

Turn2us 2020 – 2023: Poverty, people, pandemic (from surviving to thriving)



Tamsin Trevains

Turn2us grant recipient

The coronavirus pandemic has taken a huge toll on our family's financial, emotional and physical health. My mental wellbeing has been pushed to the absolute limits since lockdown began.

We have two children; a boy and a girl, and my son is disabled so I am his carer, while my partner, Dean, works full time.

Within the first couple of weeks of the lockdown starting, Dean was laid off from work and we literally didn't know how we were going to survive. He is a labourer working for an agency, so has no job security at the best of times. When the pandemic first hit, his employers said he didn't meet the criteria for furlough as it wasn't a permanent job, even though he works full time (45+ hrs a week) and pays full tax and national insurance. This meant that we were immediately left in a dire situation.

We couldn't qualify for a mortgage repayment holiday. The supermarkets were empty and available items were limited to two. All our bills were continuing to pile up but we had no money coming in; no available credit cards and couldn't get approval for a loan to cover us in the short term.

We made a claim for Universal Credit. But we didn't know this would immediately stop our Child Tax Credits, which meant we lost out on the one-off coronavirus payment of £1,000. Our nightmare just seemed to be going from bad to worse.

“When I saw the Turn2us grant I was sceptical but applied and received the £500 award within a week to 10 days. It was a lifesaver.”

My parents live nearby, both are retired and not in a financial position to help much, although they do what they can. With our savings gone, I was petrified about the situation escalating and us possibly losing our home.

Having a child with special needs adds more stress and worry into the equation, even during normal times. My son has autism and only eats certain things, so trying to get his supply of essentials under the new limitations was causing a headache.

When I saw the Turn2us grant I was sceptical but applied and received the £500 award within a week to 10 days. It was a lifesaver.

The grant covered the mortgage that month, which was a huge weight lifted and tied us over until our Universal Credit started and my partner was eventually furloughed from work.

Although we used the majority of the grant to pay our mortgage, we had a little left over to give our child a lovely birthday,

which meant the world to the whole family. It is the little things like this that help create some normality and remind us of what's important in life.

My partner was talked into returning to work in June, on a 12-month contract. A week into the position he was laid off due to the company no longer being able to afford the staff costs. Come July, he was on his fourth placement in what was only a matter of weeks. Week on week, I'm worried about where we will be and if he will have employment. Thankfully we now have Universal Credit to fall back on. But it's really not ideal.

We are now just catching up and it's going to take a good 12 months to get back to normal. However, without that grant keeping a roof over our heads, I know we would have been in a much worse position.

But I am fearful there will be another recession and a second wave of the virus, and how these will impact our finances and security.

I'm also worried about my children's future and who will provide for my son's needs when we're gone or no longer in a position to look after him ourselves.

We are extremely grateful for the help provided by Turn2us; I just wish we found out about the charity sooner. Knowing that there is someone there to throw you a lifeline makes a huge difference when you're struggling to keep your head above water.

A word from Turn2us

Turn2us exists because there are millions of us in the UK like Tamsin, who have found ourselves facing financial crisis when the coronavirus pandemic took the wind out of our sails.

Even before the pandemic, there were over 14 million people in the UK locked into poverty, and that number is only set to increase as the economy, and the people who depend upon it, face the harsh consequences of this global pandemic.

Prior to March 2020, we had just finished drafting our strategy and were ready to move forward with gusto into the new financial year. As the impact of the virus became clear, we knew that we had to step up and make sure we could provide a lifeline to people who were at the brink of being pushed into financial crisis; and we were ready to abandon our strategy in order to do so. What we found instead is that our strategy was not just fit for purpose, but, it reinforced that we are the right organisation to face this crisis head on and make sure people have the help they need to keep their heads above water.

Our charity is here to offer the information and support people need in the face of life changing events, and collaborates to tackle financial insecurity. We help people by giving them direct financial help through our own grants; helping boost their income by connecting them to other grants and benefits that should be there to help them when they need it; and highlighting ways in which they can reduce their essential costs.

We will continue all this work in our new three-year strategy – which will include our 125th anniversary in 2022.

Our strategy recognises the internal transformation required if we are to address the reality of poverty in the UK.



