

Turn2us News

Issue 02: November 2008

Working Together to Maximise Income

Research commissioned by Turn2us shows that 80% of people are more worried about money than they were 6 months ago but many are not well prepared should they lose their main source of income.

The reasons people gave for their concerns included the rising cost of living, the loss of savings or investments and decline in the value of investments and fear of losing their job. The paradox is that 25% of respondents said they would borrow from banks if they lost their income and 14% said they would use their credit cards. Only 4% would turn to a charity. This is despite the existence of 3,300 charities across the UK set up to help people in difficult times. Less than half (36%) of those surveyed said they would access welfare benefits and around one in eight (14%) said there wasn't anywhere they would be able to get money from.

Clearly more needs to be done to help people in financial need maximise their income, so that they are able to cope with sudden changes to their circumstances without jeopardising their long-term financial health.

Our research has also shown that people are most likely to seek help from an advisory agency and the internet. Clearly, in these difficult times, advisers need support to be able to deal with the influx of cases. Additionally, in this age of technology, people need to be able to find comprehensive, accessible and trusted information on income maximisation on the internet, to ensure they are aware of all the options available to them. Grant-giving charities will also need help to access people in financial need in a cost effective way, as their own resources become increasingly stretched.

At Turn2us, we have been working hard to make our new services available quickly for people who are concerned about and experiencing money problems.



We're pleased to announce that our new website and pilot helpline both went live in November. We are now working with a range of partners to increase awareness of our website and encourage intermediaries to sign up to using Turn2us to source income from benefits, tax credits and grants for their clients.

Thanks to the support of Elizabeth Finn Care, which founded Turn2us, we are able to offer all of these services for free to members of the public and intermediaries.

At Turn2us we believe that a holistic service of this nature can only be delivered by working in partnership with others. That is why we are very grateful for the support of our Strategic Development Group members (Advice UK, Association of Charitable Officers, Benevolence Today, Citizens Advice, Child Poverty Action Group, Home-Start UK and Money Advice Trust) who all make a contribution to Turn2us with their extensive expertise and access to their networks. We also appreciate the valuable time that hundreds of members of the public, intermediaries and grant-giving charities have volunteered to help us design and test the new services, to ensure that they meet their needs.

We look forward to working with you to help people maximise their income and navigate better through these stormy times.

Jolanta Lasota

Chief Executive, Turn2us



Founded by
Elizabeth Finn Care



Turn2us
to access benefits & grants



New Services from Turn2us

In October 2007, Turn2us launched a groundbreaking new website (www.turn2us.org.uk) that enables people to check their welfare benefit entitlement and search for a charity based on their need. They can then contact and apply to charities online or offline. To date the website has had over 100,000 unique visits and thousands of people have launched enquiries to charities or carried out a benefits check.



This includes factsheets, interactive tools and signposting to help further. The content has been written by experts and sourced from organisations such as, Citizens Advice, FSA, and NIACE.

- **A new design:** this enables people to easily navigate around the website and ask for help when needed. The website has been rigorously tested by users and will be accredited by the Shaw Trust for access for disabled people.

Pilot Helpline Live

Turn2us's vision is that its helpline will act as a gateway for people seeking grants and benefits – helping them to navigate through complex information and assess their options, motivating them to make the next step and putting them in touch with someone that could help them further. It aims to help members of the public and intermediaries, like home visitors, who are unable to use a computer easily.

Turn2us launched its pilot helpline in November 2008. The service is being provided by LTL Connect, a Cardiff based social enterprise experienced in providing income maximisation support. The pilot helpline is receiving calls from members of the public, channelled from other helplines, and from intermediaries and grant-giving charities seeking to sign up to Turn2us. The number is not being promoted to the general public during this pilot period. The pilot is being evaluated to further inform development of the service later in 2009.

Benevolence Today has launched a new resource about grant-giving charities. To find out more go to: www.benevolencetoday.org

Exciting changes ahead

In November 2008, Turn2us launched its new website. The website's content, functionality and design have been enhanced to further meet the needs of key users, which we've identified through research and workshops.

Developments include:

- **Intermediaries service:** designed specifically for advisers and support workers, this enables them to manage online enquires to grant-giving charities on behalf of individuals, within a secure area of the website, free of charge. Citizens Advice, Advice UK and Home Start UK have run workshops to test the new service with advisers from across the UK.
- **Extended knowledge base:** the website contains comprehensive, authoritative and accessible information on benefits, grants and money maximisation.

