



Safeguarding & EDIB Assessment - Consultancy

About Turn2us

Our purpose:

So everyone has the opportunity to build financial sustainability and thrive, support people need in the face of life changing events, and collaborates to tackle the causes and symptoms of poverty.

We've had a long and varied history over the years, but our mission has always been the same – to fight poverty in the UK and help people through tough times.

The charity began in May 1897, when our founder, Elizabeth Finn, set out to right wrongs of social injustices. Armed with nothing more than a desire to help and a handful of supportive friends, Elizabeth set out to make a difference to people who were struggling to heat their homes, or provide for their children. Today, her legacy lives on, with an even greater need for our services than ever before. Especially in the light of the coronavirus pandemic, which is predicted will have the biggest impact on economic well-being in the UK since the end of World War Two.

Our three year strategy puts us in a strong position to be able to offer people the support they need to keep themselves afloat while the forces around them are pushing them deeper into financial hardship. It is underpinned by the need to tackle the negative discourse and internalised shame around poverty; to campaign for a social security system that is redesigned to meet all of our needs.

Ali, Turn2us service user.



Our strategic aims

1

Deliver high-quality, practical programmes that include information and financial support so that people can build their own financial sustainability and thrive.

2

Deliver even better impact for people facing financial hardship through the co-production of our work with experts who have lived experience, in collaboration with other organisations and through a dedication to insight, evaluation, learning and improvement.

3

Build the profile of Turn2us and its work to reach people facing life-changing events and experiencing poverty, and secure support for the work.

4

Develop our influence on policy, practice and public opinion, tackling the prejudice towards people experiencing poverty and insisting on their fundamental rights to access social security.

5

Invest in our culture, systems, knowledge and skills.

6

Maximise our assets and secure income ethically to achieve impact.

How we work

We help people in three principal ways. The largest of these by expenditure is giving direct financial help through our own charitable grants. In 2019/20, we disbursed over £3.6m to 2,992 people.

The impact of a timely small grant can be extraordinary: for example, someone without a washing machine is likely to spend over £1,100 annually at the laundrette. With a washing machine, they will spend around £64 in the same period on electricity. Recent evaluation showed that the emotional benefit of receiving support was just as vital as the grant itself.

Our other activities focus more on chronic than acute poverty. Here, we support people to increase their income through welfare benefits, charitable grants and other support; and we help by highlighting ways to reduce essential costs. Our advice and signposting are available online, by phone and in person and by working in partnership with frontline organisations and community groups we can direct help where and when it is needed most. And the numbers from our last financial year are impressive.

We also work in close partnership with other leading sector organisations to lead and drive campaigns, undertake research and influence government and policymakers to drive lasting change in UK poverty. Examples of recent campaigns and reports can be seen on our website.



Aneita, Turn2us service user.

The need for our services

The surge in demand for Turn2us services has been unprecedented since the start of the public health measures in the UK to deal with the coronavirus pandemic.

The demand for our services Since march 2020



Over 4.4 million people have started benefit calculations, with over 2 million completing them.



More than 7.2 million people have visited our website for support – a significant increase on last year.



We have awarded more than **£3.4 million** in direct cash grants.



Over **991,000 people** have completed grant searches.



More than **131,000 people** have reached out to our helpline.



Who are the people using our services?



For every three men who seek our help, **seven women do.**



50% of benefits calculator users are in work.



Two out of three helpline users identify as having a disability, compared to between 15-20% nationally.



77% of benefits calculator users earn less than £10,000.



One in three online users identify as having a disability.



Half of those people accessing our services had seen significant decline in their finances in the last twelve months.



Two out of three benefit calculator users live in rented accommodation, compared to 20% nationally.



Paul, Turn2us service user.

Case studies

You can read more about the people accessing our services here:

Hayley ↗

Jane ↗

Sanaz ↗

Background reading

[JRF UK Poverty 2020/21](#) ↗

[SCM Measuring Poverty 2019](#) ↗

Further information

[View our Annual Report & Accounts 2019/20](#) ↗

[View our Strategy and Purpose](#) ↗

Our timeline

1897

Elizabeth Finn founds the Distressed Gentlefolks' Aid Association at the age of 72.

1904

The charity receives its first legacy from founding Chairman, **Colonel William Knolly**, of £450, which is £40,000 today.

1948

Shortly after the Second World War, there's a shortage of care homes for older people. The charity buys a home in Surrey as well as two other care homes the next year.