Sally O'Sullivan, Chair Of The Board & Thomas Lawson, Chief Executive

First, poverty is not a permanent address – a place where people have always lived. Like Tamsin and her family, many people are already financially insecure, so life events such as illness, bereavement or unemployment or even a reduction in working hours can pull them into poverty. This pandemic has already highlighted how precarious our financial situations can be. People may move in and out of poverty, struggling to break free of its constraints. Low wages and rising living costs – such as food and rent – are a daily reality for growing numbers of people who have jobs but still can't pay the bills. That is why we aim to address the realities of life for the people we serve, and to challenge the prevailing myths around poverty and the stigma associated with claiming benefits.

Second, people affected by poverty are not one homogenous group, so often dubbed 'poor people'. Poverty is often talked about as if it only happens to someone else, even though it affects more than one-fifth of us. If we haven't experienced it ourselves, we almost certainly know someone who has. And never more so than now. Not having enough money to live on is not about 'other people': it is about us and our communities. If the people around us don't have the chance to thrive, our communities can't thrive either.

Third, poverty is not inevitable. It is fuelled by structural and systemic weaknesses that fail people at the pivotal moments that could make a difference.

It stems from decisions that guide the mechanisms of our economy and benefits system, as well as social exclusion related to age. This means that they can be re-designed to work better for people on low incomes.

Co-production – working with people who know what it is to have not enough money to live on – must be at the heart of what we do. By drawing on their experience, we can highlight what works and, importantly, what does not, in efforts to tackle financial insecurity. This is about empathy, not sympathy. It is about being seen as an honest broker that earns trust by treating people with respect. And it is about being there for someone at the moment they need us, equipped with workable solutions that empower as well as support.

We need guidance from people like Tamsin, who know only too well about the daily struggle to get by. By working with such experts, we can help our society develop the policies, economy and communities that will enable us all to thrive, not merely survive.



Justine, Turn2us service user.

Our purpose and a summary of our strategic aims

So everyone has the opportunity to build financial security and thrive, Turn2us offers the information and support people need in the face of life-changing events and collaborates to tackle the causes and symptoms of poverty.

What does that mean in practice?

- **Individuals are best placed to change their own lives.** Our role is to offer the support and information they want and need – rather than what we think they should have. They are the agents of change; we work with them to provide support and assistance.
- **Support and information should be co-produced and led by the people we serve:** people with lived experience and expertise.
- **Life changing events** – Many things, from the magnitude of coronavirus and lockdown to bereavement or the birth of a child, can cause financial shocks. This in turn can lead to financial crisis; locking people into poverty. We want to become deeply expert at knowing how to reach and support people at the pivotal moment: when they face the overwhelming stress of profound personal change and the consequent financial hardship.

“Receiving a grant from Turn2us was nothing short of lifesaving because it came at just the right time. It allowed us to stock the cupboards, pay our bills and even help the wider family who were also really struggling. I couldn’t believe it when we heard about the award because the culture in the UK is that you get nothing for nothing.

I’ve been living here for 15 years and never expected anything like this. We’d been forced to write to our local MP because things were so desperate, but then this happens and your faith is restored. I can’t describe how helpful it’s been.”

- **We are committed to collaborating with other organisations to tackle the causes of poverty.** An increase in people’s income is not enough when systemic forces, such as housing shortages, inequalities in the availability of goods and services and stigma, perpetuate social exclusion.

To achieve proper system change we need to work collectively with others to challenge the idea that poverty is a personal responsibility, rather than the result of an economy that was designed and that creates powerful currents that pull people into poverty. If Turn2us offers only welfare support through grants, our help will be momentary and, through one lens, could be seen as complicit in propping up a broken system.

Shaniz, Turn2us service user.



Our six strategic aims

(See pages 14 to 18 for more details)



Blair, Turn2us service user.

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

Our Values

Financial security for all

- It's not acceptable to us that we live in an unjust society where a financial shock becoming a financial crisis is more likely for those already facing barriers to thriving.
- Everyone should have access to appropriate rights, resources and support.
- We actively tackle prejudice and barriers to access.
- We face into the causes of financial inequality, challenging the status quo, ourselves and others in doing so.
- We believe this is urgent. We will not stand by as another generation grows up without adequate money and the resources to thrive.

Together we succeed

- We are successful when we collaborate, co-create, partner and work together.
- Financial hardship can happen to anyone and for many reasons.
- Everyone's needs and situation are unique. We make no assumptions, no judgements.
- Financial exclusion can be complex and complicated so we must work together with those we serve as well as other partners.

