

Co-Production Framework



**Our
Co-Production
Partners**

*Last reviewed 2026

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Collective poem



Nothing for us, without us.

When feeling alone or low in our struggles,
When life feels dark and hope is far from view,
Together we bring light and strength anew,
Creating change that is lasting and true.

Nothing for us, without us.

True inclusion means Co-Production
Partners shape what we do,
Varied views and voices,
Expertise both lived and learnt,
All are connected, valued and heard.

Nothing for us, without us.

In partnership and care,
We take on the storm,
Our authenticity,
Encouraging people and systems
to transform.

In the fight for financial security for all,
Nothing for us, should ever be without us.

**Justine Ehimen, Patsy Quinn and
Syeda Ali, Co-Production Partners**

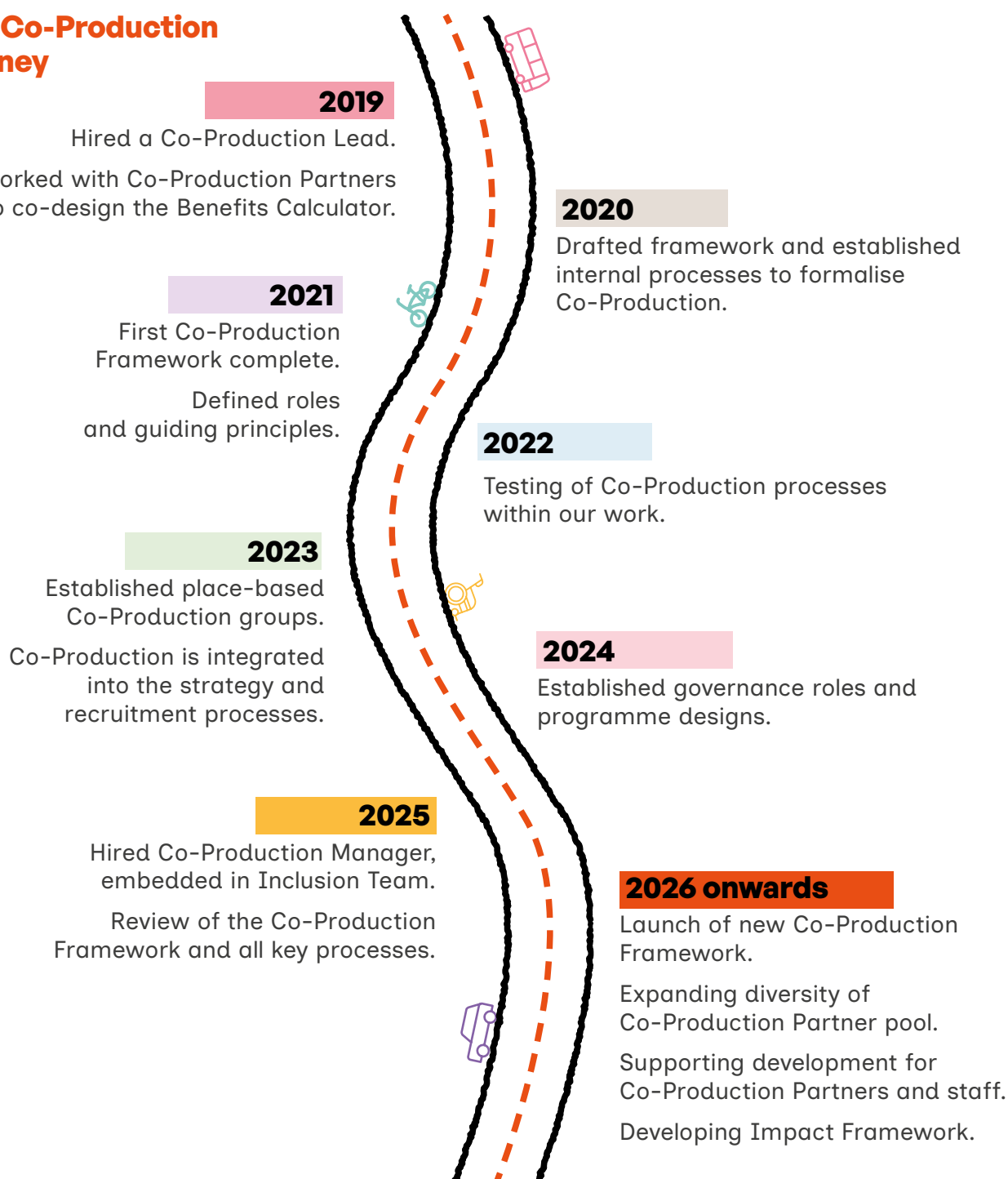
Introduction

About Turn2us

Turn2us is a national charity offering information and practical help to people facing financial insecurity. We believe everyone in the UK should have financial security so that they can thrive.

Co-Production is a core foundation of how we get there. Working in partnership with people who have lived and living expertise helps us understand the issues that matter, so our work has real impact for those of us who need it most.

Our Co-Production journey



What is the Co-Production Framework?

This framework sets out our approach to Co-Production with people with lived and living expertise of financial insecurity. It is for Co-Production Partners, staff, and the organisations we work with, and anyone else interested in this way of working.

Staff and Co-Production Partners will find additional tools in the internal Co-Production guides.

It is intended to be a living document. It will grow and change as we do. We will carry out a review every two years and update the framework, as needed.



Why we've refreshed the framework

We know that, together we succeed.

Since 2021 we've made great progress in developing our practice. Co-production has shaped our tools, grants, programmes and campaigns. This has helped people access the support they're entitled to, made complex processes easier to navigate, and strengthened our call for a social security system built on dignity, fairness and trust.

We're **impatient** for change. That means our practice must keep evolving too. By **listening, learning and improving**, we continue to work towards a culture of co-production that is increasingly meaningful, consistent and safe.

This means bringing Co-Production Partners in earlier. It means sharing decision-making more equally, and improving how we work day to day.

Also, we want to bring co-production into more areas of our work. It's about strengthening not just what we do, but how we do it. That's how we improve our work, fight more effectively for change, and move closer to **financial security for all**.