1965

The charity opens its first care home in the North of England, Hampden House, which was also the first purpose built care home in Harrogate.

1999

Times are changing. Following talks with supporters, the charity changes its name from the Distressed Gentlefolks' Aid Association to the Elizabeth Finn Trust in honour of our founder.

2007

The number of people coming to us for help is increasing so we create a new service called Turn2us. **The service sets up a website** and helpline to help people in financial hardship to access welfare benefits, charitable grants and other financial help and trains volunteers, advisers and caseworkers to help those who need further support.

2008

Elizabeth Finn Care wins the 2008 Third Sector **Award for Innovation in Grant Making**.

2009

Turn2us is formally reintegrated with its parent charity, Elizabeth Finn Care. The Charity reaches a major landmark as it has given away a total of **£130,000,000** in direct grants since its foundation.

2010

Elizabeth Finn Care wins a competitive bid from the City of Edinburgh Council to consolidate **35 poverty-related funds** into The Edinburgh Trust, a charitable fund for the people of Edinburgh.

2011

The Turn2us service grows in size with over five million people in financial difficulty using the service – this includes **over 100,000 calls** to the helpline since its foundation.

2012

The Turn2us online service receives the accolade of a **Nominet Internet Award** for being one of the best online charity initiatives in the UK.homes the next year.

2012

The work of Elizabeth Finn Care continues to grow with over **350 volunteers** providing face-to-face support to those seeking our help.

2013

Turn2us launches a new **Benefits Calculator** to take into account the greatest ever overhaul of the benefits system.

2015

We integrate all of our activities under the name Turn2us. This is to help us make the biggest impact we can for people experiencing tough times. We continue to give direct grants to people and their families under the name Elizabeth Finn Fund and The Edinburgh Trust.

2017

Turn2us launches the Response Fund to help to help people who have had a life-changing event in the last 12 months that has left them struggling financially.

2020

The charity launches its new purpose and three year strategy. This coincides with the coronavirus outbreak and subsequent lockdown, which we respond to by raising over £2.4 million and awarding a record **£1.3 million in crisis grants** within just three months.

Poverty in the UK

There were already one in five people below the poverty line in the UK before the coronavirus pandemic hit. However, in light of the coronavirus, the number of people struggling to get by is likely to increase as unemployment continues to increase and the economic future of our country remains uncertain. We know that it is the most vulnerable among us who will be impacted the most, with women, single parents, people with disabilities, and Black, Asian and other minority communities most disproportionately affected.

In the first 100 days following the March lockdown in 2020, we saw a huge surge in a demand for our services – an over 500% increase in some cases. One of the reoccurring issues people told us about was that they were struggling to cover the basics, such as putting food on the table, or paying their rent and bills. In a country that believes in fairness and justice, we believe that it isn't right that people are left struggling to keep their heads above water.

Around 14.4 million people live in poverty in the UK: 8.5 million adults, 4.5 million children and 1.3 million pensioners (Social Metrics Commission – SMC).

People with disabilities are much more likely to be living in poverty: half (50%) of households facing poverty consist of families containing one or more people with a disability (SMC).

Every year, the Joseph Rowntree Foundation (JRF) works out how much money you need to manage day-to-day in the UK. The latest figures show that single person needs £19,200 a year before tax and benefits; a single parent with one child needs £28,450, and a family of two parents and two children need £37,400.

In the financial year ending 2019, median household disposable income in the UK was £29,400.

Contrary to assumptions, unemployment is not necessarily a driver of poverty. Increasingly, it's people in work who face poverty.

Recent JRF research shows that 60% of people in poverty in Britain live in a household where someone is in work. However, renters are disproportionately affected by poverty: over 85% of people in poverty live in rented accommodation.

Around £20bn of benefits went unclaimed last year, reflecting the complexity of the system and barriers to claiming.

Each person not claiming just one benefit entitlement could be missing out on over £2,000. In 2017/18 Trussell Trust gave over one million emergency food packages, of which over 40% were given due to 'benefit delays' or 'benefit changes'.

At Turn2us, we are committed to working with others to change the poverty landscape in the UK. To do this, we co-produce our programme design, delivery and evaluation with people who have lived expertise of financial hardship. That, combined with our evaluation of our programmes and data insight will make the development of all of our work – from policy influencing, fundraising, communications and programming – fit for this purpose.

