



Learning from crisis grant-making at Turn2us

June 2023

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**Turn2us: Tackling financial
insecurity together**

Foreword

At Turn2us, our first step into crisis-response grants was the [Covid-19 Response programme](#) in 2020. In December 2021 we made the decision to develop a second crisis response fund, this time focused on helping people facing acute financial insecurity over the Winter against a backdrop of a rapidly increasing cost of living and a country still trying to recover from the economic and social impact of the pandemic.

The learnings from the Covid-19 Response programme helped shape our approach and, over the past 14 months, learning has been an ever-present and essential part of our work as our crisis response programmes have evolved.

The driver behind the Winter Grants programme was to provide cash grants to people experiencing severe financial insecurity and struggling to cover the very basics including food, energy, clothing and toiletries over the challenging winter months. It also gave us a unique opportunity to trial some new ways of working, to test out a different approach with a greater focus on trust, significantly reducing the burden on the applicants and learn what the impact of this type of crisis response can have on individuals and families living in poverty.

This evaluation was a crucial part of that programme and has helped to inform and shape our future ways of working in response to a dramatic and volatile economic situation.

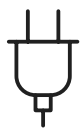
We hope you find the learning and insights useful, interesting and in some cases very moving. I'd like to thank all the women who received a grant and participated in the evaluation process, thank you for trusting us with your stories and sharing your experiences with us.

Thank you to the partners who were integral in helping deliver the Winter Grants programme; [Hopscotch Women's Centre](#) and [Support and Action Women's Network \(SAWN\)](#) together with the team at the Turn2us helpline who answer thousands of calls each year from people seeking assistance. Thank you to the funders who contributed money towards the Winter Grants programme; [Cadent Gas](#) and [Westminster Foundation](#).

Finally, to the authors of this report, Valerie McKie, Patsy Quinn and Sophie Wall, thank you for the time, energy, empathy and enthusiasm that went into this evaluation, together with your critical eye and insightful analysis.

Jules Tompkins

Head of National Grants



The driver behind the Winter Grants programme was to provide cash grants to people experiencing severe financial insecurity and struggling to cover the very basics including food, energy, clothing and toiletries over the challenging winter months.

Executive summary

This report presents our learnings and reflections as a grant-making organisation working within the crisis response space. Learnings are drawn from a coproduced evaluation of the Winter Grants programme.

The Winter Grants programme provided rapid financial assistance in the form of unrestricted cash grants, paid in three instalments to families experiencing, or at high risk of, severe financial insecurity and for whom the winter was further exacerbating the situation.

We coproduced our evaluation with two Peer Evaluators with the intention of centring the perspectives of people who have used our services and have lived experience of financial insecurity within the design and execution of this research.

We found that:

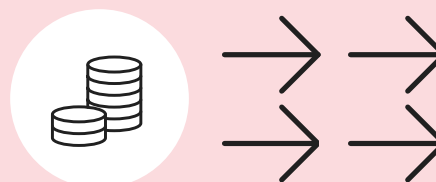
- Universal Credit did not cover the basics, especially against the backdrop of the rising cost of living
- Being unable to work was a barrier to financial security
- Those with no recourse to public funds had access to insufficient financial support
- Women had been placed in inadequate 'shell' social housing
- Women were generally managing their situations alone

Impact of crisis grants

- Crisis grants offer short-term financial relief to people facing emergencies
- Crisis grants offer stress relief for both mothers and children

Lessons for programme design

- A direct referral route via the Turn2us helpline improved staff relationships and wellbeing
- Fewer safeguarding concerns were reported by the Turn2us helpline team
- Application process was straightforward
- Receiving the grant in three instalments allowed women to prioritise their spending, plan and budget
- Three instalments allowed women to spend a little on themselves or their children which improved mental wellbeing
- Follow-up calls to grantees were personable and reassuring



For organisations operating in the emergency grant-making space, or are thinking about doing so, we recommend considering these four learnings to inform your programme design:

1. Cash grants should be considered as tools to address immediate financial need
2. Keeping things simple builds trust
3. It's important to build connection and check in with grantees throughout the process of applying and receiving a grant
4. Consider joined-up services to increase the efficiency of the service and increase staff morale

The Winter Grants programme

The Winter Grants programme was a discretionary fund based on referrals from the Turn2us helpline and two approved partners, Support and Action Women's Network (SAWN) and Hopscotch.

SAWN promotes the welfare of Black African women in Oldham and Greater Manchester so they can realise their full potential. Based in London, Hopscotch's mission is to enable Asian women to actively participate in society and make informed decisions which enable them to achieve their aspirations. Both organisations provide a range of support including domestic abuse support, welfare advice, mental health support, and immigration advice.

The programme provided rapid financial assistance in the form of unrestricted cash grants in three instalments to families experiencing, or at high risk of, severe financial insecurity and for whom the winter was further exacerbating the situation.

The grant was available to residents in England and Wales who were either **out-of-work households with children, lone-parent families on low-income**, and, through partner referrals only, people with no **recourse to public funds** (NRPF).

