Opening Doors, Changing Lives: Measuring the impact of cash grants on disadvantaged individuals and families

Interim Findings
January 2015
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Executive Summary

The Open Doors Programme provides cash grants, funded by the LankellyChase Foundation and administered by Family Action, alongside intensive support to recipients provided by a number of partner organisations. From the launch of the Open Doors Programme in August 2013 to the beginning of November 2014 there have been 464 grants made to a total value of £148,353. The average grant was £320.

The Open Doors Programme, and the accompanying research on its impact, represents a new approach to understanding the importance of grant provision and how this can be delivered to achieve the most benefit to recipients and society as a whole.

We call for Local Authorities and other welfare providers to recognise the benefits and importance of cash provision, and ensure that this type of support is available.

We ask that Local Authorities continue to provide local welfare assistance, or improve provision where it is not available, despite future budget pressures. This report shows how important grants can be to recipients and the support work of other organisations.

Report Findings

Over a third of grant recipients are experiencing three or more areas of Severe and Multiple Disadvantage (SMD). The most common areas of SMD are: homelessness or risk of becoming homeless; domestic abuse and serious mental health problems.

The provision of a cash grant is important for recipients practically, as multiple items are required, and emotionally as cash gives recipients a greater feeling of control and normality.

The research indicates that cash grants can enhance the efficacy of support provided by partner organisations - through improved relationships between support workers and grant recipients, increased motivation and reduced stress of recipients.

There is an increase in the overall wellbeing and optimism of the grant recipients - the grant enables them to access things which make them feel more secure and able to cope.

The Open Doors Grant does not alleviate all the issues in recipients' lives and negate the need for further support, but it does enable recipients to improve their resilience to future negative events and make it more likely that progress they have made will be sustained.

Recipients and staff at partner organisations identified the likely impact of not receiving a grant to be a decline in mental health, reliance on criminal activity and a general lack of safety, dependent upon the type of other support being received. Provision of assistance from elsewhere was seen as unlikely.

Second Report

A second report will be published at the end of the Open Doors Programme. This will explore further learning from the programme and will benefit from using additional data available.
Introduction

**Family Action**

Family Action is a charity committed to building stronger families by delivering innovative and effective services and support that reaches out to many of the UK’s most vulnerable people.

Family Action’s vision is that everyone who comes to us will receive the help they need to tackle the challenges they face, whilst giving them a voice and recognising their real-life experiences.

Our mission is to provide services and financial support which will strengthen and improve the life chances of those who are poor, disadvantaged or socially isolated, seeking to empower those we work with to help them look forward to the future.

**The Open Doors Programme**

The Open Doors Programme provides cash grants, funded by the LankellyChase Foundation and administered by Family Action, alongside intensive support to recipients from a number of partner organisations. This support is provided through a variety of programmes, such as parenting support, substance misuse services and support for victims of domestic abuse, and the cash grant is intended to support users of these programmes to sustain the progress they have achieved. Appendix 1 details partner organisations and examples of the support they provide. Only these organisations can access the online grant application form (Appendix 2), completing this for individuals as appropriate to need and circumstance.

LankellyChase aims to bring about change that transforms the quality of life to people who face Severe and Multiple Disadvantage. All applicants to the programme must be experiencing at least two areas of Severe and Multiple Disadvantage (SMD) in addition to living in poverty. These areas are: domestic abuse; frequent contact with the criminal justice system (but not in prison); homelessness or at 'imminent' risk of being made homeless; serious mental health problems; sexual exploitation and substance misuse.

The principles followed by the Open Doors Programme are:

- That the grant making process involves personal interaction between the grant making body, partner organisations and the intended recipients.
- That the grant making process recognises that everyone is an individual and has differing needs. The programme accepts that individuals are best placed to decide what they need most, and what will make most ongoing difference to their lives.
- That the grant making process is as transparent and easy to access as possible, only requiring information that has a direct bearing on the decision to provide a grant.
- That grants are made non-judgementally and based solely on applicants fulfilling the criteria, not on their lifestyle choices.
- That the panel who make decisions on grant awards make the assumption that the money is needed, and evidence just needs to be provided, rather than a negative assumption that the money is not needed and applicants have to prove otherwise.
From the launch of the Open Doors Programme in August 2013 to the beginning of November 2014 there have been 464 grants made to a total value of £148,353. The average grant was £320.

