular circumstances. Partners suggested some improvements to the ways in which the cash is distributed that would make it a more relevant response to the issues faced by certain groups.

The Violence Against Women and Girls (VAWG) team at Hopscotch thought that the option to distribute the grant over 12 months in monthly instalments would be a more appropriate option for women experiencing domestic violence. Women could be confident they had some money coming in for the foreseeable future and could be reassured that they have something to rely on should they choose to leave their abusive partner.

Debt advisors from FMA, who primarily work with people with problem debt, thought that having the option to bypass the client completely and pay the grant to a creditor or debt collector agency directly would be the safest and most appropriate response to alleviate some of their clients' debt issues. This was the case where some clients had shared harmful addictions like alcohol and drug or gambling dependency and requested that their payments went directly to creditors. This was also the same where financial abuse had been raised by clients.

Learning point: how to distribute the grants

There were disagreements among the partnership over how the grant should be distributed. Turn2us was very keen to preserve the agency of the individual, and not determine in any way how the money was spent.

However, FMA thought it would be more beneficial for the grant to be paid directly to creditors on a case specific basis where safeguarding issues had been raised. Hopscotch wanted to give the grant in small chunks over a period of time (the programme only allowed this to happen where there was risk of financial abuse). For the most part, Turn2us wanted to shift control to recipients instead; some debt advisors didn't trust grantees to spend the money appropriately. This resulted in some difficult conversations.

We had to learn to deal with competing points of view, when to defer to the programme principles and when to be flexible. This was achieved through transparent and open communication as a partnership.

Key learnings

- **The flexibility of a cash grant** enabled recipients to address their immediate financial difficulty, while at the same time having access to support provided by the referring organisation, targeted to their particular circumstances.
- **Any programme targeted to racially minoritised groups must include people with NRPF.** Their exclusion from the social security system means they have been one of the hardest hit groups, often living in destitution with few avenues of support open to them.
- **The scale of digital exclusion,** especially in the Bangladeshi community, left many people isolated and unable to access support.



Did we meet Aim 1?

Through learning from detailed interviews with partners and grantees, we deepened our understanding of the financial issues faced by people who are worst affected by Covid-19, particularly from Bangladeshi and Black African women.

In particular, we learned about the issues facing people with no recourse to public funds.

Our evidence suggests that cash grants are a relevant response to alleviate some of the financial issues facing people who have experienced marginalisation and hardship.

Evaluating Aim 2: Assessing the impact

Connected Communities “The breathing space isn’t just about time – it’s about starting to heal.” **Grantee, Haringey**

Summary

- The grants improved financial outcomes in the short term, with half of recipients saying their financial needs had been met.
- Pairing direct cash grants with personalised support is effective in ways that go beyond the immediate relief of financial worries – 91% said their mental wellbeing improved after receiving the grant.
- Having a choice as to how to spend the money had advantages including reducing isolation and alleviating feelings of shame.
- The unconditional, quickly processed grants built trust between the grantees and the partner organisations, making them more likely to engage with other support.

The turnaround speed and flexibility of the grant – built on principles of dignity and empowerment – developed trust between the grantee and the partner organisation, so grantees were far more likely to engage with services that have a lasting impact on their long-term financial outcomes.

The evidence from interviews and surveys with grantees suggests that pairing direct cash grants with intensive, personalised support is effective in ways that go beyond the immediate relief of financial worries. The key finding was that the grants addressed immediate financial need and therefore alleviated some of the stress experienced by grantees, leading to an improvement in wellbeing. The turnaround speed and flexibility of the grant – built on principles of dignity and empowerment – developed trust between the grantee and the partner organisation, so grantees were far more likely to engage with services that have a lasting impact on their long-term financial outcomes.

This section looks in more detail at the impact the fund had on applicants’ financial situation and wellbeing.

Improved financial outcomes in the short-term

Half of the grantees surveyed said their current financial needs had been met by the grant. For some, the money solved all their problems because they needed a lump sum to spend on one thing, such as a broken fridge, or they used the money for a housing deposit to escape domestic violence or move into more affordable accommodation. SAWN shared that four of the women and 17 children they supported were no longer at risk of domestic violence because the grant had enabled them to leave the abusive household.



“The grant came at a desperate time for my client as she was facing eviction for rent arrears at an accommodation with a very high rent charge, but she had no money to pay a deposit and towards moving costs. This grant contributed towards helping my client make that move and find somewhere cheaper to live. This grant really helped my client get a fresh start by moving somewhere with a rent she can now afford. My client has also now found a job. She was very relieved by the grant and found the grant application process easy and stress free. The grant played its part in setting my client on a path to financial independence which she is now continuing.”
Support worker, FMA

By alleviating some of the financial problems facing grantees, the grant has increased the likelihood of escaping financial hardship in the long-term. For some, the grant went towards courses to improve their qualifications and likelihood of securing employment or a higher paid job.



“My client was very grateful and has used the money towards a course in construction which would enable him to get a better paid job, and increase his income. The simplicity of the application process also helped as the client does not speak English.” Support worker, FMA

The grant did not alleviate all problems but did stop the situation from becoming significantly worse. Over half (54%) of grantees surveyed remained in financial crisis. Many were still unable to afford essential items: 31% of survey respondents said they couldn't afford debt repayments, 29% were struggling to afford food or couldn't afford heating and electricity bills, 24% couldn't afford their rent or mortgage repayments.