Listen, learn and improve

- To be effective, we need to deeply understand people's experiences, the financial challenges they face, what's important to them and how best we, and others, can provide support through a financial crisis or shock.
- We are on a constant cycle of listening, learning and looking to improve. This gives us confidence in our direction. Listening attentively to people's lived experiences. Learning from all we hear and all we experience. Looking to improve how we support, respond and progress.
- We hold ourselves to account and want to be held to account by those we work with and serve.
- Each and everyone of us has our own worth and value. And it is in the spirit of humility, and equality that we hear, learn and improve the most.

Impatient

- We can't rest until financial security is achieved for all.
- To create change so that people can thrive, we need to be proactive, take initiative, create momentum and drive forward with energy, determination and conviction.
- This sense of urgency is at the heart of our culture and all we do.

Aneita, Turn2us service user.



“I have been working with Turn2us for a long time and we started with the Benefits Calculator update project. We changed the whole entire setup and we came up with the easiest way to look at what you are entitled to get from benefits. We made sure that the words we have used for the benefit calculator should be easy to understand for all.”

Syeda, Turn2us service user and co-production partner.



From surviving to thriving

Our new conceptual framework shows how the work of Turn2us is rooted in social and environmental justice and nourished by changing perceptions of poverty that free us from stigma and shame.

Its components are interlinked and interdependent, with having enough income at its very heart. This goes beyond mere day-to-day survival to a life in which all of us can thrive and achieve our full potential.



Enabling positive change

The coronavirus pandemic is set to have the biggest impact on economic wellbeing in the UK since the end of World War Two (WW2). The need to redesign our economy and social security system so it can stop those of us on the brink from being pushed into deeper hardship, has never been greater.

Our strategy recognises that although we may all be weathering the same storm, we are not all in the same boat. It is underpinned by the need to tackle the negative discourse and internalised shame around poverty; and to campaign for an economy and social security system that is redesigned to meet all of our needs.

We know that poverty is systemic. Rather than attributing blame to the individual, we need to tackle the social injustice of it. It also needs to be recognised that people living in poverty are worst affected by environmental degradation (i.e. air pollution most impacts people living in poorer, urban areas). We are committed to amplifying the voices of each and every person in poverty to tackle its root causes, through collaboration with others. We do this because everyone should have a decent standard of living – and a genuine opportunity to thrive.

When it comes to poverty, marginalised people, whether it be because of gender, race or disability, are disproportionately represented. The narrative around it leads many to internalise the shame they feel, which in turn has an effect on mental wellbeing and drives social isolation.

Ultimately, for people to thrive, they need the right enabling environment. Just having support and services available is not enough.

“The grant was so helpful because I needed a new washer and I was only just surviving on £206 in disposable income a month. I put myself £2,500 in debt because things were so tight but to get two awards of £1,000 and £500 was absolutely wonderful.”



Syeda, Turn2us service user.

The poverty landscape

8.3 million adults

face debt problems in the UK

Our three-year strategy takes a positive stance, aiming to ensure practical, workable solutions for those we serve: people who do not have enough money to live on. However, we must continue to highlight the challenges – and their root causes – that so many of us in the UK face. And never more so than now, in a world that has been transformed by a pandemic that we didn't see coming.

The sheer scale of the challenges is daunting. More than **14 million** people were below the poverty line in the UK and 760,000 in Ireland before the coronavirus pandemic hit. This situation is likely to be exacerbated as unemployment continues to increase and the economic future of our country remains uncertain.

In the first 100 days following the March 2020 lockdown, we saw an unprecedented rise in a demand for our services – over 500% in some cases. We had over one million individuals use our

“It felt like there was somebody to support us, not only our families but other families. It is really good to know that there are charities that would help us.”

Sanaz's family received help from Save the Children when Turn2us acted as an intermediary, applying for support on their behalf.

Benefits Calculator; gave out almost £2 million in grants – including £1.3 million in Covid-19 specific crisis grants – and around four million people visited our website for support and information.

While poverty itself is nothing new, there are more working people in poverty in our country – four million in all – than at any time in the past 20 years.

Despite employment rates (pre-coronavirus) having been at an historic high, this has not translated into a fall in overall poverty rates for people of working age. For many of us, work is no longer a guaranteed route to financial security. And if we are among the millions of employees on an average wage, we could be on the 'breadline' in just 32 days if we lose our main source of income. Long term problems include low pay despite rising living costs. Many workers on the minimum wage earning under **£15,000** for a 35-hour week, well below the **£19,200** Minimum Income Standard* needed for a standard of living seen as acceptable.

