Needs of people who need money and needs of people who give it

Impact of struggling with money

Trigger
• People get into crisis triggered by a sudden event either a relationship breakdown, losing jobs or losing homes

• Structural inequality in systems reduces people's access to help and can send people into crisis like homelessness [Policy Researcher, Citizen Advice Bureau]

Food
• People are skipping meals

• *"Food bank? I've not used anything or looked for it. I just scrimp and save. I don't get lunch then so be it. I'd rather just miss a meal" [P10]*

• People are relying on state support like "free school meals" to get food for their children

• Some people are going to food banks

• Some people are asking help from friends or local community centres for food

Isolation
• *"Sometimes I didn't have money to pay for my data so I couldn't call my family. They were really worried" [P12]*

• Some people don't have enough money to travel using public transport which can limit their chances to visit family or friends

Stress and trauma
• People are worried over how to pay for bills and family

• There's emotional toll that comes with losing homes

• Someone people are recovering from abusive and/or failed relationships

• People are taking *"each day as it comes"*

• *"Everyday is a challenge – it's just getting ready for Christmas - its my biggest worry - the money aspect - how am i going to get presents and things? Right now - I'm just trying to get by Christmas." [P9]*

Visa
• Some people don't have enough money to pay to renew their visa which leads to a "no recourse to public funds" restriction on their stay

Getting help
• Some people are reluctant to ask for help because they feel embarrassed of their situation

• *"It was an embarrassing at the start because I've never been in that situation." [P3]*

• Some people don't see themselves in crisis

• People will ask advice from people they know or trust such as friends or trusted services

Debt
• Some people are failing to find support through official organisations so they end up taking loans to pay for things they need

• *"People who are more likely to have been directly affected by coronavirus... or to have already been in a precarious financial situation beforehand are far more likely to have fallen behind on their bills."* [Excess Debt, Citizens Advice (2020)]

Accommodation
• Some people have lost their job which can lead to becoming homeless or having to move back with parents

Waiting and transitions
• Some people are waiting a long time to hear whether their applications get accepted

• *"I've been waiting for 5 1/2 weeks it's a long time for a family to wait without money" [P8]*

Confusion
• Some people get confused over who gives what support and who owns the card they get from the Red cross

• Some people don't understand why the cash cards aren't like debit cards

Getting money

Language
• Some people get put off from the language when they apply for grants

• On the word, crisis - *"Makes me a bit embarrassed - you don't want to be in that postion Its a sense of shame It's my last resort, so I accept it for what it is, a crisis" [P6]*

Unrestricted money
• People need choice over where to spend their money

• People prefer money over vouchers [The State of the World's Cash, CaLP, 2020]

• People are spending their money on essentials ranging from paying fines, food, medication to clothes for children

• *"It was so embarrassing but now when I get the money, I don't need anyone to say or tell me. You use it the way you want to use it and you got it in your account" [P11]*

• Given a choice between cash and emergency items after after evacuating their homes due to floods, 48% of people prefer money to purchase things themselves. [Ready for Anything, British Red Cross, 2019]

Limits
• Some people are limited to where they can get their essentials because they're given a voucher that's limited to one particular shop

• *"the problem with Tesco vouchers is you can only buy food and not clothes" [P18]*

Travel
• People will shop at places closer to them to avoid having to pay for travel to get to places

• *"With tesco, with the area I'm in, there's no tesco close by so I'm having to travel... But with the card, you can just go to local grocer shop" [P15]*

Length of support
• People are going back into crisis after their fixed term of support ends because they struggle to find other ways of getting money to help them survive

• *"After 5 weeks, the kids were getting used to it but then it was a nightmare. that was it" [P9]*

Borrowing
• Some people are reluctant to get help from friends and family because they don't know if they can pay it back

• Some people are having to take loans to pay for their immediate needs

• People are worried about paying back loans

• *"With crisis grant - you need to pay that back and I don't know where I'm gonna find the money to pay them back so I really don't want to get down that route" [P8]*

Charges
• People find charges on the card unfair when they take money out

• *"I don't feel like that's fair. It's kind of insulting as it could be used to buy something else extra" [P5]*

• People don't understand who is charging them when they take money out from cash machines

Time
• Sometimes it takes too long for the card to arrive

• People are finding it takes too long to hear about decision from applications they've made

• *"I applied turn2us & it took 6 or 7 weeks - good few weeks before they let you know then you have to show documents to prove your situation and my documents is with the HO & I can't send that so you don't have that to send. That's a waste of time." [P14]*

• People don't have time as they're juggling family life along with finding ways to provide for them

Budgeting
• People need to know how much money they have left so they know how much they can spend

• *"We can't see a statement... it would be great to see how is spent and how much is left" [P18]*