The programme trialled new processes for Turn2us: it was entirely referral-based; we did not ask for bank statements or any evidence of benefits as part of the application process; grants were paid in three instalments over three months. Grantees were not required to provide any evidence of spend or monitoring information.



The programme trialled new processes for Turn2us: it was entirely referral-based; we did not ask for bank statements or any evidence of benefits as part of the application process; grants were paid in three instalments over three months.

Referrals from the Turn2us helpline, Support and Action Women's Network (SAWN) and Hopscotch.

**turn
2US**



hopscotch

The programme in numbers



Distributed 250
grants totalling
£458,800

65%

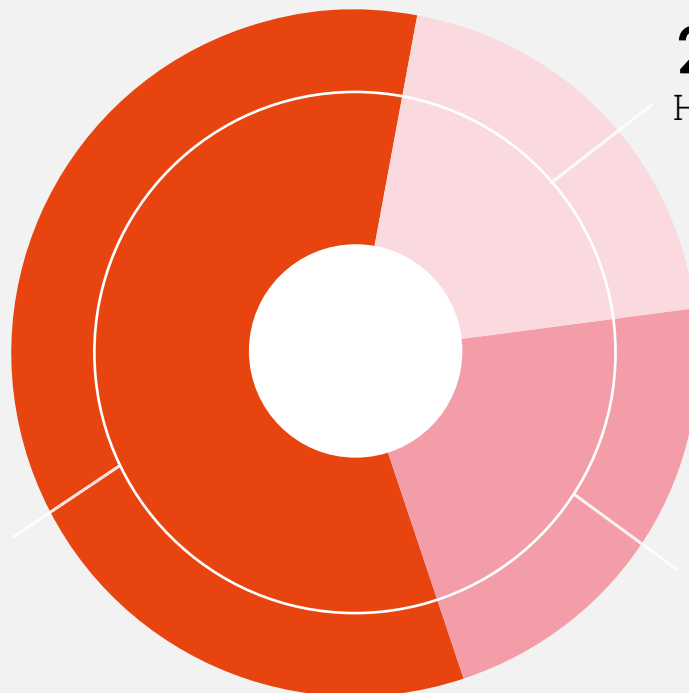
of grantees were aged
between 25 and 44

75%

of grantees were single

% of grantees
referred by
programme
partners

58%
Turn2us
helpline



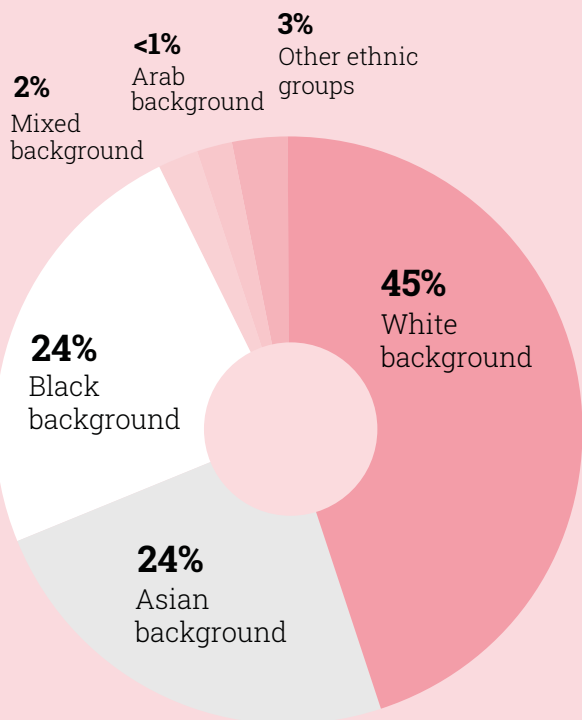
20%
Hopscotch

22%
SAWN



Average turnaround time from referral
to a decision was two days

The programme in numbers (cont)

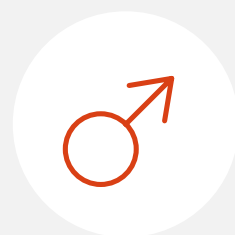


The largest proportion of grants went to people from **White (45%)**, **Asian (24%)** and **Black (24%) backgrounds**, followed by people from a **Mixed background (2%)**, **Arab background (<1%)**, and **other ethnic groups (3%)**.