“

Ultimately, we believe co-production makes our work more relevant and impactful, helping to collectively challenge the systems that trap people in poverty.

”

Who shaped the framework?

We formed a Co-Production Framework Group of seven Co-Production Partners and three Co-Production staff members, who worked together over four months:



Carole Peritt,
National Co-Production Partner

I am also a fur mummy and a knitter.



Dominic Watters,
National Co-Production Partner

I am also a council estate resident and a writer and speaker.



Erica Donaldson-Ellison,
National Co-Production Partner

I am also creative, Jamaican and reflective.



Justine Ehimen,
Edinburgh Trust Co-Production Partner

I am also community-focused, empathetic and collaborative.



Patsy Quinn,
National Co-Production Partner

I am also a student, a tutor and a writer.



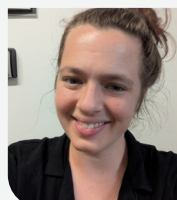
Syeda Ali,
National Co-Production Partner

I am also a mother and a creative and innovative person.



Cheyenne Eugene,
Co-Production Officer

I am also curious, bold and generous.



Fae Mira Gerlach,
Edinburgh Trust Co-Production Manager

I am also passionate, compassionate and have a good appetite.



Margretta Boakye,
Edinburgh Trust Co-Production Partner

I am also curious, friendly and eager to help.



Natalie Potts,
Co-Production Manager

I am also a poet, witty and passionate.

Co-Production Partners from our wider network and staff were also consulted at different stages of the project.



Thank you...

To everyone involved for your time, honesty and expertise, and for the challenges and reflections you've shared, which have helped shape this framework.

Section One:

Who We Are



What do we mean by co-production at Turn2us?

Co-Production is working in partnership with people with lived and living expertise of financial insecurity to design, test and deliver our work.

In this framework we use the term 'expertise' rather than 'experience'. This shift was led by the Co-Production Framework Refresh Group, who felt that expertise better reflects the knowledge, insight and understanding brought by Co-Production Partners, and recognises it as just as valuable as professional or academic knowledge. This is supported by [Baljeet Sandhu's work](#)¹ on the value of lived expertise in social change.

- **Lived expertise:** The knowledge, insights and understanding gathered through direct past personal experience of financial insecurity.
- **Living expertise:** Knowledge, insights and understanding drawn from current, ongoing experience of financial insecurity.

Who do we work with?

We refer to people with lived or living expertise of financial insecurity who choose to work with us as **Co-Production Partners**.

Financial insecurity doesn't look or feel one way. Co-Production Partners bring expertise ranging from navigating the benefits system and financial shocks, to the long-term effects of poverty. Our [co-produced model of thriving](#)² shows many factors can get in the way of thriving — including health, housing, racism, ableism and domestic abuse.

We actively seek Co-Production Partners with a wide range of experiences, including people with mental health conditions, disability, neurodivergence, caring responsibilities, and diverse ethnic and cultural backgrounds.

Bringing these perspectives together broadens our understanding, challenges assumptions, and strengthens how we tackle financial insecurity.

We work with each person to check that involvement feels safe and right for them, and offer support where needed.

We currently have around 50 Co-Production Partners, based across the UK.

¹thelivedexperience.org/wp-content/uploads/2017/07/The-Lived-Experience-Baljeet-Sandhu-VLE-summary-web-ok-2.pdf

²www.turn2us.org.uk/T2UWebsite/media/Documents/PDFs/Our-Model-of-Thriving.pdf



Co-Production activity takes place in two ways at Turn2us:

National: Co-Production Partners are based across the UK and take part in Turn2us-wide activity from wherever they are — sometimes individually, sometimes as part of a group. Most activity is online, with some in-person opportunities.

Place-based: Co-Production Partners are located in regions connected to our [place-based programmes](#)³. We often work with people through local organisations and community groups already embedded in those communities.

Across all place-based programmes, the approach recognises that co-production is not one-size-fits-all and must adapt to local relationships, culture, context and community priorities. We also have some place-based Co-Production Partners who get involved in national work, if they choose to.

Co-Production Partners join us through a range of routes, from open recruitment, to joining after specific work with our tools, to partnerships with local organisations and referrals from other networks.

We also recognise that some of our staff may have lived expertise of financial insecurity, and this can also shape our work. As with Co-Production Partners, whether staff choose to share or draw on this is a personal choice.

³Turn2us place-based programmes | Turn2us

What Co-Production is, and what it isn't

It is...

Meaningful partnership

Bringing people together as joint decision-makers, from early planning to final decisions, keeping the process transparent, and responding to what we hear even when it challenges us.

Learning and adapting

Learning from feedback, like what worked well or didn't in a session, and changing how we do things next time.

Valuing difference

Putting equity, diversity, inclusion and belonging into practice – seeking out those of us who are often unheard, and recognising financial insecurity connects to other parts of life, like health or ethnicity. For example, a partner's experience may also be shaped by a disability or housing situation, which we should reflect in our involvement and services.

Pushing for change

Working with Co-Production Partners to challenge assumptions, question how things have always been done, and push for change beyond individual projects, like our campaigns.

It isn't...

Tokenism and extraction

Involving people to tick a box, picking out only the experiences that suit us, or treating people as a source of information rather than decision-makers.

Exclusion

Creating, or not addressing, barriers to taking part. For example, only offering sessions online, with no option for someone without internet access.

Control

One person or group deciding what's said, or what counts as valid expertise. For example, dismissing someone as "difficult" and not inviting them.

Lack of power and influence

Involvement that looks like co-production, without sharing real power or creating real change. For example, holding a co-design session, but the final decision has already been made before Co-Production Partners are even asked.

Our principles



We have four main principles that guide all co-production and involvement activity. We have a collective responsibility to ensure we are working towards them. These aren't things we've perfected, they're what we want to hold ourselves accountable to.

We believe that good Co-Production...

1. Centres humanity

- **We see each other as whole people**, not just our roles or experiences, valuing everyone's skills and rights
- **We see people**, not assets
- **We lead with compassion**, build safety together, and have the courage to create something better.