**Purpose of this Report**

Two reports will analyse the impact of the Open Doors Programme – this one and the second published at the end of the Programme. This second report will explore further learning from the programme and will benefit from using additional data.

In April 2013 the discretionary part of the Social Fund, providing crisis loans to disadvantaged people and community care grants to those with special needs, was devolved to 152 local authorities. Following this, many local authorities have stopped providing grants or loans - with 81% providing direct or ‘in-kind’ support through the provision of goods rather than cash assistance.¹ The Government announced it would stop this funding entirely from April 2015, a cut of £178 million. In December 2014 it was announced as part of the Local Authority Finance Settlement 2015/16 that Local Authorities will continue to have the option to offer local welfare assistance, but this will be funded by their existing budgets. Each Local Authority’s Revenue Support Grant has an amount relating to welfare provision identified, totalling £129.6 million nationally, however this is not additional funding and it will not be ring-fenced. A decision on the Finance Settlement for 2015/16, taking into account consultation feedback, is expected in February 2015.

The Open Doors Programme aims to improve understanding of how accessing cash, alongside other support, helps to achieve sustained results for recipients and to give a sense of the magnitude and significance of the changes achieved.

Currently the evidence available on grants focuses on how people access these, rather than what outcomes cash grants can achieve². This report, and the second one to follow, therefore represents a new approach to understanding cash grants, especially by considering their impact alongside the other support an individual receives. The Open Doors Programme offers cash grants on the assumption that this has a number of benefits for recipients, stemming from the flexibility and independence cash can provide over other forms of provision. This report will investigate whether these assumptions are true.

Whilst this report represents an early stage of this research, it is hoped that the information provided in the current and the future report will enable decision makers to make informed choices about the future of local welfare funding and how it is delivered.

**The Theory of Change**

At the start of the research, a Theory of Change was developed. The Theory of Change describes how access to cash grants as part of a package of support creates change in the lives of those with SMD. It presents anticipated outcomes based on the knowledge, experience and expertise of the partner organisations; Figure 1 summarises these:

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Figure 1: Theory of Change for Open Doors Programme participants

**Approach**

Report data is informed through:
- The collection of case studies from recipients and staff at partner organisations via telephone. All names have been changed to protect identities.
- Online surveys with grant recipients and staff at partner organisations, conducted by nef consulting
- Analysis of the data contained within the grant applications

The relatively small sample sizes and self-selecting bias of respondents means findings are currently indicative only.

Methodology is detailed in Appendix 3.

**What are the Characteristics of Grant Applicants?**

Over a third of grant recipients are experiencing three or more areas of Severe and Multiple Disadvantage (SMD). Common areas for which recipients are receiving support from partner organisations, alongside a grant, are: housing, mental health issues and training and employment.
Over a third of grant recipients are experiencing three or more areas of SMD. The Open Doors Programme criteria require individuals to be experiencing at least two areas. The most common areas of SMD seen in the grant applications are: homelessness or risk of becoming homeless, domestic abuse and serious mental health problems.

It is also clear from the data regarding the number of grants made for each category of need (Figure 2) and the total amount given that grant recipients are experiencing a number of disadvantages concurrently. By far the most common category for both the number of grants made and the amount granted was ‘Multiple Needs’; 273 of the 464 grants, and £90,085 of the £148,353 given was for this category. Appendix 4 lists specific items included within grant applications under the Multiple Needs category, such as a sofa, cot or vacuum cleaner. Grants are clearly covering some of the most basic human needs for the recipients.

Data gathered through case studies and grant applications also suggests there are a number of common areas of support that people are receiving from the partner organisations:

- **Support to access safe and secure housing.** In many cases partner organisations are supporting women fleeing domestic abuse, those who are homeless and those with drug and alcohol problems, and are trying to help these individuals to access housing, alongside specialist support. Housing related needs were expressed in over half of the supporting statements (‘property’ was mentioned over 250 times, ‘home’ 290 times, accommodation 253 times and ‘homeless’ 148 times). Staff requested support with rental deposits so that people could secure homes or support to purchase essential items so that moving into the property was feasible. Staff often need to help the individuals they work with to navigate an overwhelming and competitive housing market.