92%

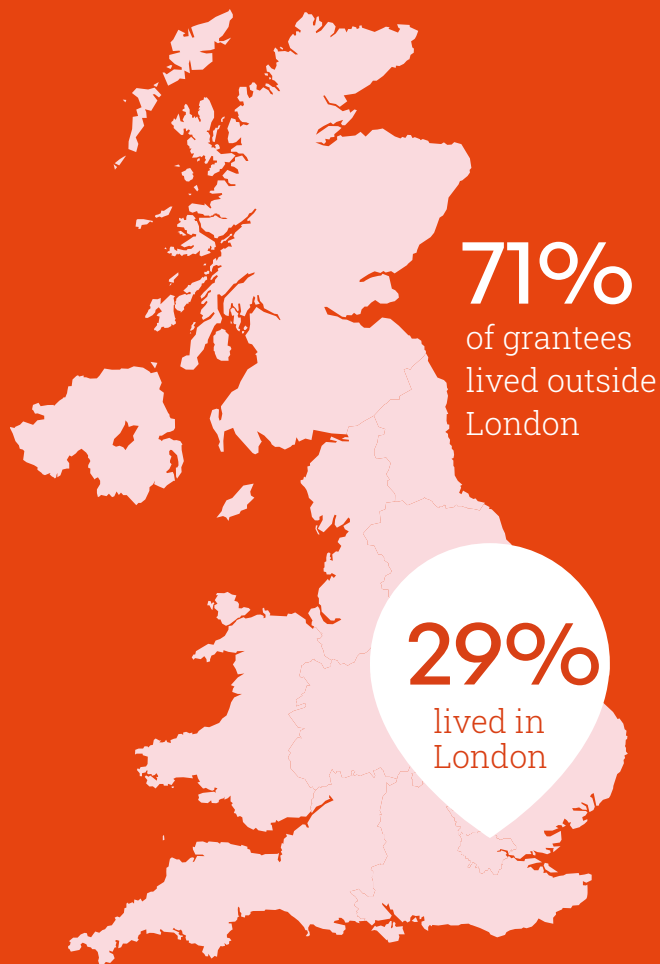
of grantees identified as female



6%

identified as male

% of grantees by location



£2,000

was offered to grantees based in London

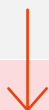
£1,800

if they were outside London (due to the differences in housing costs)

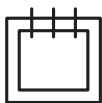
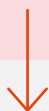
Grant programme design innovation



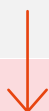
1. **Helpline referred grantees:** Grantees could not apply directly to this programme; they had to be referred by a Turn2us helpline advisor or by referral partners, SAWN or Hopscotch. This was the first time the Turn2us National Grants team had worked directly with the Turn2us helpline to refer callers who met the eligibility criteria for a crisis grant.



2. **We did not require bank statements or evidence of benefits as part of the application process:** This programme was designed with a focus on trust. We wanted the process to be light touch, enabling a rapid turnaround time, and so applicants were not required to submit any 'proof' of their financial situation. We captured the information we needed through a conversation, introduced digital ID checks, and used a secure online platform to verify bank details.



3. **Grants were paid in three instalments over three months:** Up until this point, Turn2us had in the main only offered one-off grants paid as an upfront lump sum. The short-term nature of the programme provided an opportunity to better understand the impact of paying a grant in instalments and consider if this should be introduced alongside a single payment option in the future.



4. **Grantees were offered follow-up calls:** These calls were designed to check-in with grantees once their emergency situation had been addressed and to signpost them to additional avenues of support beyond Turn2us, if needed.

Our grant evaluation approach

What do we already know about grant-making at Turn2us?

The evaluation of the collaborative Covid-19 Response programme (October 2021) found that:

- Non-conditional cash grants enable people experiencing financial insecurity to be in charge of their own lives and their ability to thrive. Grants give vital breathing space, allowing people to see there is light at the end of the tunnel.
- Cash grants alongside personalised support from community-based organisations improved the outcomes of the grantees interviewed as part of the evaluation.

Therefore, we wanted to build on the learning we'd already gained and focus on learning from different ways of working rather than the impact of specifically working with partners, SAWN and Hopscotch. If you want to learn more about building collaborative grant programmes, please read [our Covid-19 Response report](#).

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Our evaluation objectives

We set out to:



Learn about the circumstances people are in when they come to Turn2us or a referral partner for support, particularly within the context of the rising cost of living



Explore the impact of an unrestricted cash grant on people's short-term financial outcomes and wellbeing



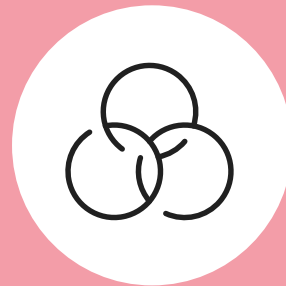
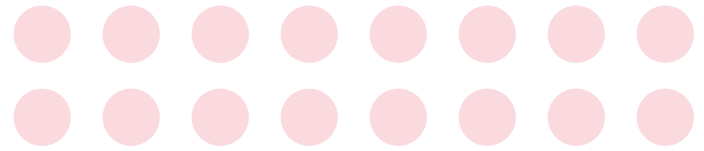
Evaluate the effectiveness of the programme's piloted processes and referral pathways

Coproducing our approach

We coproduce our work at Turn2us. Designing and delivering services in collaboration with those of us who have direct experience of financial insecurity and poverty helps develop a deeper understanding of the issues we seek to address and increases the impact of our work for those who use our services. Our processes for evaluating and learning from our work must also reflect this commitment.

As a result, we coproduced our evaluation by working with two Peer Evaluators who have lived experience of financial difficulty and have used Turn2us's services in the past. All aspects of the evaluation, from design through to data collection, analysis and report-writing, were co-designed and collaboratively produced. Peer Evaluators received training on safeguarding as well as designing and conducting qualitative interviews prior to starting the project.