A distinction between short- and long-term financial outcomes should be made here. Many of the people we targeted with this support were already facing financial crisis. For these grantees, the grant had a more short-term impact, solving some of the immediate need but not enough to pull them fully out of financial hardship. We would not necessarily expect £1,000 to solve all of the financial issues facing these individuals. It is also important to recognise that the design of the programme – a short-term crisis response – limited our ability to capture the longer-term impact that the grant has on people's financial resilience.

While the grant did not solve all the issues, it did prevent grantees falling further into debt. Debt advisors from FMA identified this as having a potential long-term impact on grantees' financial outcomes. The grant gave people some financial security so they did not have to pursue exploitative options, such as pawn brokers or loan sharks, that would increase the likelihood of falling into debt. It is clear that the situation for many would have significantly worsened without the grant.



“There's no way I would've survived without [the grant]. I used it as an income in a way – it helped pay my essential bills, put food in the fridge, and was a buffer between the first payment of Universal Credit. So I didn't have this panicky feeling. I've been able to put some of it aside just in case something comes up....It gave me peace of mind, the stress was so mentally draining. I was always looking for a new job but was also stressed about paying the next bill, even without major outgoings. The grant eased that, mentally I knew this would help pay essential bills for another six months. [It] gives me breathing space, it was just what I needed. I was under extreme stress.” Grantee, Haringey

91%

said their mental wellbeing improved after receiving the grant.

Improved wellbeing

The link between financial difficulty and mental wellbeing is well recognised⁶ and it is clear from the survey results, interviews, and discussions with partner organisations that the majority of applicants were also experiencing stress and worry alongside their financial need.



“I am constantly worried about my ongoing Council Tax and Housing Benefit repayment. It's hard not to be stressed now... We just do not have enough to live by.”

Grantee, Toynbee Hall

The majority of their clients felt the grant gave them a much needed 'breathing space'. This was a recurring theme in both partner feedback and in interviews with recipients, with many mentioning that breathing space allowed them to de-stress (even if momentarily), clear their heads, and plan practical next steps. Almost two thirds (63%) of survey respondents said the grant gave them time to improve their financial situation.

More than nine out of 10 (91%) said their mental wellbeing improved after receiving the grant. Grantees were asked to compare how they felt after receiving the grant to how they felt before receiving the grant on a scale - with 0 meaning 'Much Worse', 5 'The Same' and 10 'Much better'. The weighted average from this data was 8.2 suggesting that the majority of people surveyed felt much better after receiving the grant compared to before.



“I was under so much stress being in debt. I really don't like to owe money to anybody and because of my health and the pandemic, I felt hopeless I couldn't pay off my debt.... I honestly don't know what I would have done without that support.” Grantee survey response, SAWN



“I have to manage on a low income and every penny counts. I was paying the interest only on the credit card and wasn't able to clear the debts. This was causing me sleepless nights but I couldn't see an end to it. I have now paid off most of the debt and can now see a light at the end of the tunnel in getting out of this mess and it's down to the £500 grant...I can sleep at night.”

Grantee survey response, SAWN

⁶www.mentalhealth.org.uk/our-work/research/coronavirus-mental-health-pandemic/COVID-inequality-briefing

The benefits of having a choice

As well as a break from worrying about how to pay the next bill, having a choice about how to spend the grant enabled people to do or buy something that made them feel more like themselves again. When it was buying a new coat or a pair of shoes, or meeting a friend for coffee, taking control of their financial situation and having the freedom to spend something on themselves boosted self-esteem, built confidence, and improved mental wellbeing.



"[The grant] allowed me to do a steel pans class. Pan classes are £3 but I had to justify every payment, like I could go but then I would be £3 short on the electric. I became even more isolated – almost ashamed of myself [for being unable to afford things like this]. I was shocked to be in that position."

Grantee, Haringey

Reducing social isolation

Many people experienced social isolation during the pandemic as normal centres of social contact closed. Financial hardship can leave people feeling socially isolated, ashamed of their situation or unable to socialise due to cost implications. This social isolation can be compounded by a lack of digital access – not simply lack of a laptop or phone but lack of sufficient mobile data, or of the skills necessary to use them. Such digital isolation was a particularly common theme among people from the Bangladeshi community. Social distancing measures and shielding advice, coupled with the lack of online access, meant many of the women we spoke to had no way to access support from partner organisations. Many of the grant applications from Ananna and Hopscotch went towards laptops, tablets or smartphones, opening channels to family and friends, social activities, and cultural ties. Again, this adds to the autonomy the grant affords and the benefits of being self sufficient.

hopscotch

WOMEN'S CENTRE

"By receiving the vouchers, laptop and dongle, I was able to access online classes organised by Hopscotch. I felt at ease as there was no need to worry about uniforms and clothing [for] my child. This has enabled me to access workshops organised by Hopscotch on wellbeing and confidence, which otherwise I would have occasionally accessed on my phone on limited data. This has boosted my confidence levels and motivation to progress, and further myself to provide a better future for my child and myself."

Grantee, Hopscotch

Alleviating feelings of shame

In some cases, having access to financial support helped alleviate feelings of shame. Being able to contribute to the household or pay people back contributed to improved wellbeing.



