

# COVID

# CASH

# RECOVERY

Impact Report

April 2021

**JUST  
FINANCE  
FOUNDATION**



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# PROGRAMME OVERVIEW

**COVID Cash Recovery (CCR) is an online workshop and resource hub which upskills churches, charities, community leaders and organisations.** It provides information and resources to help communities recover from money issues that have arisen due to COVID-19.

When the pandemic first struck the UK in March 2020, a swathe of legislation was announced which transformed the financial landscape of the nation. As new entitlements were born, benefits were altered, and support services overwhelmed – it was challenging for many people to know what they were entitled to and what support was available. Over a third of people faced a reduction in income<sup>1</sup>, 5 million claimed Universal Credit<sup>2</sup>, and millions more were placed on furlough. These rapid changes occurred within a context where there was already £16 billion in unclaimed benefits<sup>3</sup> and a further 22% of adults had less than £100 in savings<sup>4</sup> – further complicating the job in hand for community workers and services.

**Therefore, COVID Cash Recovery was rapidly developed to provide a ‘one stop shop’ for people supporting others with financial worries.** Resources were quickly launched that could be used both online and with digitally excluded groups (without access to the internet). During the height of the pandemic the resources and content were updated weekly. This provided a reliable place for community workers to return to and reference when information was changing rapidly – allowing our attendees to accurately and efficiently support their communities.

The workshop and resources cover: general entitlements, Universal Credit, budgeting, government and charitable grants, support for household bills, money strategies for making it through difficult periods, and much more.



## MILESTONES



# HOW CCR WORKS

COVID Cash Recovery covers four key areas of financial problems and the respective solutions available. The course is delivered via four modules:

- **Four Walls** - covering forms of support to keep a roof over your head (Universal Credit, household bills, housing support)
- **Employment Empowerment** - covering entitlements, situations and support linked to employment (furlough, sick pay, self-employed grants and loans)
- **Budgeting** - how to manage your money (budgeting techniques, activities and options)
- **Dealing With Deficit** - for those in arrears, or on the verge, this section covers how you receive support (free debt advice, payment holidays, exploitative lenders)

**COVID Cash Recovery works through a 'train-the-trainer' model**, meaning those who attend a course can then go on to directly support and help those in need within their community. The programme encourages flexibility, allowing those trained to use the information and resources however best works with their clients, service users, or community members. However, there were four key methods in which CCR attendees used the course material:



1) **Mentioning information and signposts that were learned throughout the course.**



2) **Sending individuals particular slides or resources from the course.**



3) **Directly delivering slides or activities to individuals 1:1 using CCR resources.**



4) **Delivering a full group session to a church, food bank, or community centre, either with or without our support.**



# IMPACT SUMMARY



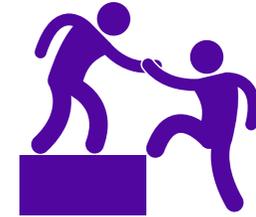
**1,772**

charity workers, churches and community organisations trained



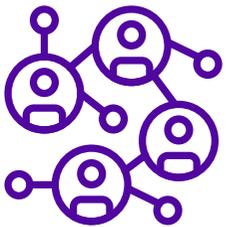
**195**

courses directly run by JFF and delivery partners across England



**97%**

of train-the-trainer attendees said the course increased their ability to help their community