The evaluation was fully qualitative, with an emphasis on collecting and analysing the views of people who received a grant and the teams who delivered the programme. This led to 16 semi-structured interviews lasting up to 60 minutes conducted on Zoom or over the phone and two focus groups with the National Grants team and the helpline team, respectively.



16 semi-structured interviews lasting up to 60 minutes

All aspects of the evaluation, from design through to data collection, analysis and report-writing, were co-designed and collaboratively produced.

Limitations

We did not have a deliberate sampling approach which means we are likely to have heard from people who are the most engaged and therefore able to participate. People who are really struggling are, by definition, unlikely to have engaged with the evaluation.

Despite at least 6% of grants being awarded to men, we were unable to engage any men in the evaluation, therefore a male viewpoint is missing from this report.

We were unable to interview anyone from Hopscotch as part of the process due to an increasing demand for their services during the period the evaluation took place. The report is therefore limited to only exploring the outcomes via two (Turn2us helpline and SAWN) of the three referral routes.

You can find a more detailed breakdown of who we spoke to in Appendix 1.

Learnings from our coproduced evaluation

Who did we support through the Winter Grants programme and what situations were they facing?

Most research participants were young, single mothers with young children. All who were eligible for it – i.e. had recourse to public funds – were on Universal Credit, and most of the interviewees were recently unemployed. For many, ringing the helpline was a last resort as all other options had been exhausted. They were facing a range of difficulties at the time of ringing the Turn2us helpline or approaching their referral partner, SAWN. The issues they were facing were often cumulative, compounding and enduring.

Universal Credit did not cover the basics, especially against the backdrop of the rising cost of living

Providing the basics for their household and children had become increasingly difficult for interview participants since the pandemic and, more recently, the rising cost of living due to an increase in prices and accumulating debts. The UK has seen inflation skyrocket resulting in steep price increases of food, gas and electricity and therefore incredible pressure on household budgets. For the months the programme was live, inflation rose from 6.2% in February to 9.0% by April 2022.¹ The rising cost of living has had a disproportionate impact on low-income households.

Against this backdrop of having to weather increasingly more expensive living costs within an already limited income due to the inadequate levels of Universal Credit, we often found that a single event had tipped participants over the edge into severe financial precarity. These life events ranged from moving into new 'shell' social housing in order to flee an abusive relationship, to a recent diagnosis of a health condition for either themselves or their children. Before this event, they had 'enough' to pay for the basics (gas, electricity, food and rent), and not go without.

Then something changed and they no longer had 'enough' to get by. There was also a strong sense that the process of claiming Universal Credit was complex, took a long time, and wasn't enough to live on.

"I haven't been able to do a full shop for over a month, so I just have to nip to the shop here and there and get whatever I can with what I have, because money is so tight. Even baby milk. My son's six months so he's still on baby milk and that's £16 a tub at the minute so his child benefit's not even covering that, let alone nappies, wipes, clothes. It's just so hard at the minute." Willow, Grantee in receipt of Universal Credit²

"I struggle with day-to-day things, obviously, because prices have risen and I've got three kids that won't stop growing." Ainsley, Grantee in receipt of Universal Credit

"Because obviously, the baby milk is so expensive, there would be times where I would rather not eat for days on end than my children – they need to eat before me." Ainsley, Grantee in receipt of Universal Credit



9%

For the months the programme was live, inflation rose from 6.2% in February to 9.0% by April 2022.

¹Month-to-Month UK Inflation Rate, Rate Inflation, September 2022 [Date accessed: Monday 24th October 2022]

²Pseudonyms have been used throughout this report to maintain anonymity.

Being unable to work was a barrier to financial security

Unemployment shaped the experiences of people we spoke with; none of the interview participants were working at the time of the interview.

For some, this unemployment was a recent state as they were unable to find work after losing their jobs as a result of the Covid-19 pandemic. This especially impacted those who had worked in the hospitality and retail sectors or those who had no recourse to public funds (NRPF). For others, work was not a viable option for them due to declining physical and/or mental health impacted by complex and often traumatic situations, like domestic abuse.

"I have tried to work, but I'm not mentally stable at the moment. I've still got quite a lot to try and recover from, so I'm going to take that time to sort myself out, then once the kids are settled hopefully in school, then I can start looking and get back on my career." Hallie, Grantee

Some made the choice to not work and instead care for their children until they could go to school as this was more financially viable than paying for childcare.