"This money helped me, it really came on time. I [lost] my job, living with friends in a new environment, having nothing to meet my basic needs. [I was] feeling shy and shame to ask for help from my friends because they already helped me by [letting me live] in their house and giving me some food. [I] wanted to contribute a little bit. But with no money I couldn't do anything - that's why this money has helped me a lot."

Grantee survey response, SAWN

Increased engagement leading to improved support

Being able to offer a quickly processed, non-conditional grant reassured grantees that the organisations they were interacting with were able to help them. This in turn built trust and rapport, which is crucial for people to engage positively with the support services of the partner organisations.

We found that people were more likely to engage with support if they received respite from their financial crisis; if we were not restrictive on what the money could be spent on; and if we did not ask them to repeat their story. By starting from a place of trust, we can create a process that encourages empowerment and prioritises the grantees' immediate financial need – not at the expense of their wellbeing or dignity.



"[Simplicity of the application form] really helps with engagement because the application process is so easy. They don't disengage when the application is so easy."

Support worker, FMA

Unlike many other grants, the Covid-19 Response Programme was not restrictive; recipients could spend the money on what was most important to them and would help them to address an immediate crisis. The partnership was determined to avoid a paternalistic approach that assumes people do not know how to manage their finances. Some of the grantees had never experienced financial hardship or poverty before the pandemic. Choosing what to spend the grant on enabled people to be in charge of their own lives and their own ability to thrive. The fact that the grant eligibility allowed people to apply, based on a broad range of issues they were experiencing, meant more people in need could access it.



“It’s more beneficial to allow them to make the decision for themselves... It’s a big enough thing seeking debt advice, they were able to manage finances before Covid-19.”

Support worker, Toynbee Hall

The application process differed quite substantially from other grant funds and/or applications. Traditionally, grant applications often require applicants to provide identity documents, a full disclosure of their finances and bank statements to ensure that the money is going to people who really need it.

In contrast, the application form was designed to be as simple as possible and asked for minimal information. Grantees did not need to provide Turn2us with supporting documentation – bank statements or payslips, for example – to evidence their financial hardship, as the partner organisation had already assessed their financial situation. This slimmed-down application form was only possible due to the relationship of trust built with partner organisations, who agreed to be audited and to undergo the checks needed to ensure the eligibility criteria were met.

The aim was to create a respectful, safe and non-invasive application process. Through their work FMA has found that having to repeat their story to several different sources can retraumatise people and stop them seeking debt advice.

The established relationship between the grantee and the partner organisation is key to helping protect people’s dignity and sits in contrast to the process of applying for social security. Partners were aware of the grantees’ situations and did not need to ask for more personal, seemingly invasive, information. This relationship can also help to overcome the barrier of perceived shame and stigma attached to asking for financial support.

Receiving a grant made people who had fallen through the net and experienced trauma because of the system feel seen. For example, one woman had her applications to other grant funds rejected because she was not seen as a priority, despite losing her job and being left with no source of income. She had to rely on Free School Meal vouchers given to her by a friend.

“When I was offered the grant, [I thought] at least someone’s recognised this, that there are people out there that realised that people have been really affected. It perked me up a bit.” **Grantee, Haringey**

Once an application was accepted, the money was usually available within 24-72 hours. The partner organisations stated that the usual wait time of seven to eight weeks for other grant applications to be assessed or the five weeks wait for Universal Credit meant that people are often left without anything to live on. Taking an advance from the Department for Work and Pensions (DWP) or if eligible, a budget loan, both of which have to be paid back out of tight funds, are the only options for those without other avenues of support available to them – borrowing more when they were already in financial difficulty seemed illogical to some of the grantees we interviewed.



“Very quick, didn’t expect that. Initially [I had] no money, no carpet, no heating, no bed - managed to buy these essential things.”

Grantee survey response, FMA

Sometimes hardship grants are paid solely in the form of vouchers, which can limit where the money can be spent. One support worker at Toynbee Hall noted that grant applications which ask for copious amounts of invasive information are bad enough, let alone ones which then go on to restrict people’s agency by giving them vouchers:



“There’s a lack of dignity in not being able to go to a local store. They would prefer to buy the local food with a pre-paid card. [This would] insert some dignity into the process.”

Support worker, Toynbee Hall

It is important to note, however, that sometimes vouchers are an appropriate option. In some cases, receiving the grant as a voucher was the preferred option for the grantee, particularly amongst those who were digitally excluded and/or faced language barriers. For example, Hopscotch sourced supermarket vouchers on behalf of their service users, with their consent, to make the process of acquiring specific items easier.

Partners and debt advisors noted that while the speed of the application process was excellent, for some, it created a dependency and an expectation that other support services would have just as fast a turnaround. At times it was challenging to manage the service users’ expectations of how their already stretched and under-pressure support works. It is important to manage expectations when working with one-off cash grants alongside other support.

For debt advisors from Hopscotch, this heightened expectation and dependency is an issue they are trying to manage throughout their work. Their service users have very low levels of self-confidence and so it is not unusual for clients to become dependent on debt advisors.

To try and alleviate some of this pressure on support workers, Hopscotch have been developing sessions to encourage people to engage with mainstream financial services independently.

