

TRANSFORMING PLYMOUTH TOGETHER[⊕]

Covid Cash Recovery

Review



Introduction



In late August/Early September 2020, Transforming Plymouth Together joined other members of the Together Network who, in partnership with the Just Finance Foundation (JFF), were delivering the Covid Cash Course (CCC).

This was an initiative, supported by All Churches Trust and latterly the Lottery Community Fund, which built on an already existing JFF resource called "Cash Smart Credit Savvy" (CSCS), an introduction to budgeting skills and saving. Designed as an early intervention, to prevent financial challenges becoming a crisis, the CSCS programme aimed to improve financial wellbeing by increasing confidence and skill in making informed choices about money.

By working with existing local organisations and networks, equipping their frontline staff and volunteers, the programme successfully engaged participants and removed the stigma often attached to money management courses by offering small, manageable modules in a familiar setting along with activities that encouraged participants to build on and share their existing knowledge.



Through our successful Feast of Fun project, it was becoming clear to us at TPT that the pandemic, in 2020 and beyond, was going to impact people in more ways than food poverty, and that due to the financial chaos caused by the pandemic, it would be difficult for many people to know what they would be entitled to, all the options of support that were available to them and how they might cope financially. Covid Cash Course, as it was then known, was a stand alone Zoom session that was designed so that churches, charities, community leaders and other social support organisations, could provide information and resources that would help their communities recover from money issues that arose as a result of COVID-19. Each 2-hour session covered general entitlements, Universal Credit, budgeting, government and charitable grants, money strategies for making it through the coming months, help with bills and, although purposely not debt advice, dealing with debt.



From these early beginnings, the course evolved into its final format known as the Covid Cash Recovery course, still covering the above core issues, but in a more streamlined format, moving from five separate PowerPoint slide sets to a single set split into four sections.

From the very start, the team at JFF have ensured that the master slides were kept fully up to date with all the latest available government support information and guidance and we were then able to incorporate more tailored information and local resources that would target the specific communities that our local attendees were supporting.



The slides and accompanying script could then be made available to participants at the end of the session, along with login information that would ensure that they would always be able to access the latest updates.

Our first sessions were for attendees from the Plymouth area and were very well received by those who joined. Those who attended came from a wide range of backgrounds and circumstances, from local church volunteers and families workers, to foodbank managers and even those working within the benefits system itself, which was very encouraging, and pointed to the wide appeal that the course had, both then and going forward.

A session set up specifically for local clergy had some moderate uptake, but we found that it was difficult to find a time of day, or even a day, that was convenient for everyone; fortunately those clergy who were unavailable for the tailored session persevered and were able to book in to one of the other regular sessions.

We were of course disappointed that our tailored session hadn't reached as many clergy as we had hoped, but given the circumstances at the time, and the added pressure that the pandemic was putting on them and their parishioners, it was understandable that they had to make difficult decisions about their priorities.

New horizons

Having established the course and a routine, we then looked at how we might expand the reach of the course - in particular to those from a black, Asian or ethnic minority community, and we were very fortunate that DBI (Diversity Business Incubator), a Community Interest Company, were very interested in partnering with us to deliver the relevant support and information to those in need in those communities.



As we began to set this up with them, we realised that there would need to be some slight adjustments to the phraseology of the content to make it more culturally appropriate where necessary.

Working with the team at DBI, we went through the slide set and made the necessary adjustments, but all the while being careful not to dilute or deviate from any of the factual information being presented.

This partnership with DBI has proven to be very successful for this community and the team there has now developed the course from the original Zoom format to one where members of the DBI team who attended the original sessions are now delivering the information in an even more informal one-to-one format that is tailored to the specific needs of the person being supported.

They have also produced some printed versions of the slides that can be used by those who have limited digital access and which have been very helpful in making initial contact with those who for various reasons were hesitant in seeking the help they needed.