"Going back to work is just going to cost me more money than it is not working with childcare etcetera, so it's basically a waiting game for school to come around." Willow, Grantee

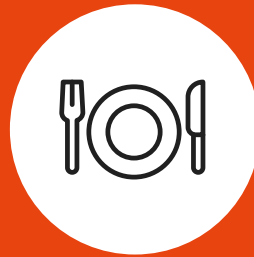
Those with no recourse to public funds (NRPF)² had access to insufficient financial support

The effects of the pandemic and rising living costs were felt more acutely by those who had an insecure immigration status, who either lost their jobs during the pandemic and were unable to claim for state benefits or were asylum seekers who are prohibited from working and have to survive on £5 a day. Steep increases in prices have hit this group particularly hard:

"It's £5 per day. Yes, so you have to buy clothes, you have to buy food, you have to buy almost everything. You go to the shops, everything, the prices have gone up. No matter how expensive things are, you still have to go with £5..." Jocelyn, Grantee

"I was already on no recourse to public funds, so I was struggling financially, because it meant that if I didn't get a booking, if I didn't get any catering for that month, I had zero income." Anna, Grantee

These experiences demonstrate how the additional barrier of immigration status can impact people's access to financial support. The women with NRPF spoke of feeling invisible in the eyes of the state, or needing to minimise themselves so the immigration service doesn't 'come knocking for them' – even though this status does not make you illegal in any way.



£5
per day

The effects of the pandemic and rising living costs were felt more acutely by those who had an insecure immigration status, who either lost their jobs during the pandemic and were unable to claim for state benefits or were asylum seekers who are prohibited from working and have to survive on £5 a day.

² A person will have 'no recourse to public funds' if they are 'subject to immigration control'. They are able to access employment but have restricted access to public funds including mainstream benefits.

Women had been placed in inadequate 'shell' social housing

Housing-related costs and issues were another prominent theme. Often to escape an abusive and violent relationship, interviewees had been rehoused, with their children, in 'shell' social houses without furniture or carpets and, in one case, without access to the gas supply. Some houses were even in a dangerous condition for children, with carpet hooks and nails in the floor. The houses needed flooring, curtains to ensure privacy, white goods and furniture for the children, amongst other things.

"There were little things like when I moved here, the gas was capped off. I didn't even have any gas, so I couldn't even bathe the children in hot water. I had to use the kitchen sink with boiling water and things like that. When I was asking the council and the housing association, they said that I had to pay £75 to get it uncapped. That was just money I didn't have."

Hallie, Grantee

"Me, as a single mum moving to a new place, [...] the council have stripped it back and there's no flooring, no carpet, nothing, it's literally just a white [box]."

Ainsley, Grantee

Women were managing their situations mostly alone

Even with friends and family in the picture, it was clear that the women who were referred to us by the Turn2us helpline were mostly managing their situation alone. This was especially true for the women we spoke to who had fled domestic violence. Whilst they had one or two close friends they could rely on for emotional support, they had no one they could rely on financially.

"I was getting a bit of support yes, but obviously with people struggling as they are, it was hard to try and get help from them as well as they try to look after themselves." Willow, Grantee

"...my mum and dad help me as much as they can, but I can't expect them to pay for everything all the time."

Zara, Grantee

In situations like this, access to support from organisations was valuable for some of the women we spoke to. Our referral partner SAWN was often referred to as a family which indicated how close-knit the women within the organisation are and how extensive the emotional support was.

"Every Tuesday we meet and have a safe space. We just talk about anything, everything, and even the topics that feel like a taboo outside there, we talk about them here...we're just motivating each other, empowering each other. I was like, I've never seen anything like this within the Black community."

Jocelyn, Grantee

"SAWN has honestly been my extended family. I feel like I talk to SAWN more than I talk to my mum."

Emily, Grantee



Some houses were even in a dangerous condition for children, with carpet hooks and nails in the floor. The houses needed flooring, curtains to ensure privacy, white goods and furniture for the children, amongst other things.

What did we learn about the impact of crisis grants?

In most cases, the grant was distributed in three instalments over three months and could be tapered or given in equal amounts. There were exceptions where the grant was paid in one lump sum, when the grant was needed to help with 'shell' housing, for example. There was a consensus that receiving the grant in three stages had a positive impact on both participants' financial situation and their mental wellbeing, and by extension, their children's mental wellbeing. All interviewees said the grant had made a substantial difference to their situation.

Crisis grants offer short-term financial relief to people facing emergencies

"Every penny has a big impact." Anna, Grantee

The interviews suggested that, due to the complex and multiple problems facing these women in financial insecurity, the grant would never be 'enough' – but it did go very far in stabilising their financial situation, by addressing their immediate need, and stopped things getting significantly worse for them and their children. Prior to receiving the grant one person had considered selling all her belongings, while others had had to rely on loans and credit.

"[I would have] fallen into more debt, gone backwards...I would've just gone back to spending the credit cards." Nahla, Grantee

"My only option was to start selling stuff, really. I could [have] sold practically everything that I owned, but I still don't think that would have been a lot to be honest, because I don't have much." Willow, Grantee

Some interview participants had run out of options to access support without increasing their debts. They shared that they didn't really know what they would have done without the grant.

One interviewee bought new bedroom furniture for her son with post-traumatic stress disorder and anger issues. She felt the grant went beyond improving short-term financial outcomes because her son was more comfortable in his room and therefore less likely to damage his furniture. Another interviewee thought the grant had had an impact on her situation longer-term as it had allowed her to pay off all her credit cards. Having a 'zero balance' meant she was much less likely to fall back into debt.