**30,000+**

people in communities are estimated to have benefited from the course



**99%**

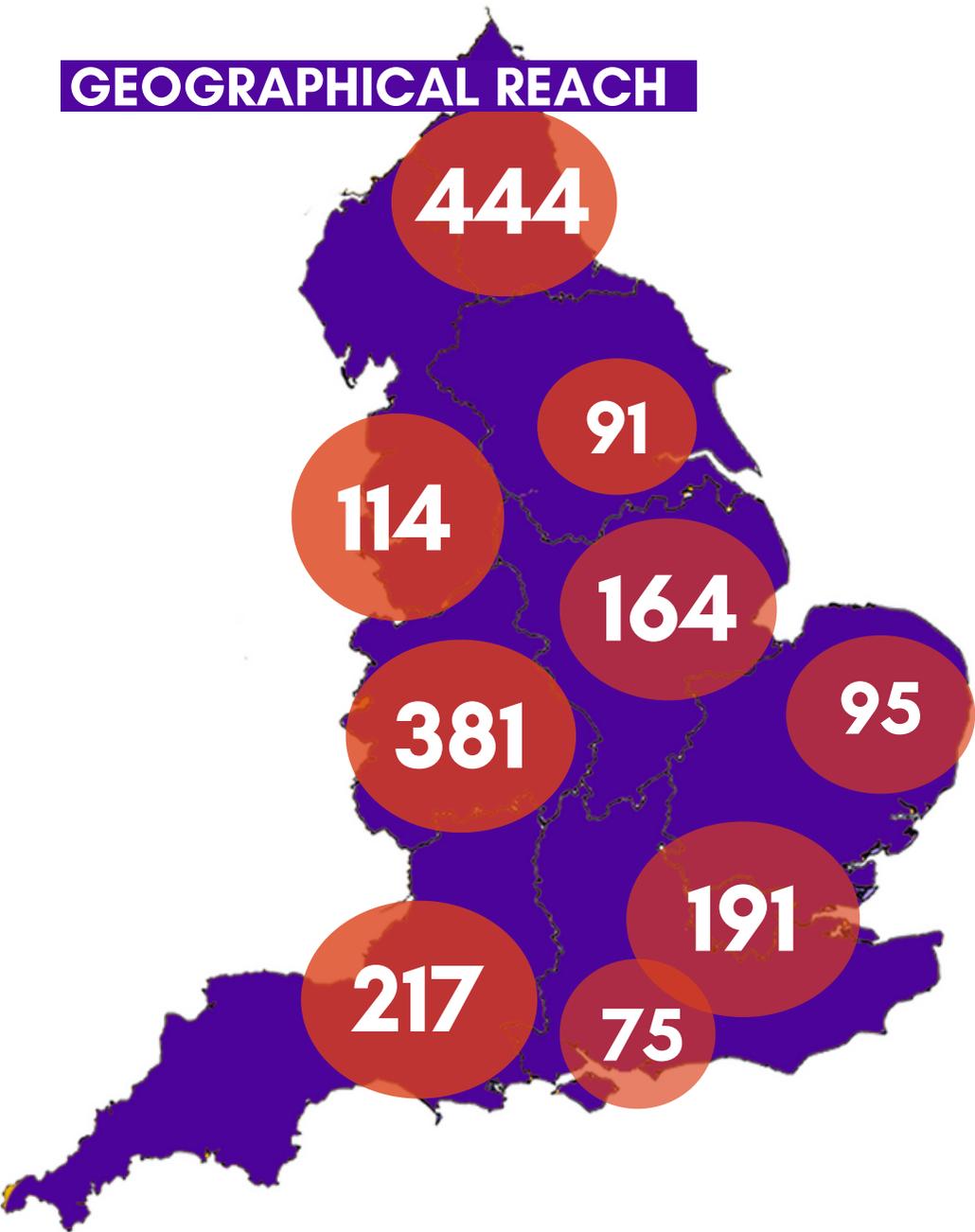
of course attendees rated the CCR resources as useful



**95%**

of end users said they have a clear budget or plan after finishing the course

## GEOGRAPHICAL REACH



**1,772** = total number of charity workers, churches, and community organisations trained within an area

**North East: 444**

**West Midlands: 381**

**South West: 217**

**London: 191**

**East Midlands: 164**

**North West: 114**

**East of England: 95**

**Yorkshire: 91**

**South East: 75**

**Wales and Scotland: 17**

With the help of eight delivery partners based in Northumberland, Durham, Middlesbrough, Liverpool, Manchester, the Black Country, Nottinghamshire and Plymouth, the course was delivered and spread to all corners of England.

We found that there was such an appetite for individuals to attend a course as soon as possible that often churches, charities, or individuals would attend a session out of their area, or a national session, due to the availability of different time slots.

The infographic highlights the true geographical spread of CCR, focusing on where the facilitator is based, rather than the session they attended.

## WHO WERE OUR ATTENDEES?

### Charity Workers or Volunteers



### Church of England affiliation



### Social Enterprise



### Public Sector



### Community Leader/Activist



### Private Sector



### Other



CCR attracted a broad and diverse spectrum of people all looking to help others in need. Each session brought together a cross section of society, all responding to the COVID-19 crisis. Often individuals were representing multiple organisations (e.g their local church and the charity they are employed by). However, our data highlights their primary role which lead them to attend either a national or locally delivered CCR session.