The housing market is failing to meet demand, particularly for affordable homes, leaving many people with no prospect of owning their own home and having to rent privately at unaffordable

rates. As a result, we are seeing more homelessness and more families spending long periods in 'temporary' accommodation.

*Source: <https://www.jrf.org.uk/report/minimum-income-standard-uk-2020>

Ali, Turn2us service user.



An estimated **8.3 million** adults face debt problems in the UK, with households now owing an average of **£15,385** to credit card firms, banks and other lenders. The past decade has also seen a marked increase in bill debt, with people struggling to pay their rent, council tax or utility bills.

People on low incomes face rising costs while their wages and benefits fail to keep up with inflation. They often pay a 'poverty premium': spending more on goods and services, such as food and laundry.

Black, Asian and minority ethnic (BAME) families are also affected disproportionately. Nearly half (46%) of people in families with a black head of household and 37% of people in families with an Asian head of household (compared to just 19% of people in a family with a white head of household) live in poverty. Our recent research has shown that the coronavirus pandemic has also disproportionately affected the finances and employment of people from BAME backgrounds.

Disability is another factor: **47%** of people in poverty live in a household that includes a disabled person.

It seems certain that women, on average, experience poverty and financial hardship to a greater extent than their partners.

Single parent families – the vast majority of them (90%) headed by a single mother – are particularly affected, with around half of children in such families in poverty.

There are also regional disparities, with higher poverty rates in Wales (24%) and London (28%) than the UK average of 22%, and lower rates in the South East (18%), Scotland and Northern Ireland (both 20%). There are also big differences between rural and urban areas.

One key solution: redesigning our social security system

A good social security system matters for all of us, because so many of us can be affected by life events that leave us needing extra support. It also reflects conscious policy choices. Our social security system was originally designed to support people who did not have enough money to make ends meet. This means that it can be redesigned now to help us stay afloat when we are struggling.

One step would be to distribute the £17.6 billion worth (at least) of benefits that are unclaimed by those who are entitled to them. This has real potential to loosen the grip of poverty and release people from the restrictions placed on them by low pay and high-cost housing.

47%

of people in poverty live in a household that includes a disabled person.

We must also learn valuable lessons from the parts of the system that work. The triple lock on pensions, for example, has reduced pensioner poverty and shows what is possible when policies work in favour of entire sections of our society. However, we also need to understand why other parts of the system are failing those who need the help most.

Since the financial crash in 2008, many households have been hit by cuts and reforms that have weakened the social security safety net.

Austerity measures have not helped. Between 2010 and 2016, the combined impact of spending cuts across Britain reduced the income of the richest 10% of the population by 1.5% and the income of the poorest 10% by 20.3%, according to Oxfam. **There is now a clear disconnect between genuine needs and actual entitlements.**

For example, as a result of the Two-child Limit, an estimated **300,000 children will be pushed into poverty by 2023/24**, while one million children who are already in poverty will be locked into it more tightly.

At the same time, tougher assessments are leaving people who need support without enough money to live on, and forcing people who are too sick to work to find a job.

Today's social policy decisions are having a direct impact on those of us living on low incomes, including the impact of the benefits freeze. Poor administration and bad design (particularly in the case of Universal Credit); and the replacement of the Disability Living Allowance with Personal Independence Payments, which continue to have negative consequences for many disabled people. Not surprisingly, many people on low incomes feel disenfranchised and unengaged. At the same time, negative public attitudes to benefits – and those who need to use them – are perpetuated by some media and policy makers.

As the country now tries to heal in a post-coronavirus world, it is more important than ever to tackle not just the symptoms of poverty, but also the root causes.

Who is affected?

The likelihood of being pulled into poverty often depends on who and where you are, and some of us are particularly vulnerable as a result of structural failings and discrimination. For example, the younger we are, the more likely we are to experience poverty.

-  **1 in 3** children are in poverty
-  **1 in 5** working age adults are in poverty
-  **1 in 9** pension-age adults are in poverty

“We are extremely grateful for the help provided by Turn2us. I just wish we found out about the charity sooner. Knowing that there is someone there to throw you a lifeline makes a huge difference when you’re struggling to keep your head above water.”

The income shocks that affect financial resilience

Every year in our country, between four and six million people of working age experience a life-changing event that disrupts their income. According to the Resilience Task Force, which measures household financial resilience (or lack of it).