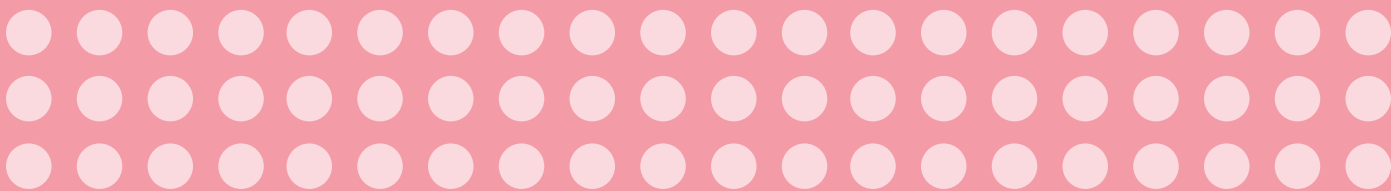
Crisis grants offer stress relief for both mothers and children

"[It gave me a] glimpse of hope" Emily, Grantee

"If there's a time when there's a few pounds left over then the boys will get something, or they will get a treat, but it's not very often that they do..."

Willow, Grantee

With the lingering consequences of the Covid-19 pandemic and the emerging cost of living crisis, the struggles of providing for children as a single parent were sadly, but not surprisingly, common themes. Alongside this was the feeling of immense stress and emotional toil directly linked to their financial insecurity, which impacted their own mental wellbeing and that of their children.



What did we learn about the impact of crisis grants? (cont)

Participants spoke of how their children compared themselves to their peers at school, and how this in turn negatively impacted their own perceptions of themselves as mothers, because they could not provide things for their children that other parents could. The stress that financial insecurity feeds was not isolated to the mother, but also felt by their children.

"[I]t makes you feel like a bad mum, because you see all these other kids who have all this nice stuff, and then your kid wants it but you can't give that to them."
Willow, Grantee

"I don't like to make my daughter see herself as different from another children in school. When she sees her friends are wearing new shoes, and she only has used shoes all the time, maybe she would [ask and say], 'How come I've never had new shoes?'"
Jocelyn, Grantee

"I have to keep face for my kids...I'm poker facing. I'm doing the most. I'm really using all my last energy and resources that I have to make sure I've created a lovely, safe, warm, nice, healthy environment for my kids. I was slowly crumbling into pieces." Emily, Grantee

It was clear that financial security positively impacts mental wellbeing by giving much-needed breathing space. All interviewees spoke of feeling relieved and much less stressed after receiving the grant – they did not have to worry about the immediate costs piling up and felt more stable after getting themselves back on track.

"It got me to a place...where I'm not really struggling anymore. I haven't got anything hanging over my head anymore." Zara, Grantee

"It just took so much stress off me. I felt a lot better. I slept a lot better as well. I wasn't up all night, thinking, what am I going to do?" Ainsley, Grantee

Interviewees had reflected on how their prior stress had been absorbed by their children, who were aware that the situation had changed materially when their mums couldn't work:

"My daughter broke down at school, [and she said to the teacher], 'Oh, I just want my mum to be happy. She's worrying too much, so we just want her to stop worrying, we just want her to be able to go back and do her business.'" Anna, Grantee

"Even when we go out somewhere they're like, 'Are you sure you can afford it?' I'm like 'My money's my issues, not yours, you don't need to ask that.'"
Lily, Grantee

In this sense, the grant not only impacted the individual, but this improvement in wellbeing also had a positive knock-on effect on their children.

"It wasn't only this one person that was saved [by the grant], it was families that were saved with that money, and it really made a great difference."
Jocelyn, Grantee

For those facing an insecure immigration status, receiving the grant made them feel seen when they are so often overlooked. For this group, even the fact that a grant was available to them was met with suspicion at first, as they assumed there would be a catch. This highlights how rare this type of financial support is.

"I think most of us [at SAWN] were like, 'Yes, okay, but seriously who is going to give us that amount of money? That's unreal!'"

"I felt very invisible for a long time, but then that just made me feel like, oh wow, some, okay, you care then. Someone does care, so it's okay." Anna, Grantee

There was a strong sense of resilience and optimism throughout the interviews – participants saw their situation as a temporary process and there was a sense of 'going back' into the world of work or training to improve their financial position. This resilience was drawn from a range of sources including their faith in God or their church community, or, in most cases, the desire for their children to be safe and thrive, no matter what.³

All interviewees spoke of feeling relieved and much less stressed after receiving the grant – they did not have to worry about the immediate costs piling up and felt more stable after getting themselves back on track.

³It is important to note that we did hear from the Grants team that some people who received a grant had contacted the team since the programme ended needing additional support as they were more desperate than the first time. The Grants team had an understanding that, for a lot of people, the situation would not have materially changed after the grant was spent.

Learning from new grant design and ways of working

The programme piloted new processes and referrals, namely:



1. Helpline referred grantees

Improved staff relationships and wellbeing
Fewer safeguarding concerns were reported

Direct referral route via the Turn2us helpline improved staff relationships and wellbeing

Across teams working on managing the grants and those making referrals on behalf of people calling the Turn2us helpline, working in this new and direct way had multiple benefits for both the teams and the individual grantees. The team managing the grants found working with the Turn2us helpline advisors was “definitely a simpler way of working” because they had a direct link to grantees.