**"This has been the best course I attended on supporting those in financial hardship. The slides were easy to access and the resources available were accessible to use with my clients!"**

*Course attendee - January 2021*



**"As a community referral centre we use this material for training volunteers and staff. I found the pace and the content were relevant and practical for usage."**

*Course attendee - November 2020*

## WHERE ARE THEY NOW?

As shown so far, our attendees came from all across the UK and were involved in diverse work. Some facilitators attended to pick up knowledge, information and signposts. Others attended with the clear intention to take the course and it's elements forward. From food banks to community centres, this section details examples of how the course has been put to use in the community by those using it.



**"On our estate I've been able to refer back to course when someone mentions they are struggling. I call them up, or send them the slides if they have internet and what some useful next steps could be."**

*Course attendee - July 2020*



**"Someone who was new to Universal Credit was massively overpaying on their energy bill, which we were able to reduce using the ideas for the course. They were also eligible for a low income water tariff. Both of these are helping them manage at the moment"**

*Course attendee - November 2020*



**"Working with those in debt I wasn't aware of some of the forms of support which could help increase the amount of disposable cash. This has really helped our clients feel like there are more options and they even have more money whilst paying off a greater proportion of their debt. This has definitely helped over and above my debt advising with our clients at CHAT/CMA."**

*Course attendee - December 2020*



**"I bring stuff that I learned from the course up all the time. Usually its at the queue at our food bank where we try and chat with our clients. That's where I find I put the stuff I learnt to use."**

*Course attendee - September 2020*



**"I had a new person who I was working with who previously was in a stable job before COVID. They were lost on how to trim their budget and the activities within the budgeting section were fairly straight forward to bring to life and use with them. It helped them feel less stressed and cope with their loss in income."**

*Course attendee - January 2021*



**"I have been able to pass on information regarding getting free access to the internet for people with children at home to many of the families who are currently using the services at our food bank. This has been invaluable to many of them."**

*Course attendee - July 2020*

# CULTURAL AND LANGUAGE ADAPTATIONS

Research has highlighted the disproportionate financial impact of the pandemic on many migrant and ethnic minority groups.<sup>5</sup> This can be directly; such as being unable to afford to self-isolate, due to being ineligible for sick pay owing to working arrangements, or indirectly; such as experiencing a redundancy through being in an insecure job.

**Working in collaboration with our sister charity, Near Neighbours, we adapted COVID Cash Recovery to target and support ethnic minority groups. We adapted the course content for cultural sensitivities. We also translated the course into alternative languages to maximise reach and impact. The course was translated into the following languages:**

- Arabic
- French
- Polish
- Spanish
- Urdu
- Romanian
- Mandarin
- Portuguese

Adjustments in delivery method were also made to meet the preferences of each group. For example, this included delivering the course via Facebook livestream and other streaming platforms to maintain anonymity which helped increase course attendance and engagement.



**"Really useful to see that it is in other languages. We have a big Polish community so it was wonderful to do the training. Every community centre or similar should send someone on this course."**

*Course attendee - March 2021*

## REGION IN FOCUS: NORTH EAST

The North East saw three delivery partners help instill financial resilience and capability with communities.

**Together Newcastle** and **Communities Together Durham** worked collaboratively to support communities both North and South of the Tyne. They trained the two biggest foodbanks in the region: West Northumberland Food Bank and Newcastle West End Food Bank. Their attendees have also included a number of NHS workers, as well as many churches engaged in social action.



**"The course enables people like me to engage better with the community and feel confident to do so well. Without it I would have struggled to research anything like the same information provided in just these two hours."**

*Together Newcastle attendee - December 2020*

**Together Middlesbrough and Cleveland** received an overwhelming amount of interest in the programme at the turn of the new year. They trained numerous local charities in addition to local councillors.



**Great training delivered in easy to understand format during these difficult times. Will use the slides and links with tenants where needed."**

*Together Middlesbrough and Cleveland attendee - November 2020*



**"The local info was very useful. This will definitely be a good resource to use alongside my CAP resources for clients I work with."**

*Together Newcastle attendee - January 2021*



**45**

courses run by  
delivery partners



**7,500+**

people in the  
North East  
estimated to have  
benefited from  
the course

## DARREN'S STORY

Darren (name changed) was like many others who unexpectedly fell out of work in 2020. Financially vulnerable, he did not know what to do, or where to seek support. Then disaster struck:

*“Due to an internet investment scam, I lost my life savings and found myself in considerable debt.”*

Through a colleague, Darren was asked to attend the COVID Cash Course as a representative of his local church so that he could offer help to people in the community who were struggling as a result of the COVID-19 pandemic. They did not know the financial position he was in.