2. Makes impact and accountability visible

- **We make sure our work is more relevant, inclusive and responsive** to people's financial insecurity needs because it's shaped by them
- **Everyone** can see how their involvement shapes decisions and activities
- **We keep the feedback loop 'continuing'** rather than 'closing' it: sharing what we've heard, what we've done with it, and what difference it's made on a long-term basis
- **We keep roles and expectations clear** from the start and throughout, so we're all accountable for acting on what we learn together.

3. Shifts power and shares decisions

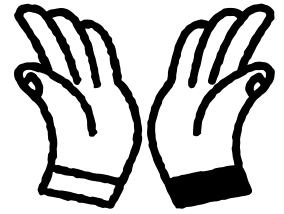
- **We go beyond 'inclusive'** by actively naming and dismantling the systems that cause and perpetuate financial insecurity
- **We understand how characteristics like race, class and disability** can intersect with financial insecurity to compound inequality
- **Everyone involved has a genuine say in decisions**, for example, helping decide how a programme is designed or delivered, not just commenting on it afterwards
- **We share power** where we can, in how decisions get made and who gets to lead.

4. Commits to the journey

- **We make a genuine commitment**, not just attendance, but active partnership over time
 - **We show up, follow through, and stay engaged**, making space for others if we can't commit
 - **We accept that journeys aren't always predictable**, and we follow through on the decisions made, even when they're not what we expected
 - **We're honest about what we're learning**, even when it's uncomfortable, and challenge ourselves to improve, adapting to what is and isn't working
 - **We commit to long-term work**, not just a one-off consultation.
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Section Two:

How We Work Together



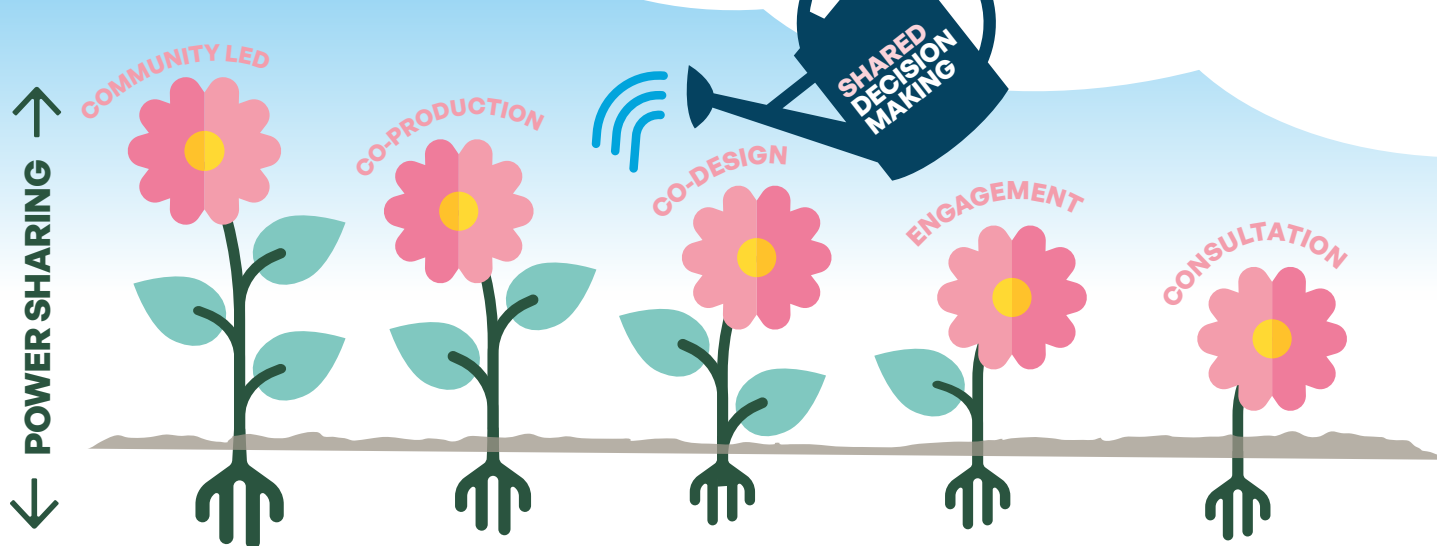
Types of involvement

There are different ways Co-Production Partners can choose to get involved in designing, testing and delivering work at Turn2us. We offer short- and long-term activity, online and in-person, so Co-Production Partners can choose what works best around their lives and needs.

There are various types of involvement. The below model is informed by Sherry Arnstein's Ladder of Participation⁴, which recognises that not all involvement shares power equally.



⁴Arnstein, S. R. (1969). A Ladder Of Citizen Participation. Journal of the American Institute of Planners, 35(4), 216–224. <https://doi.org/10.1080/01944366908977225>



Community-led

Community-led: Communities take the lead, with organisations playing a supporting role. This is what we're working towards in some of our place-based programmes.

Done with

Working together throughout a project, sharing decision-making.

Co-production: Co-Production Partners and Turn2us staff work in partnership with each other, sharing decision-making throughout the entire process. This spans strategy and planning, design, testing, delivery and evaluation.

Co-design: Co-Production Partners and Turn2us staff work alongside each other to design work, sharing decisions about how it's done. Co-Production Partners have genuine influence but are not always involved in wider strategic decision-making or delivery.

Done for

Work is decided and delivered by staff, with less or no input from Co-Production partners

Engagement: Co-Production Partners are given opportunities to share views and expertise to shape a project and may be able to influence some decisions about how work is designed or delivered. Final decisions sit with Turn2us staff.

Consultation: Co-Production Partners share views and insights to inform decisions, but power to influence or affect change is often limited. Can be a starting or an end point.

Case studies

Co-Production Partners have shaped real change across Turn2us, including:

- A grant-making strategy grounded in real experiences of Edinburgh's communities
- Bringing the reality of using the Jobcentre into Parliament, giving MPs a vision for something better
- Making the Turn2us Assistant more accessible before it reached the people who need it most
- Shaping the framework refresh from the start, drawing on the voices of our wider Co-Production Partners

Explore the full case studies⁵



Co-Production is our ambition.