- Ill health – effecting between 1.5 and two million people each year.
- Relationship breakdown or the death of a partner – effecting one million people each year.
- Job loss – effecting between one and two million people each year, and set to increase following the coronavirus.
- Caring responsibilities – reducing income for around half a million people each year.

Additional events such as bereavement, having a baby, being the victim of a crime, and leaving care or incarceration can also derail family finances.

What we do

One in five people in the UK live in poverty; with the coronavirus pandemic likely to cause this number to grow. Turn2us is committed to delivering practical support and information services that give people the help they need, when they need it. In the last year we have:

- Offered direct financial support to individuals in the form of a grant.
- Provided personal online tools including a Benefits Calculator and Grants Search to help people maximise their income; and operate a helpline service for people who need help to use our services.
- Worked in partnership with other organisations to increase our reach and impact.

-  Over **7.1 million** people visited our website.
-  **1 in 20** UK adults completed a benefits calculation.
-  After completing a benefits calculation online, at least **124,000** users successfully claimed a new benefit in 2021.
-  More than **3.5 million** accessed information or guides on benefits.
-  We gave over **£3.6 million** in grants to **3,780** people in financial need.
-  Our helpline received over **107,000** contacts from people needing our services.
-  Over **1.2 million** grant searches were completed.
-  In 2021 our Covid-19 Crisis Fund supported **927** households to the total sum of **£695,621** in grants.



Turn2us service user.

Our aims in detail

Our purpose is central to all of the six mutually supportive strategic aims set out below. Together, they will help us deliver on our commitment to the people we are here to serve:

So people can build financial sustainability and thrive, Turn2us offers the information and support people need in the face of life changing events, and collaborates to tackle the causes and symptoms of poverty.

Aim 1

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

- We will respond to people's needs in the face of a life event; and award grants to help stop them from sinking when a financial shock makes it hard to stay above water.
- We will offer information to people facing financial hardship, or at risk of it, through digital, phone, face-to-face channels, among others, so that they can make the best choices to build their financial resilience and sustainability, and to thrive.
- We will offer our support to people in every country of the UK, and increase our reach and activity in Scotland.
- We will increase the ways in which we provide personally-tailored support, recognising the complex and unique circumstances faced by those for whom we exist.