The helpline team spoke extensively on how this way of working – being able to offer callers tangible financial support if they were eligible – had a positive impact on team morale. They enjoyed making referrals and making applications on behalf of callers because this differed from their usual way of working, which is using the Turn2us [Grants Search tool](#) to search for grants the caller may be eligible to apply for, or using the Turn2us [Benefits Calculator](#) to check which benefits the caller may be entitled to claim. The advisors found it more rewarding to have the option to offer grants to callers who were eligible.

“Often people call us and they’re used to being [told] no, no, no, or being signposted onwards, onwards, onwards so they can be quite frustrated.” Yaritza, helpline team member

“It boosted morale because we weren’t just telling people to go and speak to this charity or that charity, and we could directly do the referral...and then give them some hope.” Helen, helpline team member

However both teams shared that sometimes the number of calls and subsequent referrals meant that the programme had to be paused in order to address the backlog. Tied to this, there was a discomfort that it was ‘luck of the draw’ whether an eligible person rang the helpline and was offered a grant. This was due to the programme pausing referrals at certain times, meaning that people who were eligible and needed the support could not be offered a grant at that time.

Fewer safeguarding concerns were reported

Whilst the Winter Grants programme referrals were being accepted there was a 30% decrease in the number of safeguarding concerns reported by the helpline, helpline staff believed that being able to directly offer a grant to callers often prevented callers from becoming distressed, knowing that support was available, and reduced the likelihood of them discussing their current situation in a way which would be considered a safeguarding concern.

"We often have people who call us and there's literally no grants available that they can apply for. Essentially there's no help...so often that will result in us having to [raise a safeguarding concern about a] caller because they may threaten to do something...and we have a duty of care to that caller." Yaritza, helpline team member.

30%

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2. Application did not require bank statements

Application process was straightforward

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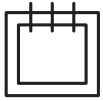
The application process took place over the phone and did not require the grantees to submit documents. The simplicity and ease of the process was surprising for applicants. It was clear that people were shocked and relieved they didn't need to jump through hoops to access the grant – and there was recognition that this is rare across the sector. They valued the non-judgemental response, and felt they were supported as individuals when they had nowhere else to turn.

Grantees appreciated not having to repeat their stories to the team and did not feel judged as part of the application process.

However, we need to be mindful of striking a balance between not asking too many intrusive questions while still gaining an understanding of what is happening for the person to see if we can offer any further assistance beyond the grant.

"...the whole process of just not having to tell your story, not having to fill in endless forms upon forms...Not many organisations do that; fly blind [and] not know the person...I've never met any funder who does that." Nahla, Grantee

"I think comparing [Turn2us] to the other two that I've had grants from, I think Turn2us was a lot more straightforward and easy going." Aimee, Grantee



3. Grants paid in three instalments, over three months

Allowed women to prioritise their spending

Helped women spend a little on themselves or their children

Receiving the grant in three instalments allowed women to prioritise their spending

There was a broad consensus that receiving the grant in three stages had a positive impact – it enabled participants to plan, prioritise and budget while knowing that they had additional money coming in. This led to marked differences in what the grant was spent on month to month. In addition to the financial impact, the relieving of stress about finances enabled people to see a light at the end of the tunnel and gave them hope and a deep sense of being cared for. One person described this as 'being treated like a human for the first time'. It seems like it was a stepping stone back onto a pathway of coming out of a deep fog of fear and anxiety.

"I loved the way [the grant was given in three parts], because it was almost like I could prep my life around it, so it was good knowing that this is the amount that this is the amount that's coming...It just allowed me to prepare." Emily, Grantee

"I knew how much was coming in over the next three months so I thought, okay, this is what we're going to do. This is how I'm going to do this. I'll make sure that we don't struggle too much." Nahla, Grantee

Grantees were not given the choice of whether they wanted to receive the grant in one go rather than three instalments. Some participants who were sceptical at first and said they would have preferred a lump sum conceded that, in hindsight, they preferred to receive the grant in the three instalments.

"If I'd had it in the beginning, it would have been all gone." Emily, Grantee

However, others indicated that they would have preferred a lump sum. For example, one participant spoke about how the three stages stalled her plans; she waited for the second instalment to pay off her debts and would have preferred the option to sort things out all in one go.

Three instalments allowed women to spend a little on themselves or their children

The first and second instalments of the grant, usually the largest amounts, were always spent on the immediate situation, addressing the practical reasons the interviewee approached Turn2us or SAWN for support. This included paying off essential household bills such as gas and electricity, paying off debts, buying furniture and appliances for 'shell' houses, and buying food for the family.

"It was more of a sit down, work out what needs to be paid first regarding the debts and then after I could figure out gas, electric, food, and then if there was something left over, I could get something for the kids, just clothes or something because they're forever mucking their clothes up or outgrowing them."