The programme showed that there are clear benefits in giving grants in partnership with community-focused organisations. While the additional support varies from partner to partner, it is clear that it is necessary and helpful for people in financial hardship. Many grantees we spoke to would not have been able to access this sort of financial relief without partner support. Once the trusted relationship was established and deepened, grantees were more likely to ask for any support they needed, and remain engaged with support services over a longer period.

Applicants appreciated the debt advisors’ help, especially if they were digitally excluded, faced a language barrier or struggled to navigate the social security system. For some, the support worker was the bridge to accessing financial support.



“I had heard about [the grant] but didn’t know how to do it - thank God for my support worker. Very helpful; she’s brilliant.”

Grantee, Haringey

Hopscotch bought items on behalf of many of the grantees to make the process easier. This was in recognition of the language and digital barriers many of their clients face.



“It was an extremely easy process, I had help every step of the way and [my debt advisors] took care of all the paperwork I would normally have found very challenging to do on my own. All I had to do was collect my grant items once they arrived which was also extremely quick as well. I was not expecting it to be like that.”

Grantee, Hopscotch

In some cases, it is especially clear that the partners have fostered a close-knit and community support network for their service users. They rely on the partner organisations for more than just financial support. SAWN, for example, focus on fostering a sense of self-worth in the women they support.



“[This experience] has helped my self-confidence. I am not alone and I am not worthless. They are family – they’re people who care for me and I can go to them for anything.”

Grantee, SAWN

Long standing community organisations like Ananna, Hopscotch and SAWN have a special place in the community and are trusted. Ananna, for example, offers support for people predominantly from the Bangladeshi community who experience severe levels of marginalisation and isolation, who struggle to navigate the social security system on their own. People in the community often refer their friends and family to Ananna for support, having heard about their reputation via word of mouth.



Image is for example purposes only and is not representative of the client

Case study: wraparound support for domestic and financial abuse

FMA's client was single and living in a hostel where she was placed by the local authority in late 2018 after losing her previous home. She had been in an abusive marriage and suffered from domestic violence and financial coercion – she ended up losing custody of her child. She suffers from severe mental health issues including depression and anxiety, and struggles with her memory.

She was receiving Employment Support Allowance and Housing Benefit and had previously received Personal Independence Payment. She owed the local authority more than £10,000 for rent arrears but had no other debt issues. Her rent arrears meant that her applications for social housing were rejected.

The situation had affected her mental health so badly that she contemplated suicide. Although the client was no longer feeling suicidal, FMA feared that until the financial issues she had were resolved, these thoughts and feelings could return.

FMA asked the local authority to write off the debt on the grounds of mental health and the circumstances in which they arose.

This would enable FMA's client to be given a social housing property and make a fresh start. The local authority agreed and not long after the debt was written off the client was able to secure social housing and move out of the hostel.

FMA helped her with an application to the Covid-19 Response Programme and she was awarded £1,000 to help with initial move-in costs. FMA is giving further support with budgeting advice as she adjusts to her new living situation and new liabilities such as utility costs. They have referred her to SHINE, a fuel poverty referral network and free energy advice service, for advice on managing accounts and reducing costs, and to the local Citizens Advice bureau for benefits advice.

With this help, the client has been able to make a fresh start in her new home and, thanks to the grant, she has been able to meet the furnishing costs without the need to take out credit or get into new debt. Now that her living situation has greatly improved, she is focused on finding employment and working towards regaining custody of her child.

A close-up photograph of a woman with long black hair and glasses, smiling warmly at a young child. The child is looking down and has their eyes closed. The woman is wearing a pink top, and the child is wearing a red and grey long-sleeved shirt with a cartoon character on it. The background is slightly blurred, showing what appears to be a bookshelf.

Key learnings

- Direct cash grants help people in immediate need but do not offer financial resilience.
- How can grant givers make systemic change so that people are not trapped in poverty?
- There is a tension between keeping the application process simple and collecting robust data.



Did we meet Aim 2?

The Covid-19 Response Programme improved short-term financial outcomes and mental wellbeing by addressing urgent financial needs.

While in some cases the grant did solve all the applicant's issues, for most people it was not a remedy for all the difficulties they were facing. However, the improvement in mental wellbeing that comes from a temporary break from stress and worry was particularly beneficial. It led people to be more open to other forms of support, and stay engaged with these services, meaning they were more likely to improve their financial outcomes in the longer term. We have seen that direct cash grants help people in immediate need but do not offer financial resilience. Grant-making organisations should consider how we can make systemic change so that people are not trapped in poverty.

Research conducted by Turn2us⁷, which informed the design of this programme, highlighted the disproportionate impact Covid-19 has had on young people. We set out to target women and young people, especially people from Black African and Bangladeshi communities who had been severely impacted by the pandemic. However, while we certainly met most of this aim regarding women, we only made 59 grants (6% of the total number) to people aged 18-24.

Partners suggested one potential reason for was that some young people who live at home could be benefiting from the grant given to a parent or carer. We did not want to include burdensome monitoring forms so did not collect data on the number of dependent people in a household. Another reason for the low number of grants going to young people is that the partner organisations were focused on gender and ethnicity rather than youth.