We want to continue growing how we work with Co-Production Partners, involving them as early as possible and creating more opportunities for shared decision-making and shifting power. We recognise that all types of involvement can be valuable, depending on the purpose, context, and stage of a project, as well as the approach taken to deliver it.

Our ambition is to keep moving towards approaches that give Co-Production Partners greater influence and a stronger role in shaping decisions.

⁵www.turn2us.org.uk/getmedia/b844df09-6c96-414b-9571-a077d900d77c/case-studies.pdf

Planning your involvement activity:

A checklist



1. Selecting a type of involvement

Am I involving people as early as possible? How much influence and decision-making power will Co-Production Partners genuinely have, and could I share more? What am I asking of people, and does that match the influence and support they'll have?



2. Purpose and scope

Am I clear on why I'm involving people, and what I want to learn, change or decide? What makes this meaningful for both Co-Production Partners and Turn2us — and could I explain that clearly to a Co-Production Partner? Have I clearly defined what is, and isn't, open to change, and why?



3. Who is involved

Do I know who needs to be involved, and why? Who might be missing that's important to include, especially those of us who are often unheard — how might I do this? How many Co-Production Partners are realistic and appropriate for this activity?



4. Time

Have I planned enough time for preparation, safeguarding considerations, the activity itself, then related tasks (e.g. processing payments)? Is there time set aside for reflection and feedback? Have I included buffer time for delays or things taking longer than expected?



5. Capacity

Do I have the knowledge, skills and confidence to lead this well, or do I need support? Have I checked I can follow through on my commitments alongside other work, without rushing? Is there someone who can step in if my capacity changes?



6. Resources and budget

Have I budgeted for payment for Co-Production Partners' time and expertise? Have I accounted for out-of-pocket expenses, such as travel, childcare or data costs? Is there anything else needed to make participation possible — translation, accessibility support, equipment?



7. Access and inclusion

Have I asked about access needs and possible barriers before deciding on format, location or timing? Have I offered different ways to participate, so no one is excluded by default? Is the language I'm using clear, jargon-free and accessible to everyone involved?



8. Communication and transparency

Have I been clear with Co-Production Partners about what will happen with their contributions, and what support is available to them? Have I told Co-Production Partners what they can and can't shape, and why? Have I planned how and when I'll feed back on what their input led to?

Storytelling and Co-Production.



Storytelling isn't co-production. It's when people share their personal experiences publicly, for example through press and broadcast interviews, or digitally through social media, or campaign content.

At Turn2us, storytelling brings real value to programmes, campaigns, and other work. It can help to raise awareness, shift narratives and challenge stigma.

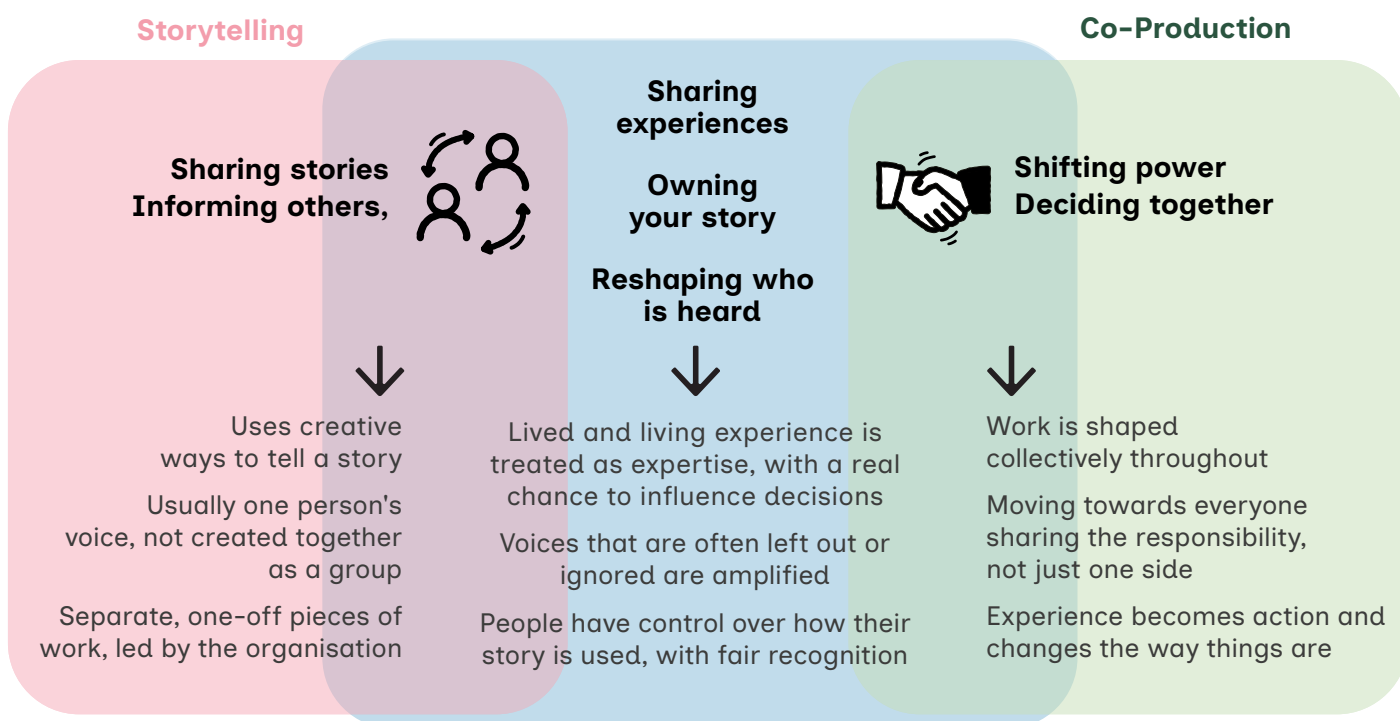
Some examples of storytelling at Turn2us include:

- 1. Contributing a quote** for a social media campaign, such as Email Your MP, or a funding application
- 2. Having an interview** through a story gathering call for a presentation to fundraising donors, such as our Winter Appeal.
- 3. Being supported to speak to the press**, such as interviews on Good Morning Britain and BBC radio stations to discuss experiences of accessing Personal Independence Payment.