Visit us: www.turn2us.org.uk



Turn2us listening & responding to need

Our core values include being responsive and working collaboratively. Since our inception, we have worked to ensure that these values are integrated in the way that we work. Some of the ways that we are listening and responding to our stakeholders are:

- **Research:** in our first newsletter, we reported on findings from the Turn2us user research, carried out by Roehampton University, and used to inform our service development. Further to this, we commissioned a YouGov survey in October, to measure people's concerns about money issues and where they would turn for help if they lost their main source of income – a very real issue being faced by people across the UK today.
- **Evaluation:** Those of you who have used the website in the past few months, will have noticed that we installed an exit survey to find out more about our users, their experience and satisfaction and what action they intend to take as a result of using the website. Early results have shown that around half of Turn2us website users are members of the public seeking help for themselves and the other half are intermediaries. 82% have said the website met their needs and many said they will return to the site and recommend it to others. In addition, we will be commissioning a longitudinal research to measure the outcomes for users of the helpline and website.
- **Use involvement:** Hundreds of members of the public, intermediaries and grant-giving charities have volunteered their time to develop and test our services. They have tirelessly participated in surveys, focus groups and user testing sessions to ensure that Turn2us services are accessible and meet their needs.

We will continue to undertake all of these activities to ensure that Turn2us services really do meet the needs of our users and they have the opportunity to tell us, and others, about their views and experiences.

Turn2us has a unique opportunity to give some of the most excluded people in our society a platform to have their views and experiences heard by service providers, decision makers and most importantly us.

Visit us: www.turn2us.org.uk

Turn2us and Teacher Support Network working together to help Julie



Julie's Story

Julie is 41 and married with four grown up children. The youngest of nine children, she was the first person in her family to go to university and says she has always been looked up to by her siblings and family as the 'strong one'.

Having worked as a teacher for many years, Julie gave up her job as an assistant head a few years ago. She subsequently worked as a self-employed education consultant, which gave her more flexibility to care for her family – including her son, Mark, who had just been released from prison. Recently, Mark was murdered. This traumatic event placed an enormous strain on Julie – emotionally and financially. Unable to work while she was recovering from the loss of her son, she incurred debts, including substantial funeral costs, mortgage arrears, and outstanding bills from Mark's flat.

After numerous attempts to find support for her financial situation an adviser at Julie's local Citizens Advice Bureau referred her to the Turn2us website. Having identified the Teacher Support Network as a possible grant-giving charity that met her circumstances and needs, she was able to apply to them directly using the Turn2us online enquiry and application forms. The Teacher Support Network has helped Julie with advice about her financial situation, including council tax arrears and the powers that bailiffs have. She was also awarded a grant of £1,000 to help her cope with the overwhelming costs she had incurred.

Julie says. "I would definitely recommend Turn2us to other people. It was the prime source of information about the help available and it was quick and easy to use. I don't know where I would be today or what I would have done without the support I received from the Teacher Support Network after Mark died. They gave me hope and help when I needed it."

A Charity's perspective - The Teacher Support Network

The Teacher Support Network offers free and confidential support services to all serving, former and retired teachers living in England, Scotland and Wales, and their dependents. Services include coaching, counselling, advice, information and financial assistance.

Patrick Nash, Teacher Support Network's Chief Executive says: "Turn2us is a fantastic resource that ensures vital financial resources get to those who need it most. The current economic climate means that it is more important than ever that people suffering from a lack of money can receive support. The process of finding and obtaining the available financial assistance itself can be overwhelming and Teacher Support Network is pleased to be part of a project that means the right help can get to the right people."

If you're not already working with us, there are many ways to get involved and become part of the solution we offer - whether you are an individual or an organisation from the voluntary, public or private sectors. You could help us by funding service development and delivery, help us promote Turn2us and disseminate our materials or by donating your expertise, services or products.

Contact us

If you would like to:

- Find out more about Turn2us
- Sign up to use our service as a grant-giving charity or intermediary
- Receive news from us on a regular basis
- Tell us your views or a story about how you have used Turn2us to help an individual

Elizabeth Finn Care, the UK's leading grant-giving poverty specific charity, has founded and funded the setup of Turn2us.

Visit us: www.turn2us.org.uk **Email us:** info@turn2us.org.uk