We are also unable in this evaluation to assess how Covid-19 intersected with disability or sexuality. We deliberately kept paperwork and bureaucracy light, in order to simplify the application process, but this was perhaps at the cost of being able to dive deeply into intersectional impacts, such as capturing enough evidence on how Covid-19 impacted the LGBTQIA+ community. Partners said this data is difficult to collect because people are usually unwilling to share their sexual orientation, and debt advisors have felt uncomfortable asking for it. If this is something that organisations wanted to track, it would need to be built into future monitoring, evaluation and learning frameworks from the start. The key question is how to keep the application process simple, while collecting data that is robust enough to withstand scrutiny and effectively demonstrate the programme aims.

Research conducted by Turn2us, which informed the design of this programme, highlighted the disproportionate impact Covid-19 has had on young people.

⁷www.turn2us.org.uk/T2UWebsite/media/Documents/Communications%20documents/Weathering-the-storm-How-COVID-is-eroding-financial-resilience-Exec-Summary-Final.pdf

Evaluating Aim 3:

Increasing awareness of available support

Summary

- Discussions with the partner organisations led Turn2us to review its information materials for people with NRPF and those who have experienced financial abuse.
- Evidence from partners, interviews and surveys strongly suggested that Turn2us information services were less helpful to applicants who lacked confidence, had little or no access to IT, or faced a language barrier.
- People are more likely to turn to a trusted support worker for help.
- Only 37% of grantees surveyed were aware of other support services which they could access if they needed to. to engage with other support.

To raise awareness of other avenues of financial support, applicants were sent a digital link to the Turn2us Benefits Calculator, Grants Search, the website and the Helpline. Turn2us held sessions with the partner organisations to review its information materials and consider partners' information needs. As a result of these sessions, Turn2us updated its information and services – for example, new pages on the website – specifically for people with NRPF and people who have experienced financial abuse.

We also piloted directing calls from the Bangladeshi community to a Bengali language helpline advisor to try to raise awareness of financial entitlements for Bangladeshi communities. Unfortunately, all the calls received dropped out before they were connected to the advisor. This may have been because the English automated message all callers to the Turn2us Helpline hear before they are connected to an advisor was not accessible. It could be off-putting and possibly overwhelming for those who we know have difficulty picking up the phone and speaking to external agencies in the first place.

The majority of grantees had not heard of Turn2us before. Almost three in four (71%) survey respondents had not used Turn2us tools in the last month and only three interviewees had heard of Turn2us before accessing the grant. Applicants either did not know the tools existed or had never felt the need to use the them. Three in ten (29%) applicants had used the tools before, 11% (of the total) of applicants had used the Benefits Calculator, 7% had used the Grants Search and a further 11% had used both.

It may be that for some applicants Turn2us tools weren't relevant. As partner organisations pointed out, the Benefits Calculator is not relevant to people who are not entitled to benefits, such as those with NRPF. Evidence from partners, interviews and surveys strongly suggested that while Turn2us information services could be useful to certain grantees (predominantly those who are confident, digitally able, and not facing language barriers), others were unlikely to access them independently when they could seek this information from their support worker at the community organisations. Reasons for this varied across the different client groups but trust was important.



Only 37% of grantees surveyed were aware of other support services which they could access if they needed to. This suggests the partnership could do more to raise awareness of financial entitlements. Below are some interpretations of this statistic:

- According to partner organisations, grantees are far more likely to go to a support worker with a query rather than pick up the phone or access this information online, especially if there was a language barrier. Ananna, for example, said that their clients are far more likely to speak to a trusted support worker (who speaks Bengali) before picking up the phone to a stranger.
- Partners said that mistrust of the system is another reason why grantees might not feel comfortable accessing mainstream support services. Some grantees were unwilling to share personal data, particularly those with an uncertain immigration status or already receiving benefits. Some were worried that applying for a grant would affect their existing entitlements, unaware that they were eligible for additional support.
- Another cultural barrier, highlighted by SAWN, was that some women have come from countries without a social security system, where they have to pay for lots of services, such as seeing their GP, so they do not expect this kind of support to be available to them and therefore do not look for it. This is also true of people with NRPF – they are so used to facing closed doors that they do not think they are entitled to anything.

Three in ten (29%) applicants had used the tools before, 11% (of the total) of applicants had used the Benefits Calculator, 7% had used the Grants Search and a further 11% had used both.

Key learnings

- **People's trust in a certain organisation is key to them wanting to approach said organisation for information.**
- **We know – and this project has confirmed – that there is a demand for clear, helpful financial information. The question is how information-focused organisations get that key service into people's hands.**

Did we meet Aim 3?

The programme did increase people's awareness of Turn2us tools and services by reaching many people who had never heard of Turn2us before. However, evidence suggests that simply signposting to tools is ineffective if service users require help in using them owing to language barriers or lack of IT. This demonstrates the importance of the connection between an organisation and the people who access its services.

Evaluating Aim 4:

The value of working in partnership

Summary

- Partnership working enabled us to reach a broader range of people who have been financially affected by Covid-19.
- Knowing that clients would receive their money within 72 hours enabled debt advisors to build trust, have more in-depth conversations and, as a result, offer more personalised support
- Offering tangible financial support bought time for partners as well as clients as they could think beyond the immediate crisis to more lasting support.
- Working with local organisations gave Turn2us insight into how to make targeted grant-making more inclusive. The partner organisations benefited from shared learning and new networks. This built capacity, strength and resilience.

Evidence from discussions with partners and focus groups with debt advisors demonstrate that working in partnership added considerable value for Turn2us, the partner organisations, and, most important of all, to people who received the grants.