Turn2us works with Storytellers to support them in sharing their story. We approach this in a way that respects their control over their own story, protects their privacy, and provides support throughout.

For more information about storytelling at Turn2us, visit: [Your stories | Turn2us⁶](#)

Do storytelling and Co-Production overlap?



Case study: Storytelling puts lived expertise at the heart of the climate justice conversation – all the way to Westminster⁷.

⁶www.turn2us.org.uk/about-us/news-and-media/media-centre/your-stories

⁷www.turn2us.org.uk/getmedia/b844df09-6c96-414b-9571-a077d900d77c/case-studies.pdf

Our Commitments

When we work together in co-production, we're all making a commitment to each other. These commitments make the unspoken, spoken, so everyone has a clear guide from the outset on what good co-production looks and feels like.

Below are some examples of what this looks like in practice, based on staff and Co-Production Partner input.

To consider



Look at the areas below and think about the organisations or role you have: What's working well? Where could there be room to go further?

Principle We believe that good co-production...	As a Co-Production Partner, I will aim to...	As a Staff Member, I will aim to...
1 Centres humanity	Share my experiences honestly and be curious about other people's views, questioning my own thinking along the way, while remembering these are collaborative working spaces.	Create a collaborative working space by getting the basics right from the start. This means keeping partners informed, explaining why honesty matters, actively inviting quieter voices to speak, and designing processes that give everyone enough time to share and a chance to share their wider skills.
2 Makes impact and accountability visible	Speak up when I need more information, asking for clarity about my role, what's expected, how decisions will be made, and what happens next with my contributions.	Continue the feedback loop by regularly updating Co-Production Partners about how their input has shaped decisions, actions or outcomes, including being open when something wasn't taken forward, and explaining why.
3 Shifts power and shares decisions	Stay curious about how wider systems and inequalities, including race, class, and disability, shape people's experiences of financial insecurity, including my own, and bring that awareness into how I work with others in the group.	Actively give partners a real say in decisions by creating opportunities for them to lead, and being honest about where power sits and what we can genuinely change together.
4 Commits to the journey	Come prepared, actively take part, and respond within a timely manner. Have an open mind to feedback and reflection. If something gets in the way, letting someone know as early as I can.	Commit to the highest level of involvement suitable for a piece of work, creating long-term partnership wherever possible.

Payment and recognition



Payment is just as important a part of the co-production process as involvement in activity, and it should never be an afterthought. This is one of the ways we show we value our Co-Production Partners' expertise, so we're committed to continuously improving how we get this right.

We pay for time and expertise

Co-Production Partners are paid for activities they are involved in. 2026-27 set rates are:

Session	Hours	Amount
Short session	Up to 2 hours	£42
Half-day session	More than 2 hours, up to 4 hours	£78
Full day session	More than 4 hours, up to 7 hours	£105

- Reading/preparation time, where required in advance: **£42**
- Overnight stay, where required: **£42**

We are committed to recognising the time, expertise and lived experience that Co-Production Partners bring to their work with us. We've committed to reviewing our payment rates annually and increasing at least in line with rising inflation as well as feedback from Co-Production Partners. Any approved changes will be shared with Co-Production Partners.

We cover expenses

All reasonable expenses are covered and are never counted as earnings. Some examples are:

- **Travel**
- **Meals, where in-person attendance is required**
- **Childcare and adult care**
- **WiFi, data costs or a Turn2us tablet loan, if needed, to participate remotely**

For any in-person activity, travel and accommodation are booked and paid for upfront by Turn2us as standard. We avoid asking partners to pay out-of-pocket (unless they prefer to), to remove barriers for those of us experiencing financial insecurity.

We keep Co-Production Partners informed and supported

- Where possible, Co-Production Partners are informed how much they will be paid before committing to any activity.
- Payments, both bank transfer and e-voucher, are classed as income and could affect tax, National Insurance, and anyone in receipt of benefits.

Turn2us recognises this can be complex and dependent on individual situations. We'll always be open about this and provide support for any queries, information, letters and signpost to our Turn2us [Find an Adviser](#) or [Benefits Calculator tool](#) for further support.

We offer choice

- Payment for activity can be made via bank transfer or [e-vouchers](#)⁸, redeemable at over 100 retailers.
- Vouchers can be sent by email, text or printed, for anyone who is digitally excluded or does not have a bank account.
- Co-Production Partners can upload and manage their own invoices through our Co-Production Partner Portal, giving more agency over the process.



⁸www.evouchers.com



Recognition beyond payment

We are continuing to develop how we recognise and celebrate the contributions of our Co-Production Partners beyond payment.

Being a Co-Production Partner means different things to different people. Beyond payment, Co-Production Partners have told us that recognition could look like:

Turn2us t-shirts

Networking or connecting with others

Sharing job opportunities

Treated as an expert, not just experienced **Recognition for my contributions**

More involvement in policies and practices

Recommendations from professionals **Public and external credit**

Feedback on our input and its impact **Co-Production mentioned in publications**

Opportunities for learning and development

Celebration events **Input in different levels of decision-making**

Experience days

Section Three:

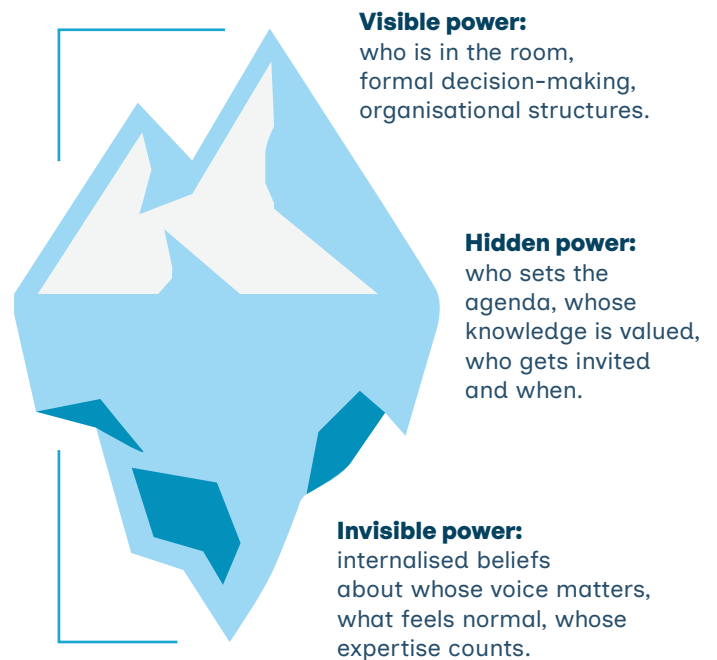
How we work towards equity and safety



Power dynamics

Working together meaningfully means recognising the differences and imbalances that exist between Turn2us and Co-Production Partners, and between people with different experiences, confidence and access to power. These inequalities exist in wider society, and they show up in co-production too.