- **Support from partner organisations for mental health issues.** ‘Health’ was mentioned over 300 times in the grant application forms, and many staff and grant recipients mentioned the stress, anxiety and depression that resulted from their situation in the surveys.

![Figure 2: The number of grants made for each category of need (excluding the multiple needs category).](image-url)
• **Support into training and/or employment.** A number of grant recipients explained that they are also being supported by the partner organisation to access training and employment which will add further stability and financial security to their lives.

Appendix 1 details further of some of the support given by partner organisations.

To date, 324 women and 140 men have received grants. Only 4% identified themselves as being part of a couple. 85% of applicants are unemployed and 30% have previously applied for to the Department of Work and Pensions or their local authority for support.

The majority of successful grant applications are received when a partner organisation has been working with the recipient for between 2 weeks and 3 months.

**What is the Impact of the Open Doors Programme so Far?**

Grant recipients expressed the impact of the cash grant on their lives as a stepping stone between a very troubled place and somewhere which felt safer, calmer and on a path to something better.

**The practical benefits of cash grants**

As expected, there are a number of practical benefits of receiving cash grants free of limitations to certain shops or specified voucher values. Benefits identified from the survey responses include:

- What is needed is not available via vouchers
- It enables the grant to be used at separate places more easily
- The recipient can get more with the money by being able to shop in second hand shops and markets
- It widens the choice and flexibility of available goods
- Transport issues may limit the places that a recipient can reach so cash is more convenient
- Cash enables recipients to use local suppliers/independent shops who would not accept vouchers
- The partner organisation may have local contacts that can source items more cheaply, but they cannot accept vouchers
- Having cash can speed up the transaction
- Cash enables partial funding of items

**How Open Doors grants help to achieve outcomes and increase the impact of parallel support**
Both grant recipients and staff reported feeling that positive steps forward had been made after receiving the grant. Staff were very clear that the outcomes they observed were instrumental in helping individuals into a better, more independent life.

Table 1: Outcomes achieved by grant recipients as reported by staff at partner organisations

<table>
<thead>
<tr>
<th>Change observed</th>
<th>Percentage of staff observing this change with grant recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Making a home for themselves/family</td>
<td>38%</td>
</tr>
<tr>
<td>Gaining independence</td>
<td>24%</td>
</tr>
<tr>
<td>Improving their quality of life</td>
<td>19%</td>
</tr>
<tr>
<td>Found stability</td>
<td>19%</td>
</tr>
<tr>
<td>Under less financial pressure</td>
<td>19%</td>
</tr>
<tr>
<td>Enrolled in education/courses</td>
<td>14%</td>
</tr>
<tr>
<td>Accessed further support</td>
<td>10%</td>
</tr>
<tr>
<td>Reduced stress/anxiety</td>
<td>10%</td>
</tr>
<tr>
<td>Improved family life</td>
<td>5%</td>
</tr>
<tr>
<td>Optimistic about the future</td>
<td>5%</td>
</tr>
<tr>
<td>Found safety</td>
<td>5%</td>
</tr>
</tbody>
</table>

Nearly two in five recipients were supported to make a home for themselves and their family, which is fitting given the number of applications that mentioned housing issues.

‘[partner organisation] were doing loads of stuff for me but grant gave me a proper home and something to care about.’ – Grant recipient

‘Since she got her grant, this is the longest time she has gone without re-offending.’ - Support Worker

The criteria for the Open Doors programme were amended following the development of the Theory of Change to allow more flexibility with housing related needs. Risk of homelessness was added to the qualifying areas of SMD - with grants being used to pay for rent arrears. Many staff felt that in order to help those they support to be safe and secure in their lives, the first starting point is often a place to call home.
Table 2 explains staff perceptions of how emergency cash fits alongside the support they provide for recipients. Almost 20% felt that it can help to break the cycle of homelessness, thus making it more likely that progress will be sustained. Nearly a third (29%) felt that the main way it helped their support was to ease the recipient’s financial pressures.