Whether it be people who are unable to access information digitally or those who do not know they are entitled to support, partnership working enabled us to reach a broader range of people who have been financially affected by Covid-19.

SAWN spoke to women who could not believe there was an organisation giving grants like this. These women, especially those with NRPF, were used to receiving nothing. In some cases, women refused the grant in case there was a problem and someone like the Home Office asked for it back. SAWN said it took time to reassure the women that this was not the case.

News of the grant spread quickly via word of mouth in the community, meaning that more people were interacting with the services and support offered by the partners. According to partners, the demand for the cash was high and debt advisors were approached by people for support who were not previously known to them.

Debt advisors felt empowered, which led to more impactful and trusting relationships with clients. They were able to find out more about their clients, often asking more probing questions than they normally would, because they needed to carry out the financial assessment for the grant. Being able to offer the grant with a guaranteed swift turnaround reassured grantees that partner organisations were willing and able to help them. This was essential to build trust between partner organisations and grantees and keep them engaged in further support.

Debt advisors felt more confident in their efforts to help people; knowing that their clients would receive the cash grant within 72 hours was, again, empowering. Grantees were not left with empty promises, endless referrals to other organisations or waiting for phone calls that never came – all common experiences mentioned by the people we interviewed.





"[My client] was very happy to get instant relief from her financial hardship. It also built a trusting relationship between myself and the client, who saw that we can help, and has since referred other NRPf clients to us for help and assistance. She has also been a lot more cooperative which has enabled me to help her more effectively with her debts."

FMA support worker

While assessing a client's eligibility for the grant, debt advisors were able to have deeper conversations, better understand their situation and work with them to put in place more personalised support. For example, a legal support worker at Toynbee Hall said that the application process (i.e. working closely with clients) allowed time to explore her clients' mental health and wellbeing. It was a much more personal process compared to the usual legal advice she offered.

SAWN described this as a ripple effect that starts with a cash grant, brings people together, and encourages peer support through the acknowledgment of a shared experience of financial insecurity. The financial grant was tangible, positive support that helped people there and then, and that then opened up conversations and space to address other issues, such as housing or health problems.

Debt advisors felt more confident in their efforts to help people. Knowing that their clients would receive the cash grant within 72 hours was empowering.



Reaching people who might not come for support

Channelling funds through community funders is a way to get money to people who might not reach out for help due to NRPF restrictions or other social barriers. The opportunity to offer cash grants to people has allowed partners to be proactive in their support and reach out to people in the community who they knew were struggling. Hopscotch debt advisors fed back that this was a welcome change for organisations, such as themselves, who often know of people suffering but do not have the funding to support them effectively.



I applied for people I knew were struggling but there were a lot of people I applied for [who] were suffering silently as they were not used to disclosing their difficulties with others, but I knew as I have worked with them in this process.

Support worker, Ananna

Offering tangible financial support bought time for partners, not just for clients. Cash grants removed people from their immediate crisis, meaning that partners could think beyond immediacy and focus attention on steps that could have a more lasting impact. Hopscotch said this was particularly true of their service users who were experiencing domestic violence.

Learning point: challenges for the arbitrators of the grants

As arbitrators of the grants, community organisations ran into problems. Debt advisors were unprepared to deal with the demand for the grant after the money had run out. Hopscotch debt advisors were approached in supermarkets and asked about the grant. FMA advisors were being messaged on their personal WhatsApp asking about the grants outside of work hours.

We were not prepared for how quickly news of the fund spread and what it would mean for debt advisors when the money ran out. We need to help debt advisors prepare for what could happen. Next time, we should include a risk register to map out potential situations that could require some additional support or warning.



What did partners gain from Turn2us?

It is clear that Turn2us benefited greatly from working with local organisations. Turn2us gained insight into the ways targeted grant-making can be more inclusive and reach people we have struggled to in the past. There will always be a need for organisations to support people, so ensuring a resilient grassroots sector is an important outcome in itself. It was important that the advantage was not just one way, so what did partners gain from this way of working?

Aside from the funding, the Covid-19 Response Programme benefitted community organisations working with Turn2us and other community organisations, adding value to the work of local partners in a variety of ways. They were opened up to a wider support network which transformed their ways of working and built their capacity.

Partner organisations convened regularly to share learning and strengthen networks, building capacity, strength and knowledge. Working in partnership with other local organisations allowed community organisations to share knowledge and change their ways of working. For example, being part of the programme allowed SAWN to realise they would benefit from bringing in the help of other specialist services.



“We have been able to support clients with other issues that we would not have known about. We have learned about the full range of services Turn2us provide and we realise that we can't support everyone with everything. So we have widened our partnership networks and have now started signposting and working alongside other organisations which gives a more holistic approach and a better outcome for our clients.”

Partner representative, SAWN

In several cases, the programme led to partners developing improved referral networks, where other organisations were referring their clients to the partner organisations to access the Covid-19 Response Programme. Having access to the grant meant not only that a wider catchment of people could benefit from financial support but that partners were able to strengthen relationships with other local organisations. All organisations involved in the programme were inspired to think about how we refer to, and accept referrals from, other organisations to improve outcomes for the people we support.