Naming them isn't enough on its own. Shifting power takes active, ongoing work. Turn2us holds organisational power, and our role is to use it to create more equitable ways of working, sharing it with Co-Production Partners wherever we can.



Some of the power dynamics that exist:

- Between Turn2us and Co-Production Partners, in decision-making, organisational knowledge, and financial security
- Differences between Co-Production Partners, in confidence, experience, and things like race, class, disability, mental health, housing and caring responsibilities. These shape whose voice is heard, whose expertise is trusted, and who feels able to speak up
- In the outcomes of our work: who benefits, who is recognised, and whose expertise is valued
- The added risk that can come from sharing personal circumstances as part of taking part, for example around benefits, housing, financial security or immigration status
- The impact of repeatedly sharing difficult experiences, and often being expected to speak for a whole community, not just themselves
- How power can be invisible even when no one means harm. This means we need to keep checking ourselves, not just fix it once
- The risk of calling something co-production when it isn't, which can make it harder to notice when power isn't really being shared.

How we aim to address this:

- Bringing Co-Production Partners into decisions earlier, for example through a seat on governance committees or Campaign Group meetings, and sharing the reasoning behind decisions, including what changed because of their input, or why it didn't
- Actively seeking out a range of experiences and backgrounds in who we work with, and working to reduce barriers to getting involved
- Offering accessible formats, preparation time and support, so people can participate on their own terms
- Recognising Co-Production Partners openly in the outcomes of our work
- Giving significant notice, paying fairly for time and expertise, and offering flexible ways to contribute for those who can't always attend
- Being upfront about the risks involved, and never asking people to share more than they're comfortable with, or more often than feels right for them
- Consistently affirming that lived experience is expertise, being clear that no one voice speaks for everyone, and creating opportunities for Co-Production Partners to grow

Safeguarding

Safeguarding means keeping everyone safe while they are in contact with Turn2us, including Co-Production Partners and staff. All safeguarding concerns, worries or disclosures are taken seriously, responded to appropriately, and never dismissed or minimised.

We are committed to working with Co-Production Partners on safeguarding – not making decisions without them, but with them wherever possible.

Safety at Turn2us includes:

- **Physical safety:** Protection from physical harm or unsafe environments
- **Emotional and psychological safety:** Being treated with respect and dignity, free from intimidation, discrimination or harmful behaviour
- **Relational safety:** Maintaining appropriate and professional boundaries

Raising a concern

Any concerns about safety or wellbeing can be reported to our **Safeguarding Manager at safeguarding@turn2us.org.uk** or via our reporting form. Every concern is taken seriously and responded to promptly. Information is handled sensitively and shared only on a need-to-know basis. Confidentiality is respected wherever possible but may be shared without consent where necessary to protect someone from harm.

For more information visit: www.turn2us.org.uk/safeguarding.

Creating safe spaces

Safety cannot be assumed. It should be proactively created – by everyone in the space. This means in how we plan, show up and follow up. Co-production works best when people feel safe enough to be honest, challenge ideas and share different perspectives. Discomfort is a natural and healthy part of that, but there is a difference between productive challenge and feeling overwhelmed or unsafe.

1

Start with clarity and safety

Be transparent about your role, purpose and limits (e.g. safeguarding). Remind people they can step back at any point.

Use plain language, and agree on things like listening without interrupting, no judgement, and respect for different views.

Consistency and honesty help reduce anxiety and build trust.

2

Let trust build

Start with low-risk connection activities, check-ins, before more sensitive topics.

Trust takes time. Remove any pressure to share, and support people to decline a question that feels too personal.

Don't rush into difficult conversations. Safety must be felt before meaningful discussion can happen.

3

Communicate with curiosity and validation

This applies to everyone, stay open, avoid assumptions, and ask questions instead.

Validate what you hear (e.g. "That sounds really difficult") without trying to fix things or overpromise

Trust develops through steady, reliable communication, not speed.

4

Create inclusive space for all voices

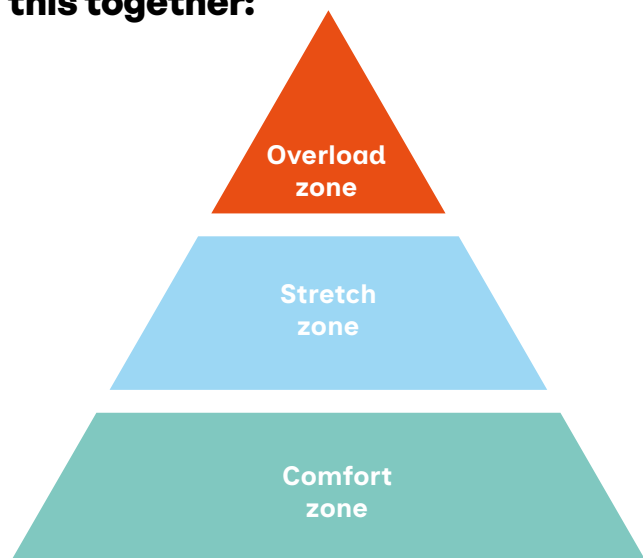
Notice what isn't being said. Silence or pulling back can signal discomfort.

Gently invite quieter voices and offer different ways to contribute.