Table 2: Impact of cash grants on parallel support, reported by staff at partner organisations

<table>
<thead>
<tr>
<th>Change a grant can make to support</th>
<th>Percentage of staff that felt this was the case</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eases financial pressures</td>
<td>29%</td>
</tr>
<tr>
<td>Breaks the cycle of homelessness</td>
<td>19%</td>
</tr>
<tr>
<td>Alleviates hardship/poverty</td>
<td>14%</td>
</tr>
<tr>
<td>Gives individuals the opportunity of a fresh start</td>
<td>10%</td>
</tr>
<tr>
<td>Maintains positive family relationships</td>
<td>10%</td>
</tr>
<tr>
<td>Alleviates escalating crisis</td>
<td>10%</td>
</tr>
<tr>
<td>Individuals feel empowered &amp; more positive about their future</td>
<td>10%</td>
</tr>
<tr>
<td>Prevents individuals from returning to vulnerable situations</td>
<td>10%</td>
</tr>
<tr>
<td>Acts as a life-line</td>
<td>10%</td>
</tr>
<tr>
<td>Removes the threat of eviction</td>
<td>5%</td>
</tr>
<tr>
<td>Helps people get established in the community</td>
<td>5%</td>
</tr>
<tr>
<td>Helps families build a home</td>
<td>5%</td>
</tr>
<tr>
<td>Enables an holistic approach</td>
<td>5%</td>
</tr>
<tr>
<td>Creates opportunity/Wider options for support</td>
<td>5%</td>
</tr>
</tbody>
</table>

It is often reported by support workers that it is hard to make progress with people they are trying to support if there are too many pressing issues in their lives. **By reducing these pressures the cash grant therefore acts as an enabler for further change - being part of the process of support, not a standalone event.**

From the case studies, it is clear that the return to normality and routine that a grant can enable is a very important step for the recipients. The case studies demonstrate an improved ability to meet physical needs, demonstrating a middle term outcome expected by the Theory of Change.

**Case Study: Helen**

Helen is now in her late 30s. She was in the care system as a child and by the age of 21 had also lost her partner to suicide. She was in a bad way, coping with drug and alcohol issues but managed to pull her life around.

She married, had a son and had a very successful job working in the food industry. She describes her life then as ‘two cars on the driveway’. However, things started to go wrong for her when she divorced.

The divorce was difficult and she and her partner shared custody of her son. She felt very isolated and lonely and had lost most of her friends after the split. She started drinking heavily and then took what she has described as ‘a very bad decision’ and tried crack cocaine.

Helen is very open about the life she was leading. She was abusing alcohol and drugs and paying for this by shoplifting. She had a short spell in prison. She was homeless for much of this time, sofa-surfing and shoplifting daily.
Then Helen was arrested and the court sent her to organisation X as part of her sentence. She did not want to go. She was still drinking and using drugs. At first she struggled to engage as everything felt so hectic and emotional but gradually it got easier. For her, organisation X offered practical help and support.

She says that she couldn’t see the wood for the trees but one to one sessions helped her bounce off ideas. They also offered her support, not just with her substance abuse issues, but also with her self-esteem and her anxiety and depression.

Helen was offered a flat. By this point she had stopped drinking and using drugs and though she was receiving benefits, most of her money was going on paying for fines and a social fund loan. She could account for every outgoing from her benefits including heating, lighting and council tax. She was left with £7 a week. Helen said ‘I got straight, I got sober but I had nothing to show for it. All I had when I moved were 2 mugs. My son couldn’t come and visit and I felt bored. I wasn’t able to do anything’.

Then Helen got a grant from Open Doors. Her grant paid for a trip to Wilkinson’s where she bought everything she needed to set up a kitchen - from saucepans to a dinner service and cutlery. Most importantly, she was able to buy a freezer.

The grant has made a huge difference to Helen’s life. She described her life before and ‘shoplift, use, shoplift use’.

‘The grant gives me a boot up the backside. It’s normality. I knew my life wasn’t normal but the grant has given me normality back. I get up and have breakfast, I have a routine, I do housework.

I am really grateful to get a grant. People give advice but often help comes with a cost, liking taking out a loan’.

‘The grant was what I needed. And spending it was such a buzz. It was brilliant’. ‘It has bought an element of normality back to what was a really abnormal environment. It is a platform for opportunities. I am applying for university and I am keeping busy doing day to day normal things.’