Willow, Grantee

The last instalment of money, the smallest amount if the grant was tapered, was spent on something for their children or themselves that didn't fall under the category of 'emergency' – but rather went towards a treat. For example, participants spoke of buying a new dress, a meal out, a dance class, a takeaway, securing a place for their daughter to do the Duke of Edinburgh Award, a new pair of trainers for their son. There was a sense that instances where money was 'left over' after all the essential costs were rare. Being able to plan was empowering and it was a relief to not have to be so reactive with their spending.

"I managed to put some away now for a rainy day... It's all gone but at least even for me to think like that, it was really nice. It was actually very empowering."

Emily, Grantee



4. Grantees were offered follow up calls



Felt to be personable and reassuring

Follow-up calls were personable and reassuring

This programme piloted a new approach whereby the Grants team planned to give each grant recipient referred via the helpline a follow-up call to check-in between their second and third instalment of the grant. However, due to capacity issues, the phone calls took place after the third instalment had been distributed. The purpose of the call was a personal check-in with the grant recipient and to offer any additional signposting or support.

There was an interesting contrast between how the Grants team perceived the follow-up calls and how the grant recipients experienced them. The Grants team expressed disappointment and discomfort in ringing people and not being able to give a tangible offer of additional financial support, knowing that most people were probably still struggling.

Contrastingly, the grant recipients really appreciated the follow-up and felt touched by the personable approach of the team.

"I felt so much more at ease when I actually came off the phone...I don't think she realises how much having that conversation had such a really good impact on me." Aimee, Grantee

This being said, we need to think about what the role of a caseworker should be at Turn2us and where the boundaries lie. The phone calls, although not intended to, represented emotional support and sometimes could be particularly challenging.

Recommendations for designing crisis grant programmes

Learnings outlined in this report have influenced our programme design at Turn2us and we think a number of these insights could resonate across the crisis grant-making sector:



Crisis grants support financial security:

Crisis grants address the short-term, immediate financial situation and offer crucial breathing space, but they are unlikely to change a person's situation in the longer-term. The grant split into three instalments supported some people to plan their finances and move from emergency needs to longer-term needs. Some would have preferred to receive the grant in one lump sum to deal with their financial situation, such as paying a large debt. For these people, splitting the grant amount across three months stalled their ability to deal with their emergency situation quickly in one go. Moving forward, consider offering both options to grantees so they can decide how best to address their immediate financial situation.



Keeping things simple builds trust:

This programme took a trust-based approach which prioritised turnaround speed of applications to money paid, in recognition that people needed money fast. Simple application forms help applicants and referral partners through the process and ensures the grants are processed quickly. It is however important to acknowledge that sometimes simplicity can make people question the legitimacy of the process and so building trust is important. For example, those with NRPF status might have experienced harm in similar state administered systems so trust might be low. Getting communication right can help people feel seen in a system that doesn't tend to support them.



It's important to build connection and check in with grantees throughout the process of applying and receiving a grant: Follow-up calls to grantees built trust, but there is a need to ensure staff feel supported to deliver increased communications. Staff must be supported through all points of contact with grantees.



Consider joined-up services to increase the efficiency of the service and increase staff morale: Helpline staff morale improved when they could offer tangible support rather than signposting to other organisations. Being able to offer this support to callers helps to reduce safeguarding risks associated with a negative helpline outcome.

Appendix 1: Participant demographics

Demographic categories	Population ¹	Sample (16)
Ethnicity		
Arab	1 (0%)	1 (6%)
Asian or Asian British	60 (24%)	0
Black or Black British	60 (24%)	8 (50%)
Mixed background	5 (2%)	0
White background	113 (45%)	7 (44%)
Other ethnic group	7 (3%)	0
Unknown	4 (2%)	0
Gender		
Female	229 (92%)	16 (100%)
Male	15 (6%)	0 (0%)
Unknown	6 (2%)	-
Age²		
18-24	24 (10%)	-
25-34	80 (32%)	-
35-44	82 (33%)	-
45-54	38 (15%)	-
55-64	11 (4%)	-
65-74	3 (1%)	-
75-84	4 (2%)	-
85+	2 (1%)	-
Unknown	6 (2%)	-
Employment status		
Carer	1 (0%)	0
Employed	33 (13%)	0
Self-employed	5 (2%)	2 (13%)
Unemployed	66 (26%)	5 (31%)
NRPF	21 (8%)	2 (13%)
Unknown	124 (50%)	7 (44%)
Housing status		
Council housing	25 (10%)	7 (44%)
Housing association homes	6 (2%)	0
Private rental property	12 (5%)	0
Refuge accommodation	6 (2%)	0
Shared accommodation	4 (2%)	0
Temporary accommodation	17 (7%)	0
Unknown	180 (72%)	9 (56%)
Marital status		
Cohabitation	5 (2%)	1 (6%)
Divorced	10 (4%)	1 (6%)
Married	21 (8%)	0
Single	184 (74%)	14 (88%)
Widowed	8 (3%)	0
Other	5 (2%)	0
Unknown	17 (7%)	0

¹Percentages have been rounded.

²Due to different ways databases Tableau and Harlequin log data, we could not match records and therefore do not know the age of the people who made up our sample.



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



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