For Darren, with personal debts of over £15,000, the debt section of the course was able to inspire and signpost him to take action:

*“Because of COVID Cash Recovery I decided to contact Payplan. They worked out all my income and expenses and came up with an affordable monthly repayment plan. The payments run for five or six years depending upon circumstances and about 85% of the debt gets written off...”*

After attending the course in April, Darren explains that he is now on the path to recovery because of COVID Cash Course.

*“I now have a job with the NHS and am awaiting a start date... Had I not attended COVID Cash Recovery, I would not have found out about Payplan.”*

However, like many other COVID Cash Recovery attendees, this is not the end of their story:

*“I now continue to assist other people in my community with the information I learnt when I operate as an itinerant pastor in my spare time.”* says Darren *“I can empathise with others, knowing exactly how it feels to be in debt and worried about the future.”*



*“Due to an internet investment scam, I lost my life savings and found myself in considerable debt.”*

*“I now have a job with the NHS and am awaiting a start date... Had I not attended COVID Cash Recovery, I would not have found out about Payplan”*

*Darren*

## REGION IN FOCUS: WEST MIDLANDS

The key delivery partner in the West Midlands was **Transforming Communities Together**, based in the Black Country, pulling in attendees from all around the West Midlands. Their team delivered to a broad range of faith based organisations in addition to individuals working on the front-line with those in need. These included DWP Work Coaches, NHS Social Prescribers, and food bank workers.

The programme was also translated and delivered to Arabic, Polish and Romanian speaking groups with Near Neighbours partners. This directly supported 91 people who attended the courses and a further 238 who accessed the course material following the sessions.



**"It was a very detailed course with so many wonderful links to support the community or communities I care for. It is hard to put a number on how many people who will benefit from my training, hopefully many more than I have stated."**

*Transforming Communities Together attendee - February 2021*



**"The information provided will be useful personally for me and my family, but also I want to tell members of my church community about the information too."**

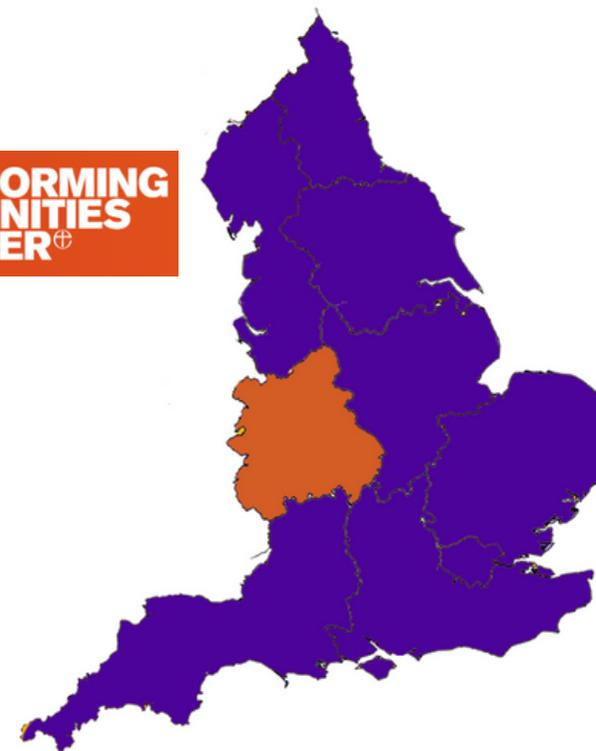
*Transforming Communities Together attendee - January 2021*



**"I feel much more informed about issues surrounding different financial issues and support... I'm more competent to have a conversation now."**

*Transforming Communities Together attendee - September 2020*

**TRANSFORMING  
COMMUNITIES  
TOGETHER<sup>+</sup>**



**32**

**courses run by  
delivery partners**



**5,000+**

**people in the  
West Midlands  
estimated to have  
benefited from  
the course**

## SAMUEL'S STORY

We met Samuel back in August when his community was at the height of their financial problems. Samuel's church community was hit hard by COVID-19, many having experienced a financial shock or being in vulnerable, low paid work.