Becoming grant makers was a steep learning curve for some of the community organisations. However, now they have these skills some intend to integrate grant-making and/or offering financial support into their regular services. Hopscotch have since made an application to become a grant-maker on behalf of a bigger funder and will continue to look for funding opportunities. Ananna said they now feel they have the capacity to do something similar and see themselves becoming a funding organisation in the future.

Devolved decision-making was a critical factor in building the partnership. Turn2us relinquished the usual decision-making power held by funding organisations in traditional grant-making programmes. The community-based organisations in the partnership decided who to give grants to and the best way to give them. The importance of trusting community organisations and letting them lead on work like this cannot be overstated.

Also important was taking the time to build effective relationships and communication channels. The partnership prioritised open discussion and focused on supporting each other to learn from any issues that arose.

Capacity issues and new ways of working

Feedback from partners showed that in some cases managing the grant fund put a strain on cross-organisational relations and/or roles within the organisations themselves. The additional workload had the potential to significantly change the role of staff members assigned to work on the programme. For example, one staff member from Toynbee Hall became responsible for chasing other members of the organisation for applications and support evidence. This had not been part of her role before and caused some stress. Partners need time during the design stage to consider the implications for their teams and we should take time to better understand partners' organisational capacity.

The priority was to get money out quickly. It took a huge amount of work to get the fund up and running in such a short period of time, and all the organisations working on this programme found the timeframe challenging. It was manageable but only in the short-term, and only with increased effort and workload on their part. SAWN reported, as a small team, staff felt under pressure to meet the deadline and they had to work long hours to gather all the documentation. In spite of its due diligence, Turn2us didn't fully understand each organisation's capacity. For future projects, partners should co-design a capacity self-assessment to ensure there is understanding of the input each partner organisation can realistically manage.

The timeframe meant that a lot of work went into a short period of time and then suddenly the programme was over. How can we build on the partnership even if we don't have funding for another grant?



“The programme meant that we were able to respond to women's needs and provide an immediate solution and, in some cases, life changing funds to impact women's lives significantly. Going forward, it will be difficult because we do not have the ability to continue yet the needs of women are still growing.”

Partner representative, SAWN



Case study: managing capacity issues

The programme added significantly to existing workloads but the £15,000 contributions that Turn2us gave to each partner were not enough to hire a new person dedicated to working on the fund.

Turn2us, on the other hand, hired a Programme Manager, a Facilitator and an Impact Analyst solely dedicated to the Covid-19 Response Programme. As a result, Turn2us could move much more quickly than the other organisations involved. The partnership needed to find a practical balance between involving everyone where possible, being mindful of the stark difference in capacity and trying to move away from traditional power imbalances – easier said than done!

Time spent building relationships at the beginning of the programme was crucial. It soon became clear that given the short timeframe, the number of meetings – steering groups, individual catch-ups, and ‘thinking space’ – was unmanageable for smaller organisations. Once trust was built between the partnership members, it was ok for Turn2us to use its additional capacity to make some decisions without consulting the other organisations in order to keep up momentum without burdening those with less capacity.

That organisational capacity and grant-making experience was, after all, a strength that Turn2us brought to the programme – just as local knowledge and community experience were strengths of the partner organisations.

Learning point

True collaboration doesn't mean that staff from every organisation have to join every single meeting to approve every single decision. Trust is crucial. As long as we trust each other and we feel there is a truly collaborative foundation, it's ok for a larger organisation to move the programme forward because it has the capacity to do so. Longer time-frames and capacity assessments will be built into the design of any future collaborative programmes.

Safeguarding

We know that people facing financial hardship due to Covid-19 could also be at risk of harm or abuse, so the application process needed to have a robust safeguarding approach to ensure that the grant would not put women at further risk. Turn2us's Senior Safeguarding Officer met with partners throughout the programme to understand more about the types of harm they were coming across in their work.

Safeguarding was the responsibility of the partners as they work directly with clients and can offer more appropriate support.

However, Turn2us realised that it did not always know if partners had responded to safeguarding concerns they saw in applications. To address this, the application form was tweaked so that partners could indicate whether they had dealt with the issue.

Key lessons

- Managing the grant fund was a considerable additional workload that was a challenge for some organisations, with the potential to change work roles.
- Getting a crisis fund up and running in such a short time was challenging, and Turn2us didn't fully understand each partner's capacity. In future, organisations should co-design a capacity self-assessment to ensure understanding of what each partner can realistically manage.
- Safeguarding was the responsibility of the local organisations, but Turn2us did not always know if safeguarding concerns on the application forms had been responded to. The forms were tweaked to address this.



Did we meet Aim 4?

Our evidence shows that by working together Turn2us and community-based organisations can more effectively target support to those worst affected by Covid-19. As a partnership, we deepened our understanding of the financial issues people are facing, and we have built lasting relationships, both within the partnership and with other organisations to ensure that support is constantly evolving to meet people's needs.

The success of the programme – and therefore the positive outcomes for grantees – was only possible due to the relationships of trust built between the partnership and Turn2us. The devolved decision-making and collaborative approach helped to build lasting relationships. And recognised that community-based organisations are best placed to make decisions about who gets a grant and how to administer the funds in their particular community.



"It has [been] a refreshing and positive experience, when often managing a fund is fraught with red tape, overzealous compliance and risk averse in addition to taking valuable time."