• Some people are overspending their card because they don't know how much they've got on their card

• *"My card wasn't working - had used it 2 times in primark and it was declined I called British red cross to check. They said it got declined because you used a little more and it didn't have enough money." [P4]*

Life after support
• Some people struggle to get long term support after their fixed term support ends

• People are worried about what happens their support ends from the Red Cross

Signposting
• People are tired of telling their story over and over again

• *"I explain my situation so many times" [P4]*

• Not all signposts lead to a successful referral

• *"If you tell people to go there, they're just telling me to go to other places" [P14]*

• People are more likely to be engaged when they're actively referred to a service [A Menu for Change, Hilber & Macloud (2019)]

Access to technology
• Some people don't have access to wifi and/or laptop

• Some people don't have access to data on their phone because they don't have enough money to top up

• Some people who digitally excluded miss out on services or have to spend to get access to internet. [Destitution in the UK, JRF, 2020]

Giving money

Information
• Some volunteer caseworkers find information given on Red Cross systems overwhelming and they struggle to keep up with the changes

• *"I checked if it was okay to apply and it was. but it took a while because of administrative delays. HUGG vouchers were quite difficult to keep up" [P25]*

• Frontline responders, staff and volunteer caseworkers need guidance of who to give money to

• *"There's so many people who needs help. Where's the line? Otherwise we're gonna bankrupt ourselves" [P24]*

Explaining information to people
• Some caseworkers find it difficult to explain to people how to use cash card because there's lots to explain which can be challenging to explain to someone who's english is not their first language

• *"Even with the interpreter, explaining the charge of the card, max amount, withdrawal is a challenge" [P33]*

• Some caseworkers rely on interpreters or friends from the community to help explain to people how to use their card

Time
• Caseworkers are spending a lot of their time doing admin: inputting data on systems and preparing cards to be sent out to people

• *"There's a lot of casework you have to put on brm. It's becoming additional casework." [P26]*

• Reflecting on inputting data on Sharepoint vs. delivering cash cards in Crisis Response - *"why can one service deliver with a lot of admin work and another can deliver with no admin" [P32]*

• Some caseworkers are signposting people to other charities or giving vouchers while they wait for the card to arrive

• Reflecting on the time taken for cards to arrive - *"The interim period is challenging, we sign post to other charity/food banks. you can't help them in that period so you find other charity to help them in that period of time" [P32]*

Measuring impact
• British red cross need to understand the impact of money on people's lives so they know how money is affecting their lives

• Lack of clarity on outcomes means how we're measuring impact is inconsistent what we intend the impact of the money to be

Shared systems
• Lack of access to systems makes it harder for frontline responders to know who currently have a card so they struggle to help people who has problems with it

• Some frontline responders are signposting people who need money to other organisations to get a card because they don't have access to systems to check if they have the card or not

• Frontline responders are filling in paper forms which is not always recorded on the system immediately after an incident. This time delay can lead to a breakdown in communication

• *"The call initially came on the weekend and one of the volunteer went out but it wasn't recorded that it was picked up"* [P23]

Decision making
• Some caseworkers are limited by the number of vouchers they can give because the limit is imposed by donors

• Some frontline responders are unsure whether to give money so some time is spent on getting authorisation from senior staffs

• *"There's lots of authorisation going on." [P25]*

Control
• Some caseworkers and frontline responders are concerned with how people are spending their money

• *"Sometimes i dont feel the money is going in the right place" [P21]*

• Some caseworkers are constantly reminding people to spend their money wisely

• *"I kept reminding them you have to use it wisely" [P31]*

• Some frontline responders are concerned with fraud

• *"No one needs money... We question people quite hard, why they need money, what's the circumstances what is actually required some is obvious - they need money urgently" [P20]*

Research papers

British Red Cross (2019) Ready for Anything

CaLP (2020) The State of the World's Cash 2020

Citizens Advice (2020) Life on less than zero

Citizens Advice (2020) Excess debts - who has fallen behind on their bills during coronavirus?

D. Hilber & A. Macleod (2019) Menu for change, The Scottish Welfare Fund: Strengthening the Safety Net

Joseph Rowntree Foundation (2020) Destitution in the UK

British Red Cross interviewed 33 people to understand the needs of people who need cash and the needs of people who give it.

People who shared their stories with us were people who were either single parents and looked after children, caring for a family member, had mental health condition, managing a long term health condition, asylum seekers and refugees, had no recourse to public funds, and people on low incomes. Key insights used for this map were drawn from synthesis here.

People - people who struggled financially and needed money

Caseworkers - british red cross refugee service case workers

Frontline responders - trained british red cross staff and volunteers who help people in emergencies - fires and floods

Offical organisations - statutory organisations and national charities