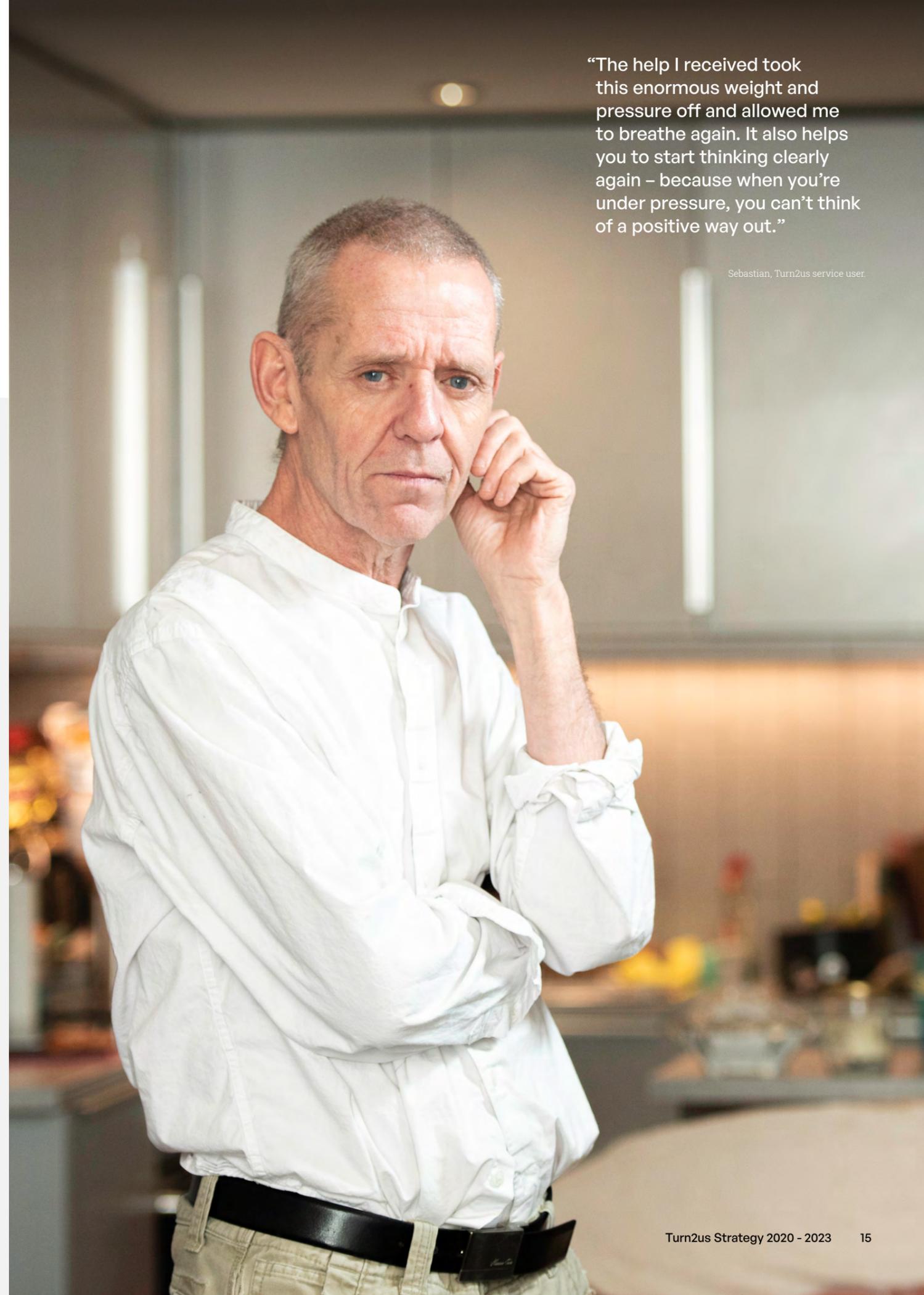
Aim 2

Deliver ever 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 and learning.

- All of the support we offer will be co-produced with experts by experience, and we will design, deliver and evaluate our work hand in hand with people who know what it is to not have enough money to live on.
- We will build meaningful collaborations with a wide range of commercial, statutory and other social sector organisations. We will identify partners with which we can build high levels of trust, to develop collective impact approaches that will enhance our ability to respond to the complexity of people's lives in ways that are collaborative, flexible and coordinated.
- To increase our insights into where and how we can increase our positive impact for people, we will pilot and learn from approaches that respond to:
 - People's lives locally, for example in 'hyper' local programmes.
 - Situations that put people at financial risk because of life-changing events that create financial shocks.
 - People who are at greater risk of experiencing poverty.
- We will embed evaluation, learning and insight approaches in all of our work, so that we can continuously improve our impact, innovate and respond to changing needs and contexts.
- We will strive to understand what people need beyond maximising their income in the face of life-changing events, such as housing, services and meaningful connections with other people in their communities.
- Recognising that we work in volatile, uncertain, changeable and ambiguous environments, we will work to understand emerging issues for people experiencing poverty.

“The help I received took this enormous weight and pressure off and allowed me to breathe again. It also helps you to start thinking clearly again – because when you're under pressure, you can't think of a positive way out.”

Sebastian, Turn2us service user.



Our aims in detail



Aim 3

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

- As the coronavirus pandemic has shown us, the time at which our offer of support may have the greatest impact is when people face a life event that can turn a financial shock into a financial crisis and push people even deeper into poverty. We will increase our understanding of how to reach out to people proactively before and during these events, rather than waiting to be approached by people already struggling with a crisis.
- We will investigate which partnerships (such as with GP surgeries or housing offices) and tools (such as our digital resources) have the greatest potential to reach the greatest numbers of people with the greatest efficiency. We will also focus on people who are digitally excluded.
- We will attract and develop effective relationships with high-quality partners to achieve greater impact than any of us – or any single organisation – could achieve by working alone.
- We will build our credibility through the quality of our work, insight, evaluation and analysis, which will, in turn, support our ability to influence policy, practice and commissioning.
- We will continue to focus on the ways in which we use language to ensure that we protect the dignity and celebrate the abilities of the people we serve.
- We will secure high-quality relationships with investors and funders who are eager to tackle financial exclusion.
- We will demonstrate the value and quality of our care home business, Elizabeth Finn Homes Ltd., and be proud of the role of each home in our local communities.
- We will demonstrate how Turn2us is a rewarding place to volunteer and work.
- We will develop our 'brand' for all of our audiences, understanding how to reach people through the different names through which we and our work are known.

Ali, Turn2us service user.

Aim 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.