*"Money was a huge problem. People would come to me but I didn't know how to help them."*

Samuel knew that he had to do something to stop his community's financial challenges becoming a crisis:

*"When I first attended, I realised how useful it was for my own circumstances. I remember immediately thinking: I can't wait to share it with our church community... After attending, I realised that my family was now eligible for free school meals. After claiming for them, things have been easier."*

After delivering the course himself to his local Christian Centre, families felt relief:

*"People left feeling supported about their options and their money over the next few months. Our families are doing better now."*



*"Money was a huge problem. People would come to me but I didn't know how to help them."*

*"I realised how useful it was for my own circumstances. I remember immediately thinking: I can't wait to share it with our church community!"*

*Samuel George - Manor Park Christian Centre*

## REGION IN FOCUS: SOUTH WEST

The key delivery partner in the South West was **Transforming Plymouth Together**. Covering a large area, the course attracted a blend of churches and organisations engaged in social action. Transforming Plymouth Together trained a number of formalised support providers including the entire Citizens Advice Exeter team, DWP Work Coaches, and debt advisers.

In recent months, the course has focused on ethnic minority groups and communities through the Diversity Business Incubator network in the South West. This has helped support communities that have been hit extremely hard by COVID - helping outline their entitlements and subsequently how they can take steps to support themselves in this challenging time.



**"I would like to say that in a working life of over 40 years, it is probably the best type of this session that I have attended. This applies equally to the factual information provided and the way in which it was presented."**

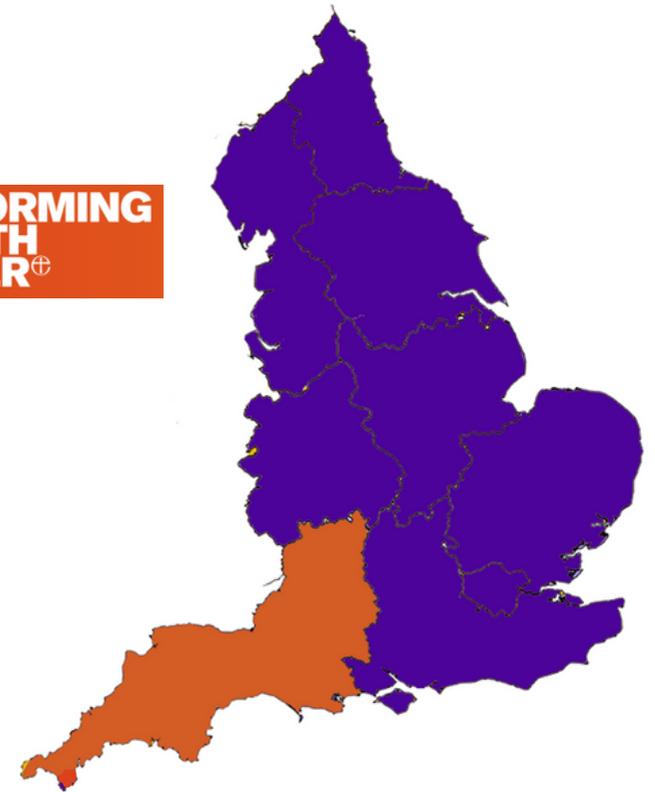
*Transforming Plymouth Together attendee - January 2021*



**"At our church I will use this material for training volunteers. I found the pace and the content were super relevant at this time."**

*Transforming Plymouth Together attendee - November 2020*

**TRANSFORMING  
PLYMOUTH  
TOGETHER**



**24**

**courses run by  
Transforming  
Plymouth Together**



**3,000+**

**people in the  
South West  
estimated to have  
benefited from  
the course**

## LYNETTE'S STORY

In Alford, a small Lincolnshire town, Lynette and a local community have been fighting back against COVID-19.

The 'Alford Hub' provided food parcels, prescription delivery and a befriending service to their community. However, there was a key piece of support missing, Lynette explained:

*"We'd been getting a lot of questions about money, Universal Credit and entitlements."*

After attending a COVID Cash Recovery herself, Lynette arranged a series of evening COVID Cash Recovery webinars which covered the financial problems experienced by people in Alford.

Throughout September nearly 40 volunteers, local organisations, and financially vulnerable individuals attended her courses. This helped support those struggling with bills, Universal Credit, entitlements, budgeting and much more.

*"We had an individual, Daniel, who was really struggling from the support available for the self-employed... he had some really difficult months before attending the course,"* says Lynette. *"The course helped him realise that despite being self-employed, he was actually entitled to Universal Credit and he is now doing much better financially."*



*"We had an individual, Daniel, who was really struggling from the support available for the self-employed... he had some really difficult months before attending the course."*

*"The course helped him realise that despite being self-employed, he was actually entitled to Universal Credit and he is now doing much better financially."*

*Lynette Pryke - Alford Hub Co-ordinator*

# REGION IN FOCUS: EAST MIDLANDS

Our delivery partner in the East Midlands was **Transforming Notts Together**. The team has primarily trained churches running local food banks or pantries, helping directly and indirectly support those in need. Transforming Notts Together have also run bespoke sessions for a local organisation focusing on ex-miners and also a charity supporting homeless individuals.