Partner representative, SAWN

Recommendations for funding organisations

The partnership has identified four factors that were critical to the programme's success and should be considered by any organisation looking to make an impact via community grant-making:

1. **Community-based organisations know best the needs of their local communities and therefore should be at the centre of decision making.** Devolved decision making was a particular strength of this programme. Recognising the power imbalance and actively mitigating it helped to make the programme a truly collaborative and mutually-beneficial one.
2. **The speed and simplicity of the application process and payment of the grant protected people's dignity and built trust** between the both parties.
3. **Non-conditional cash grants** enable people experiencing financial hardship to be in charge of their own lives and their own ability to thrive. The partnership was mindful of avoiding a paternalistic approach that often rests on an underlying assumption that people do not know how to manage their finances.
4. **Cash grants alongside personalised support from community-based organisations are a powerful combination.** As a partnership, we were able to improve the outcomes of people who had been severely impacted by Covid-19 by offering immediate financial relief along with the support and expertise from community-focused organisations. The increased levels of trust between support worker and grantee meant that organisations had a deeper understanding of the issues facing people, and could offer more personalised support as a result.

Future programmes of this nature should consider the following:

- **System change:** A one-off grant cannot usually solve all an individual's financial problems. We have not, in the most part, taken people out of poverty and kept them out of it. Turn2us and other funding organisations should consider how to create lasting change through system change work and should be realistic about the time it takes to achieve this.
- **Measuring longer-term outcomes:** The project was an urgent, short-term response to the Covid-19 crisis, and therefore the evaluation cannot capture the longer-term impact of receiving a non-conditional cash grant. It would be useful for similar grant funds to consider the merits of capturing the longer-term impact and build this extra time into the monitoring, evaluation and learning framework.



Appendix 1:

Partner organisations



Ananna: A Manchester-based organisation which has been empowering women predominantly from the South Asian community for over 30 years. Ananna creates a safe, welcoming and inclusive space that is led and run by women for women. It promotes social, financial, economic and political independence and minimises the adverse effects of deprivation. Ananna works with women who are survivors of domestic abuse and women facing mental health issues. They provide drop-in services, advice sessions, and health and wellbeing activities. Ananna also runs weekly groups including coffee morning, a carers group, a young girls group, exercise lessons and English classes.



Haringey Council (Connected Communities Programme):

This programme aims to improve access to council/voluntary services and support in Haringey to encourage residents to live their version of a good life. Connected Communities provides support in a number of areas including benefits and financial advice, Council Tax, employment, parenting and childcare, and English learning. They also support families to address debt and stop financial problems from getting worse. The Connected Communities advisors can introduce people to specialist advisors as well as provide information, advice and guidance to support people to become more independent.



Fair Money Advice (FMA): Fair Money Advice (FMA) is a UK registered charity focused on providing free impartial debt and money advice and financial capability support for London communities since 2001 (previously Money Matters Project). FMA provides emergency debt support for over-indebted individuals, preventative advice to stop individuals sliding into debt; and capability building to improve financial management



Hopscotch Women's Centre: An organisation whose mission is to enable Asian women to actively participate in society and make informed decisions that enable them to achieve their aspirations. Hopscotch offers a range of support services such as domestic abuse support, welfare advice and refugee advocacy to support the empowerment of Black, Asian and minoritised ethnic women in Camden. Hopscotch also runs a better employment project focusing on improving financial wellbeing, developing skills and achieving their goals by providing one to one and group sessions.



Support and Action for Women's Network (SAWN):

SAWN was established in 2007 to promote the welfare of Black African women in Oldham and Greater Manchester so they can realise their full potential. At the Women's Centre, SAWN provides support with mental health, domestic and honour-based violence, and provides advice on immigration, finance and money management. SAWN also runs a Female genital mutilation (FGM) Survivors group, provides one to one support for women in prisons around the North West and provides a food bank. At the Charity Shop, SAWN provides volunteering and training opportunities as well as advice and guidance on job preparedness and education.



Toynbee Hall: An organisation that tackles the causes and impacts of poverty in East London, and further afield. Toynbee Hall provides advice services, youth and older people's projects and financial inclusion work all geared towards supporting members of the community to open up and gain access to opportunities. They also provide advice on debt, employment, and housing as well as advice on family issues including domestic violence and forced marriages.



Turn2us: Turn2us is a national poverty charity that offers practical information and support to people facing financial insecurity. The organisation works alongside those who have experienced not having enough money to live on to develop tools and services that help people cope with life-changing events such as job loss, illness, or bereavement.

The Turn2us website includes a Benefits Calculator to find out what welfare benefits and tax credits you could be entitled to, a Grants Search to learn if you might be eligible for support from over 1,500 charitable funds, and a range of information and resources to help those of us who are struggling to get by. They also provide direct financial assistance through a range of specific grant funds that are managed directly by the charity.





If you would like to find out more about our work and how you or your organisation can get involved or lend support, please contact our partnership or fundraising teams:

Partnerships@turn2us.org.uk
Fundraising@turn2us.org.uk

All the people pictured in this document are Turn2us service users with lived experience of financial insecurity. We are grateful to each and everyone of them for their generosity in agreeing to be photographed and sharing their stories with us.

Turn2us is a trading name for Elizabeth Finn Care, a charity registered in England and Wales No: 207812; and in Scotland No: SC04098