‘I know it is important to be self-sufficient and I am getting on-going support. The grant helped me choose what I needed most.

I knew what would make the most difference to me. Having a kitchen, that has the biggest impact on my life because it allows me to do what I think is normal and food has always been special to me. When you have the little things in place, you can put the bigger things in place too. I have my own place, I feel safe and so I can see the bigger picture.’

‘I can have tea, an evening meal and the freezer helps with money too. I can prepare food in bulk and freeze it. I have a signature dish, lasagne, and I can make it in batches and freeze it.’

‘Now my son comes round and I can feed him and we can sit in a normal kitchen. It has also improved relations with his dad because he sees that I can manage. This year I cooked my son Christmas dinner’

Helen is grateful for her grant and the support she has received. She says ‘basic things can have a really complex impact on life.’

* Names have been changed to protect anonymity
Case Study: Salima*. Provided by Rebecca*, her key worker

Salima was fleeing domestic abuse and had left her home to come to London. She was living in a hostel but leading a very chaotic life and drinking heavily. She had also been in trouble with the police.

When Salima started engaging with our services I began to chase Social Care and Housing to ensure that Salima was accessing the support she needed. As Salima was fleeing domestic abuse she was entitled to get support and she was finally offered a flat.

However, she had no possessions. Her ex-partner had slashed and destroyed most of the furnishings in the home and she would have had to return to her old home to collect what was left. She had nothing. I felt that she needed a completely fresh start.

When Salima heard she was getting a grant, her eyes filled with tears. She planned the shopping day - I felt that there was real benefit in her having a normal experience of shopping. Also, the grant gave Salima choice, she could choose the colours of her curtains, delivery time etc.

Since the grant, I have seen the change in Salima. She is proud about her flat, talks about doing the cleaning and takes real responsibility for and pride in her home. Salima can now have her daughter to stay in her flat which was impossible when she was in the hostel. Salima thinks of the grant as a ‘godsend’. She could not understand why someone who had never met her would want to help her.

* Names have been changed to protect anonymity

The impact of Open Doors Grants on recipients’ wellbeing

There is a marked increase in the overall wellbeing and optimism of the grant recipients. This is not because of the grant itself, but because the grant enables recipients to access things in their life which make them feel more secure and able to cope.

'[I'm] so much happier. [The] grant saved me from depression.' – Grant recipient

'I just brightened up, I was feeling very low, really negative.' – Sarah

There was a reported increase in recipients' overall subjective wellbeing. When asked 'In general, would you say you have been feeling good about yourself?' (adapted question from the Office of National Statistics wellbeing questions) 67% of recipients reported that this happened ‘occasionally’ or ‘none of the time’ before receiving the grant. After receiving the grant, there was a marked increase in their overall wellbeing, with 83% reporting positive feelings most or all of the time (Figure 3).
Figure 3: Chart showing whether recipients feel good about themselves, before and after receiving the grant.

This finding is striking as cash grants are an enabler to something tangible changing in an individual’s life. Whilst it may not be the cash grant itself that increases well-being, it is both the act of receiving a cash grant and what it enables the recipient to access that increases this by making recipients feel safer, more secure and more able to cope. This accords with the Theory of Change - providing individuals and families with something creates a series of interlocking changes - increased safety and security reduces their overall stress and thus improves their wellbeing.

When recipients were asked the extent to which they feel they have a brighter future the change from pre- to post-grant was remarkable. Before accessing the grant, 38% stated they never felt optimistic and 54% stated some of the time. After accessing the grant, 92% stated that they felt optimistic most or all of the time (Figure 4). This optimism was expected by the Theory of Change because the programme allows recipients the space to see something different for themselves.

Figure 4: Chart showing the extent to which grant recipients feel optimistic about their future, before and after receiving the grant.
The impact of Open Doors Grants on feelings of control and motivation

Open Doors Grants give recipients a greater feeling of control over their lives and more motivation to continue working to achieve progress in other areas. A sense of control is particularly important as those receiving grants often have past circumstances that have removed control from their lives. A sense of trust and freedom was also reported.