Our work in numbers

1 in 3

helpline users identify as having a disability, compared to between 15-20% nationally.

2.8 million

in grants were given to 2,986 people in financial need.

39%

of our grants were made to women and children escaping domestic violence.

2 out of 3

Benefit Calculator users live in rented accommodation, compared to 20% nationally.

1 in 3

online users identify as having a disability.

Half

had seen a significant decline in their finances in the last twelve months.

50%

of Benefit Calculator users are in work.

77%

of Benefit Calculator users earn less than £10,000.

Turn2us and COVID-19



Syeda, Turn2us service user.

“I’m living month to month already. Now with no income, I don’t know what I’ll do”

Syeda,
Turn2us service user

A virus we first heard of just a year ago has claimed over a million lives globally, brought cities to a standstill, and worsened our healthcare and economic divides. Lower wage earners suffered the most job losses while the stock market soared. In the UK some of us made £100bn of savings, whilst from Turn2us’s own research, we found that one in three of us now have to get into debt just to get by each month.

Working together we need to rebuild a more inclusive economy, distributing vaccines and ending the pandemic. Perhaps such progress also can help us address deep-rooted racism and inequality.

In the face of the huge increases of job and income losses and despite the swiftly created and largely successful Job Protection Scheme, furloughing and Self-Employment Income Support Scheme, it was inevitable that many would fall through the net.

Grant making has become critical to stop people being swept in to the trap of poverty, when everything costs more.. Incredibly, Turn2us awarded £4 million in cash grants in response to the sudden increase in income loss, including more than £1.3 million through our Coronavirus grant fund in just eight weeks, as well as our focussed grant-making in Edinburgh. We have supported a record breaking 5,000 families and individuals since April through cash grants alone.

During the summer we saw retailer after retailer hit the wall with household names like Debenhams, the Arcadia Group (Top Shop) and Bon Marche making tens of 1,000s of people redundant; while self-employed people and sole traders saw their order books empty.

At Turn2us in March and April, we saw the daily use of our Benefits Calculator rise from 5,000 to 50,000. Since then people have used it over 2.8 times in order to find benefits for which they were eligible. We have helped more than 1.2 million people complete grant searches so they can find other charities who can support them.

The digital divide has grown with increasing numbers of us struggling to pay for utility bills – including connection to the internet. That’s why our information and support to over 51,000 people through our helpline was so critical.

This year we pushed hard to change the way we designed, delivered, evaluated and developed our programmes – by integrating in a much more consistent and fulsome way the insights of the people for whom the programmes are designed. We now have a team of freelancers who have lived experience of financial hardship improving the impact of our work.

Our national research and insights from our own data show us we need to do a much better job of reaching those who experience financial hardship more severely and frequently. Black and Asian people, those who identify as disabled, women – particularly single parents, young people, and the self-employed have all experienced more significant drops in income, greater use of debt and all of the stress that comes with not having enough money to live on.

People have been extraordinarily generous. Daily Telegraph readers gave over £1.3m so that we could increase our grant making. We have built a our first long term corporate partnership – with Royal London We have been supported by Direct Line, Inflexion, Oakley Advisory and lots of individuals who made significant gifts for all of the work above. We smashed our voluntary income target to reach over £5m.

Ryan's story

“I found myself in an impossible situation, unable to afford the basics. Turn2us gave me a lifeline with their Coronavirus grant – helping me to get by in this crisis”

Ryan,
Turn2us service user



Paul, Turn2us service user.

Just before Christmas 2019, Ryan started a contract consultative chef role for a restaurant in his area. He predominantly works contract roles like this to help open and improve restaurants through his considerable experience as a chef.

Due to the pandemic, even weeks before the lockdown was announced his hours were decreased at the restaurant due to lack of business. Eventually he had to stop working altogether when the lockdown came into effect.

He was immediately left without income and unsure how he would get by, support his nine year-old daughter or keep up payments to his ex-partner with whom his child lives with. As he has been self-employed for a short period of time, he wasn't eligible for the Government's self-employment grant scheme.

Ryan has had to apply for Universal Credit instead – which won't completely cover his outgoings. Whilst he was still waiting for his first payment he saw a news broadcast which mentioned the Turn2us Coronavirus Grant, and decided to apply.

He was awarded a £500 Coronavirus Grant, which allowed him to manage for several more weeks. He's feeling much more positive about his short-term prospects but remains concerned about his job in the long term.

Contact us:

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