Everyone is responsible for keeping the space open: notice if the conversation is being dominated, or a strong response is affecting others, and check in, pause, or invite another view to rebalance.

Challenge harmful or discriminatory comments calmly, keeping the focus on respect and safety.

We use three zones to help us think about this together:



Overload zone: Things feel too much, people may feel stressed, unsafe, overwhelmed or shut down e.g. One person's views are dismissed or talked over, so they stop contributing. The discussion becomes heated or personal, and people feel upset or defensive. Or there's too much information or pressure to decide quickly, and people feel overwhelmed and disengage.

Stretch zone: Things feel a bit uncomfortable but in a positive way. This is where people listen, learn, and work together e.g. A Co-Production Partner shares a different experience that challenges staff assumptions, and the group takes time to listen and rethink their approach. People don't all agree, but they respectfully discuss their views and find a solution together.

Comfort zone: Things feel familiar and secure, but there's less opportunity for new learning or collaboration. e.g. Everyone in the meeting agrees with the idea straight away, so there's no discussion or challenge. The group moves on quickly, but no new perspectives are explored.

Our aim is to work in the stretch zone - and to notice together when anyone is moving towards overload so we can respond. We carry out a risk assessment when planning activities or working with other organisations to make sure the safety and wellbeing of Co-Production Partners is a priority.

No one should ever feel expected to recount difficult or painful experiences. Our focus is on how lived experience shapes the work - building a campaign, improving a service - not on reliving it. When someone chooses to share, that choice belongs entirely to them.

“

Helpful prompts around safer boundaries:

"There is no pressure to share anything deeply personal that would make you feel uncomfortable. What we want to focus on is your thoughts on what needs to change as a result of your experiences and how."

"If anything feels difficult, it's completely fine to step back, take a break or drop a message in the chat."

"I'd rather not go into detail about my experience but because of it I think X needs to change"

We need to do more of X as it can have a positive/negative impact on people."

We want risk to be something we assess and manage together. Wellbeing check-ins are built into every session, before and after, so there is always space to say how you're doing.

”



Case studies: Safeguarding meant connecting a Co-Production Partner facing financial hardship to practical advice, and supporting another who was struggling with their mental health to access the help they needed⁹.

⁹www.turn2us.org.uk/getmedia/b844df09-6c96-414b-9571-a077d900d77c/case-studies.pdf

Wellbeing and support

We know this work can sometimes bring up difficult feelings, and we want everyone to feel supported.

Ways of working

- **Flexibility:** Co-Production Partners can step back from an activity at any time; we simply ask that they let us know.
- **Reasonable adjustments:** We will do our best to make participation accessible, for example by providing advance notice, preparation materials or accessible formats.
- **Check-ins and debriefs:** Sessions include check-in and check-out activities. After a difficult session, Co-Production Partners and staff can request an optional debrief with the activity lead or Co-Production Manager.
- **Feedback forms:** Co-Production Partners and staff can share reflections, identify support needs or raise other concerns.
- **Connection spaces:** Co-Production Partners can regularly connect through optional online or in-person social spaces.

Who to contact for support

The following internal contacts are available to Co-Production Partners and staff:

- **The activity lead**
- **Co-Production Manager**
(getinvolved@turn2us.org.uk)
- **Safeguarding Manager**
(safeguarding@turn2us.org.uk)

Staff can also access other internal support through the People and Culture Team.

External support

- Turn2us Find an Adviser can help you find local, regional and national organisations offering information and advice on benefits, housing, debt, legal issues, mental health and other topics.
- Where needed, we can advocate on your behalf to relevant external support services, social spaces.



Working through conflict

Conflict and disagreement are a natural part of working together, especially in Co-Production spaces. When navigated well, they can strengthen our work and relationships.

We don't expect co-production to always feel easy, but we don't want anyone to feel they have to stay silent when something doesn't feel right. There are no wrong reasons to share.

When disagreements happen, here are some ways listen, learn and improve:

- **Acknowledging the impact:** Making space for the person affected to share how something has made them feel and taking responsibility for the impact of your actions, even when it wasn't intended. Where possible, organise a call or meeting to avoid miscommunication.
- **Staying open and non-judgemental:** Listening to understand each other without assuming bad intent. This applies to everyone in the conversation.
- **Focusing on the issue, not the person:** Keeping disagreement about the work and the situation, not about the individual who raised it.
- **Working through it together:** Sharing the reasoning behind decisions, keeping each other informed, and finding a shared way forward and acting on it.

Complaints process

If something feels unsafe, unfair or more serious than that within co-production work, our complaints process is there for all involved.

How to raise a complaint:

Step 1

Speak to the Activity Lead. If the complaint is about the Activity Lead, contact the Co-Production Manager at getinvolved@turn2us.org.uk

Step 2

If the complaint is not resolved, contact the Director of People, Culture and Governance at Marcia.Bluck@turn2us.org.uk

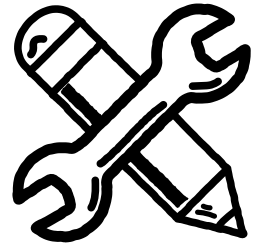
Alternative route

A Co-Production Partner is always welcome to email complaints@turn2us.org.uk if they do not feel comfortable following the steps above.

All complaints will be acknowledged within five working days.

Section Four:

How we know Co-Production is working



When people with lived and living expertise help shape our work, we believe it works better – for the people involved, and for everyone who uses our services afterwards.

It means we build tools, programmes and campaigns around what people actually need, and get support to them when they need it most. It helps us notice things we might otherwise miss, and challenge the stigma and systems that hold people back.

It also helps us build real trust, and a fairer balance of power, with the communities we serve.

Impact isn't the whole story. [SCIE's approach¹⁰](#) helps us look at the outcomes along the way, what people gained from being part of the process, and how well the process itself is working – not just whether the end goal was met.

Impact		The major change that is achieved towards the end of the process. It is the main objective that everyone is working towards.
Co-production achievements		Achievements that happen along the journey towards impact. It can also be called short-term outcomes.
Benefits of co-production		The benefits of people taking part in co-production.
Evaluation and feedback		Evaluating and reflecting on the process to learn and improve co-production.