Recipients’ perceptions of the control they have over their lives changed as a result of accessing a cash grant. Before accessing a grant, no recipients reported feeling completely in control of their lives, 29% felt in control to some extent and 57% felt out of control (to a varying extent). After accessing the grant, 79% felt in control or completely in control of their lives (Figure 5). This improved sense of control was expected as a medium term outcome by the Theory of Change.

Case Study: Alex*

Alex has now been living in her flat for 3 months. She feels 100% settled. Before then she had been living in a hostel - ‘Oh my god, all sorts of characters were there!’

Alex had experienced domestic abuse and she had started to drink to cope. She struggled in the hostel because so many people were drinking there. ‘One day I thought, what am I doing here?’

Alex got a lot of support from organisation X*. They recognised she was trying to change things. She realised that if she continued drinking, she would get nowhere in life. Alex knows she is on her own and it is up to her to sort things out and she recognises that it is hard work. She has never expected things to be done for her.

When Alex moved in to her new flat it had no curtains, no flooring. As Alex said ‘it had nothing, nothing, nothing.’ She was able to stay in the hostel while she bought basics but it was a struggle.

The Open Doors grant was a real helping hand for her. She had previously applied for support from the Local Authority but had been refused. Her grant allowed her to pay the deposit for flooring for her flat.

‘The grant gave me a start, a kickstart. Without it, I would have tried but I would have got depressed. I am very house proud, even in the hostel I made sure that my room was tidy. But it is the greatest thing to have a home, I feel really chuffed.’

Alex couldn’t get help from anyone else. Because of the domestic abuse, she had lost contact with friends and also her family as they have links to her perpetrator. But her home gave her a fresh start and she has made new friends.

Alex thinks the grants are ‘brilliant’. ‘It gave me motivation, getting the basics stopped me falling back into depression and drinking. I would have got into trouble without it.’

‘I have learnt that it is not only me going through this stuff, I saw people who were worse off than me but I have also seen what I have achieved. Without organisation X and Open Doors, my problems would still be there.’

* Names have been changed to protect anonymity
Feeling in control and independent has an impact on our lived experiences and wellbeing. Lack of feelings of control can reduce an individual's desire to take responsibility; Open Doors Grants give recipients the opportunity to experience the positive side of taking responsibility for their lives:

'The] grant helped me get control…. I had nothing, now I own something… it makes you feel responsible.' – Grant recipient

'There are lots of things that I have no control over- [I] can only be in control of the things that I can manage. Having the cash takes the pressure off - I didn't spend a lot, I kept a little bit back, which gives me a bit more of a sense of security which I appreciate. I made the decision about how to spend it.' – Grant recipient

Feelings of control and independence were also felt to be important owing to the background of many of the applicants. Where women have been subject to domestic abuse, the grant application forms and comments from staff at partner organisations made it clear that they felt it was particularly important to provide a cash grant:

'Because Open Doors is needs led, it gives women autonomy to help them how to choose what they need. Autonomy is really important for women who have not had any autonomy in their previous lives.' – Support worker
Case Study – Sarah
Sarah has one child, a daughter under 2 years old. They have fled very serious domestic violence.

When they first left the family home, Sarah had nothing. She had never had the chance to live independently and had lost touch with her family because of her ex-partner.
Cash grants were often described as something which motivated recipients to keep going – in some cases because it enabled them to purchase something they desperately needed, and in other cases due to the positive feelings they had as a result of someone offering them something that could be tailored to them:

'\[The\] input of cash was a self-esteem boost plus it's done in a realistic way - [it] allowed me to purchase things that I felt would almost give me a fresh input into life. [An] urge to carry on. I had felt like giving up.' – Grant recipient

'\[I'm now\] taking my little girl to school every day, slowly making positive steps forward to do what I need to do. \[I'm\] in it for the long haul. When things like this come along it's like an oasis in desert, it encourages you to keep going!' – Grant recipient

Spending the grant was really special. She wanted to ensure that her daughter had a safe and proper home and her own bedroom. That was her priority. The grant helped ensure that her room was properly carpeted and fresh. Carpets meant her daughter could play on the floor.

I was able to paint my home, I felt proud, and my worker could see what good it has done. I couldn't have asked for more. I knew the support organisation want the best for me and my worker has been the first person to really help me better my life, but because of the grant, I feel like a good mum. My daughter has a space where I can teach her and 'help her learn, she can play in her room, home is a good place for her. I have a safe haven.'