Evolving out of COVID Cash Recovery, the Transforming Notts team have also developed a youth budgeting course called 'Basic Budgeting', targeted at 16-20 year olds.



**"The content of this programme should be covered on national television; it deserves as wide an audience as possible."**

*Transforming Notts Together attendee - January 2021*



**"I think that the programme facilitators after attending this will have better knowledge of this information than our CAB."**

*Transforming Notts Together attendee - November 2020*



**"We will be training all staff. This information will be shared with our service users and then with their families and friends. Having the resources all in one place is excellent as it is easy to locate for busy staff."**

*Transforming Notts Together attendee - November 2020*



**15**

**courses run by Transforming Plymouth Together**



**600+**

**people in the East Midlands estimated to have benefited from the course**

## LOOKING FORWARD

**COVID Cash Recovery has been effective in supporting thousands of people directly and indirectly through what has been a challenging year for both those experiencing financial distress, and those supporting individuals in financial distress.**

A K-shaped recovery will likely increase the burden on communities to deal with financial worries and stress, therefore increasing the need for interventions like COVID Cash Recovery. As pressure builds on organisations involved in social action, there will always be a need for rapid access to financial information and signposting in communities.

The Just Finance Foundation, along with our committed delivery partners, will continue to update the course and resources. For now we will continue to deliver the programme in the same format (online), playing to its strengths in flexibility and usability. Meanwhile, we are developing alternative delivery and content for the aftermath of lockdown, potentially incorporating elements from our previous financial capability workshop: *Cash Smart Credit Savvy*. There are also plans to transform and transfer successful elements and content to supporting homeless organisations and also younger population groups.

Ultimately, our programmes will continue to provide support for local communities as we exit lockdown, the furlough scheme, and the pandemic. We look forward to continued work with our partners and other organisations to learn about the needs that small communities are experiencing, and we aim to provide as much signposting and practical support as we can via COVID Cash Recovery.



# APPENDIX

## 1 - '*Debt At The End Of 2020*' - Citizen's Advice

<https://www.citizensadvice.org.uk/about-us/our-work/policy/policy-research-topics/debt-and-money-policy-research/debt-at-the-close-of-2020/>

## 2 - '*Universal Credit Statistics*' - GOV -

<https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-14-january-2021/>

## 3 - '*16bn Remains Unclaimed In Means Tested Benefits*' - Entitledto -

<https://www.entitledto.co.uk/blog/2020/february/16-billion-remains-unclaimed-in-means-tested-benefits-each-year/>

## 4 - '*Financial Capability Survey 2018*' - FinCap -

<https://www.fincap.org.uk/en/articles/financial-capability-survey>

## 5 - '*Unequal impact? Coronavirus and BAME*' - House of Commons -

<https://committees.parliament.uk/publications/3965/documents/39887/default/>

Quantitative data collected using Smart Survey. Four surveys in total were used to collect the data used in this report:

- 1) Course facilitator (completed immediately following attendance)
- 2) Follow up survey (sent out four weeks following attendance)
- 3) Pre-course survey (for end users before using materials)
- 4) Post-course survey (for end users after using materials)

Separate and simplified surveys were used for groups where English was not a first language, or where the course was delivered in an alternative language.

'Estimations' on course reach taken from estimations given by course participants. Average stated by participants immediately after attendance that the course will help them support is 39.4 people (783 response rate of 1535).  $39 \times 783 = 30,537$

[www.justfinancefoundation.org.uk](http://www.justfinancefoundation.org.uk)

Creating a national movement for financial inclusion



JUST FINANCE FOUNDATION  
THE FOUNDRY  
17 OVAL WAY  
VAUXHALL  
LONDON  
SE11 5RR

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# JUST FINANCE FOUNDATION



COVID CASH RECOVERY

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TRANSFORMING  
NOTTS TOGETHER<sup>+</sup>

TRANSFORMING  
COMMUNITIES  
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TOGETHER  
NEWCASTLE<sup>+</sup>

TRANSFORMING  
PLYMOUTH  
TOGETHER<sup>+</sup>

COMMUNITIES  
TOGETHER  
DURHAM<sup>+</sup>

TOGETHER  
MIDDLESBROUGH  
& CLEVELAND<sup>+</sup>