When thinking about impact in co-production, the following questions may be helpful to reflect on:

- Does it help us meet the real needs of those of us facing financial insecurity, rather than what we assume?
- Does it lead to better outcomes?
- Does it strengthen trust, relationships and accountability?
- Does it create meaningful benefits for everyone involved?
- Are we learning from and adapting our processes?
- Would our work and decisions have looked different without co-production¹⁰?

¹⁰Source: Social Care Institute for Excellence (SCIE), Co-production impact: A resource to support impact assessment—scie.org.uk/co-production/co-production-impact

Working towards a definition of success

These ideas were developed together with a group of Co-Production Partners, drawing on their lived and living expertise.

This is a starting point, not a finished picture. It will evolve alongside the Monitoring, Evaluation and Learning (MEL) framework we will be developing during 2027.

We believe meaningful co-production makes our work more relevant and inclusive, helps us support people more effectively, and moves us closer to our vision of financial security for all.

We asked Co-Production Partners what success looks like...

Successful co-production means people with lived and living expertise genuinely shape what we do, and their contributions clearly influence our decisions and direction.

Success can be understood as...

Influence and power

Co-Production Partner input genuinely shapes decisions and direction – not just consulted on, but acted on.



What this could look like: Partners feel their voice is heard, and see it acted on. Ownership is shared, and Partners are a genuine part of decision-making. Staff are curious, seek Co-Production Partner input early, and are honest about the reasons for any limitations, while still welcoming input wherever possible.

Relationships based on trust and respect

Co-production is built on inclusivity, trust, respect and transparency. Everyone feels informed, safe to challenge, and understands the impact of their contribution. We return to work together and feedback reflects that the process felt fair and meaningful for all involved.



What this looks like: Partners and staff experience the process as respectful, fair and non-tokenistic. Staff have the confidence, skills and mindset to embed co-production meaningfully in their work. Co-Production Partners gain real, tangible benefits too, like new opportunities, recognition, and connection, not just the experience of contributing.

Relevance and quality of outputs and outcomes

Services, campaigns and programmes are more accessible and effective at improving financial security because they are shaped by the people they aim to support. We look not just at what we produce (outputs) but at the difference it makes for people experiencing financial insecurity (outcomes).



What this looks like: Services and programmes are recognised as more relevant and effective. The change made for people – not just what was produced – is what we measure success by.

How we measure and learn

We're developing a MEL framework to properly capture the impact of co-production. In the meantime, we:

- Gather survey or verbal feedback from Co-Production Partners and staff following co-production activities.
- Capture staff reflections on how co-production has influenced their approach and work.
- Document case studies that illustrate the difference co-production is making in practice, including in annual reports and website testimonials.

As the co-production impact framework develops, we will introduce additional opportunities for reflection and learning, including reflective workshops and reviews of the approach, outcomes and impact of co-production.

Embedding and cultural change

Co-production features in early planning and decision-making across teams. Staff proactively bring it into their work and partners see themselves as a consistent and valued part of how Turn2us operates.



What this looks like: Co-production influences behaviours, expectations and how decisions are made across the organisation. Impact is felt beyond individual projects, contributing to wider shifts in how lived and living expertise is valued in decision-making.

Staying accountable

Staying accountable means being honest about what happens as a result of Co-Production Partner input — including where we couldn't act on something and why. After every activity we share back what changed, and we keep sharing as the work develops.



Example: Payment-related feedback

You said... Co-Production Partners raised a need for payment rates to be reviewed.

We did... Turn2us' Co-Production Team and Organisational Leadership Team held a payment review, leading to the approval of new payment rates for 2026-27, and will continue to review annually.

Useful Information

Key Terms



- **Co-Production:** At Turn2us, this means working in partnership with people who have lived and living expertise of financial insecurity to design, test and deliver our work.
- **Co-Production Partners:** People with lived and living expertise of financial insecurity who work in partnership with us.
- **Financial insecurity:** Not having enough money to live well now or feel secure about the future, often triggered by a financial shock and often caused by unfair systems.
- **Lived and living expertise:** Knowledge and insight gained through direct, first-hand experience of financial insecurity, either in the past or present.
- **Power differences:** The different, and unequal, amounts of power that people have in a relationship of any kind. For example, between a grant-maker and someone applying for a grant.
- **Power dynamics:** The way people or groups relate to each other, and how power affects the relationship. This is particularly important to consider where one person or group has more power than the other. Examples might include Turn2us staff and Co-Production Partners, where the organisation holds decision-making authority.
- **Tokenism:** Doing something to make it appear that you are being fair and inclusive, when this is not true. For example, involving people only to satisfy a funder's requirements, rather than because their input will genuinely shape the work.
- **Equity, Diversity, Inclusion and Belonging (EDIB):** The idea that all people should have equitable rights and treatment, and be welcomed and included by an organisation, so that they do not experience any disadvantage because of belonging to a particular group.
- **Inclusion:** Providing equitable access to opportunities and resources for people who might otherwise be left out. For example, it might involve providing a non-digital version of application forms or a telephone helpline for people who don't have access to the internet.
- **Plain English:** Plain English is writing that helps the reader to understand the message the first time they read it. It uses short, clear sentences, everyday words and avoids jargon. See the [Plain English Campaign website](#)¹¹ for more information.
- **Monitoring, Evaluation and Learning (MEL):** A framework used to track the progress and impact of our co-production work, assess what's working, and adapt our approach as needed.



Useful resources

Here are some useful links or resources for anyone wanting to learn more about Co-Production or develop your practice at Turn2us and beyond:

[Co-Produce with us | Turn2us](#)

[Co-Production Partner Testimonials](#)

[Turn2us Edinburgh Trust Partner Conversation Podcast](#)

[Turn2us | Get Support](#)

[Turn2us | Place-based programmes](#)

Helpful organisations:

[Co-Production Collective](#)

[Social Care Institute for Excellence](#)

[National Voices](#)

Contact Us

If you have any questions, feedback or would like to find out more please email: getinvolved@turn2us.org.uk



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