- Through the use of our research, analysis of our data and the evidence of our successes and lessons, we will influence policy developments to redesign our economy and social security systems. We will do this in partnerships with policy experts and people with lived expertise of poverty. We will make our data and emerging understanding widely available, with a focus on solutions.
- Similarly, we will use our emerging, high-quality evidence, lessons and insights from our work (particularly on how to build resilience in the face of life-changing events) to support emerging practice across the commercial, statutory and social sectors.
- Through public campaigning coalitions, we will amplify the voices of each and every person trapped in poverty to tackle its root causes through collaboration with others.
- We will make a strong argument that policy and practice development should always be based on co-production.



Aneita, Turn2us service user.

Aim 5

Invest in our culture, systems, knowledge and skills.

- All of us at Turn2us should focus relentlessly on what we can do to achieve more positive impact for people experiencing financial hardship. To do this, we must invest in our people and culture.
- Safeguarding the welfare of the people we serve will be at the centre of our practice so that they can thrive.
- Given the complexity and fast-changing nature of the lives of people who do not have enough money to thrive and across the wider environments, we must respond with a dedication to innovation. We must exploit the opportunities presented through digital adoption and our directorate of impact and innovation will support every team to innovate and increase its impact.
- While we are proud of what we do, we are humbled by the perspectives and achievements of people who persevere through poverty. So we will recruit people with lived expertise to our board of trustees, to our staff team and to paid consultancy roles.
- Our workplace must be both diverse and inclusive, and we must build a culture where people can share all of their insights and ideas in an environment that fosters different perspectives.
- We will increase our staff retention rates and improve our recruitment practices to build a team that is more representative of those of us who have experienced poverty.
- We will invest in training, systems and development for all personnel so that we can thrive in our roles.
- We will develop a new set of values for the organisation, co-created with people with lived expertise.

Our aims in detail

Aim 6

Maximise our assets and secure income ethically to achieve impact.

- We will develop high-return, sustainable, transparent and ethical income from diverse sources so that we can invest in our ability to achieve greater impact for people facing financial hardship and invest in our work in ways that are planned and strategic.
 - We will prioritise securing investment for the new aspects of this three-year strategy, including piloting new approaches that will teach us and the wider sector about what works in financial inclusion.
 - We will secure funding for key programmes by emphasising the investment opportunities presented through our strengths in insight, digital solutions and ever-increasing impact.
 - We will invest our expertise in Elizabeth Finn Homes Ltd. (EFHL) to protect and grow this valuable source of unrestricted income.
 - We will build a more explicit link between Turn2us and EFHL so that people who care about each organisation have the opportunity to support the group as a whole; recommending that people consider the homes as a place to live and consider supporting our work for people experiencing poverty.
 - We will prioritise securing high-value income from existing and new networks that include major donors, trusts and foundations and business – including through sales of our digital tools. We will continue to promote the opportunity to make a long-lasting contribution to the fight against the causes and symptoms of poverty by encouraging people to leave a legacy for this work in their will.
 - We will earn income from our restricted and unrestricted reserves through a total return approach to investments.
 - We will nurture long-term, personalised relationships with supporters, volunteers, former grant recipients, EFHL residents and families.
- We will consider the occasional strategic use of our reserves in three circumstances:
 - **Reactive:** in response to an unexpected event that is likely to have a severe and far-reaching impact on a group of people, and where our support would have a high impact.
 - **Proactive:** to target funding to a specific impact opportunity, for example through social investment.
 - **Catalytic:** to invest in a potential high-impact programme or project that might be difficult to fund, that needs matched funding or that triggers future partnership or funding opportunities, without which the project might not progress (as in policy and public affairs work).



“When I went to the Turn2us website I found information that was clear and that I could understand. If I didn’t find that information I would have been more confused – instead what I learnt from the website saved me a lot of time and made me feel safe.”

Noemi, Turn2us service user.

“The grant from Turn2us meant we had money for groceries and medical supplies over the summer months. We had to devise a menu of nutritious meals we could make for £2 each so this money will go a long way.”

Blair, Turn2us grant recipient.



What does success look like?

The Anderson family, Turn2us service users.



Our strategy is a commitment to improve the positive impact we have on the people we exist for – based on a shared belief that we all have a fundamental right to the opportunity to thrive in life.

Helping people thrive

It is our aim that by 2023 we will have measurably improved the financial circumstances of hundreds of thousands of people who do not have enough money to live on.