With the Plymouth and DBI sessions in full swing, we again looked beyond the immediate Plymouth area and expanded our outreach even further! In partnership with Torbay Council we were able to set up sessions for support organisations in that area which have also proven to be a success and well received by those who attended.



The backgrounds of attendees were once more very diverse, ranging from Citizens Advice volunteers and DWP Work Coaches to NHS social care workers and supervisors. One issue that arose during this part of the project was that Zoom was not a permitted platform for some organisations, which made it difficult for those who wished to take part to do so during working hours



We weren't entirely sure how to overcome this issue, and were becoming resigned to the fact that we might not be able to accommodate those people, when one of our attendees, who had taken part as a private participant from home, suggested that her work team would invite us as a "Guest Speaker" to one of their regular meetings using the approved Microsoft Teams platform.

The first experimental meeting went well, with 12 people in attendance, and resulted in two further "invitations" from other teams within that organisation.

Had funding allowed us to continue delivering the course beyond our allotted timescale, we are sure that this model of delivery would have been very useful, and could even have extended to being "Guest Speaker" at in-person meetings if and when restrictions were eased.



Feedback

Here are some of the things our attendees have said:

"Although we had been supporting people with practical issues that had arisen because of COVID, we'd been getting a lot of questions about money, Universal Credit and entitlements."



"With the local Citizen's Advice closed, we didn't know how to signpost those in need – or any information that could help them with the money issues many were experiencing"

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

[Daniel* - pseudonym]

"The options for water support really struck me, we had three people attend who have worked in water before and there were still support options they weren't aware of"

"Everyone thinks Universal Credit is an unemployed benefit, the course made it really clear where others may be entitled to support from UC or other schemes"

"Ability for participants to be anonymous and ask anonymous questions was really helpful"

"Great how people could turn their camera off, be anonymous and still actively participate in the course"

Conclusion

We are profoundly thankful that we had the opportunity to be a part of this challenging but worthwhile project, and are extremely grateful to the various people and organisations that have supported our efforts.

To add some data to the above, since we started in September 2020, we have delivered 23 Plymouth sessions to 89 attendees, 17 DBI sessions to 85 attendees and 24 Torbay sessions to 64 attendees. That amounts to 64 full sessions to 241 attendees, and even if we assume each attendee was only able to offer support to 5 individuals or families, this means that over 1,200 people could have received a piece of information or advice that would dramatically reduce the effect that the pandemic would have on them and their family.

All the above has been an extremely satisfying progression, but Covid-19 will be a part of our lives, and affecting people adversely, for many months or years to come, so there is much still to do. For us the process has been one of learning as well as delivery, and we have had to adapt quickly to the ever-changing circumstances that we were and are encountering.



Who knew that 'zoom' would enter our language as more than a word to describe the speed of something!

That platform has been the ideal way to disseminate this vital resource to a group of people who were unable to meet in person, but as we look forward to a world with fewer restrictions, we must look at new ways to provide the support that CCR can deliver. Many people are now exhausted and tired of an endless round of virtual meetings and it may be that a 2-hour zoom (or 'Teams') session is a less attractive proposition than it once was.

CCR has from the beginning been a resource that has evolved and changed to meet the prevailing circumstances and as we enter the next phase of living with Covid perhaps it is time to look at how the information can be presented to real people in a physical environment.

Covid-19 may become less deadly in future as a result of a successful vaccination programme, and the virus itself may in time fall out of people's immediate thoughts and concerns but its effects, both physical and mental will be a factor in our lives for a long time to come and the link between financial insecurity and mental and physical health will be hard to break.

Whatever CCR looks like in the coming months, or even years, it will remain a vital tool for those who are working tirelessly to support their communities.



Acknowledgment

While we would like to individually acknowledge the contribution of each and every attendee who gave of their time, we do appreciate and are extremely grateful to the following people and organisations who worked alongside us to deliver the Covid Cash Recovery course.



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