We will have achieved this by being agile and responsive to people's needs; reaching those who have been pushed into poverty because of the coronavirus crisis – such as people on zero-hours contracts and the self-employed – and having targeted Turn2us resources to positively impact the lives of people at a time when they need it most. Further to this, we will have broadened our knowledge on the influence and impact financial shocks, caused by a life event, have in relation to causing a financial crisis.

People-led service design and delivery

A greater understanding of these events will have helped us grow our reach and influence for greater impact; and ultimately contributed to change, both in terms of the redesign of our economy and social security systems; and the divisive narrative that currently surrounds poverty. We will achieve this using the key principles of being insight led, with a partnership ethos, and, most importantly, having co-produced programmes of work with the people we exist for.

Measuring our impact

Our approach to measuring the impact of our work will be honest and transparent. We want our impact measurement to be a mechanism to improve, not prove our work, so we can continually learn and evolve to tackle the changing nature of financial insecurity.

It's vital that we are able to objectively challenge the difference we make, and create a framework to understand how we can sustainably grow our impact by consistently asking 'what should we start, stop or continue doing?'. By taking this approach, we will be ensuring our work continues to meet the needs of the people it's being designed with and for. We also hope that it will help inspire trust, credibility and sustainable funding among people who share our purpose.

Each year we will review progress against our three-year plan and be comfortable that inevitably some aspects of the strategy will evolve in different ways. As they have in creating our purpose and strategy, lived experts will be embedded into all aspects of Turn2us's work including impact measurement.

Accountability

Everyone across Turn2us, both individually and collectively, is accountable to the people we exist for; together with people who give their time or money to support our purpose. We will hold ourselves to account through the use of formal reporting frameworks and governance; and by encouraging feedback from people who engage with us – whether that be through accessing our services or through working in partnership with us.

“It's vital that we are able to objectively challenge the difference we make, and create a framework to understand how we can sustainably grow our impact by consistently asking 'what should we start, stop or continue doing'.”

The Anderson family, Turn2us service users.



Working in partnership

Together we Succeed

The Turn2us story began in 1897, when Elizabeth Finn set out to help people struggling to make ends meet. Fast forward to today and we are still here for people whose quality of life is threatened by life-changing events.

While there is a vast gulf between the harsh environment of Victorian England and the welfare state of today, our current system is far from being fit for purpose. At the heart of this is also our commitment to equity, diversity and inclusion and a mutual ambition towards creating a fairer and more just society.

But we can't do this alone. By working with others, we can turn the tide on the economic and social issues that pull people into poverty.

We are committed to collaboration and to partner with other charities in the social sector, as well as organisations in the statutory and commercial sectors too. This especially includes people with lived experiences of poverty. Together we can provide a lifeline to people and to stop them from sinking when a financial shock makes it hard to stay above water. We already work closely with a number of stakeholders, specialist agencies and other organisations to help tackle financial insecurity.

This includes collaborations with New Philanthropy Capital (NPC) and The Trussell Trust to establish a sector-wide data collective in the form of a Needs Analysis Project; and with the Grant Making Alliance to provide immediate relief and support for people in the face of coronavirus. Furthermore, we have launched a flagship partnership with

the UK's largest mutual insurer, Royal London, to help people prevent a life shock from becoming a crisis.

Through partnerships, we are better able to target our impact. By working with frontline charities such as the Carers Trust, Macmillan, Refuge, the Retail Trust, Sense, the Stroke Association and Shelter we help their users access our Response Fund for immediate financial support in times of urgent need.

However, we want to go further. We want to share our data and insights with others to build the clearest possible picture of the world in which we exist to serve those who need our help. And we will work with experts by experience to co-produce practical programmes that improve and enhance their lives.

If, like us, you are committed to being the change that we need, we want to hear from you. You may have experienced poverty; you may have been a volunteer on the front-line; or you may be part of an organisation with tools and resources that could be used to achieve our common purpose.

“When I received the message to say I'd been awarded the grant from the charity, it was a lovely gesture, so overwhelming and unexpected. It helped us pay our household bills and lifted the despair we were feeling.”



Noemi, Turn2us service user.

If you would like to be involved or learn more, then please do get in touch.

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This guide is based on research from the FrameWorks Institute in 2018 for the Joseph Rowntree Foundation: www.frameworksinstitute.org/publication/how-to-talk-about-poverty-in-the-united-kingdom

Turn2us is a trading name for Elizabeth Finn Care. Elizabeth Finn Care is a charity registered in England and Wales. No: 207812; and in Scotland. No: SCO40987

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