Sarah likes her new flat. For her, it is safe. There are no ties in the area to her former partner. She has also been able to re-engage with her family and she has been able to get back in touch with the father of her daughter who is not the perpetrator.

Sarah’s mother died when she was three and so she feels she has never really had an adult who could teach or support her. She moved in with partners very quickly and so has never lived independently. She felt that she was to blame, for the abuse and for her homelessness.

Now she feels that she ‘can be independent, can live on my own, can be a woman and a mother.’

'I feel I don't need to depend on anyone. I can do things for myself. When I get my benefits, I look at my bank account two days later and the money is still there. I am happier. I still get scared sometimes but I think that is normal and it will disappear'.

She knows that pulling her life around is going to take a while but she is optimistic.

* Names have been changed to protect anonymity
One clear benefit that accessing a cash grant appears to have for recipients is the opportunity to decide how, when and where they are going to spend it. There was an element of surprise for some people that they were able to access cash at all. No recipient explicitly stated so, but many inferred that being trusted was a real benefit to them:

‘When you're homeless and use drugs, people think you are going to fail and I haven't.’ - Grant recipient

‘Imagine being given money, I was really uplifted, I felt worthy.’ - Sarah

‘It was nice and surprising. In this society any financial gesture is extremely rare, especially in a hostel or supported accommodation.’ – Grant recipient

There was also a sense of freedom, both in terms of the freedom to decide how the money was spent, and also a temporary freedom from always feeling like you have nothing. It was predicted in the Theory of Change that one short term outcome of the programme could be that grant recipients felt pressurised in the short term, and daunted in the medium term. However, there was very little evidence of this reflected in the case studies. Sarah, quoted above, did state that receiving the grant was overwhelming, but it was also exciting.

**The impact of Open Doors Grants on the recipients’ relationships with partner organisations**

Many grant recipients already believe that partner organisations are already doing everything they can to help them; this is not affected by the grant. However, partner organisation staff believe the grant helps to improve the support worker’s relationship with the recipient.

Accessing a cash grant as part of a package of support is about helping people overcome hurdles that advice and verbal support cannot. When asked about their relationship with the partner organisations, many recipients reported that the organisations did absolutely everything they could to help them (almost all stated their agreement that their partner organisation cares a lot about them), but many expressed that there were things outside of the organisation’s control, which they could not resolve.

‘I knew [the partner organisation] want the best for me and my worker has been the first person to really help me better my life but because of the grant, I feel like a good mum.’ - Sarah

Almost half of the staff surveyed reported that the Open Doors Grants offer tangible solutions to problems and two thirds stated that accessing grants helps them to improve their relationships with recipients. This is consistent with the expectations within the Theory of Change. A quarter of staff stated that it helped to build trust, and a third stated that it helped the recipient to overcome barriers that the organisation could not help with. To a lesser extent, staff stated that the cash grant helped recipients to feel listened to and supported.

Salima’s case study highlights how important the relationship between a grant recipient and support worker can be in order for the recipient to make progress.
From Helen’s case study it can be seen that the worker/client relationship is very important for the sustainability of progress made, and the grant is therefore important as part of this ongoing process.

**Case Study: Salima*. Provided by Rebecca*, her key worker**

Salima fled domestic abuse and started to engage with our services. She would attend groups every now and again but then started to come more regularly. She was very untrusting of support and particularly social services and the police.

I began to build trust with Salima and she allowed me to liaise with Probation to access further support for her. Salima had been missing appointments and I worked with her to help her re-engage, even going to meetings with her.

I chose to apply for an Open Doors grant when I did because I felt that Salima had done so well with re-engaging with services. She was now attending all her probation meetings and was working hard to manage her drinking and risky behaviours. I was also aware of her vulnerabilities and felt that there was a significant risk that she might become a sex worker.

* Names have been changed to protect anonymity

**Case Study – Helen, a support worker’s perspective**

Anna applied for an Open Doors grant for Helen when she saw that she was making some changes in her life. She changed her route to the Centre to avoid the drinkers in the park and was dealing with an unhealthy relationship. Anna felt the grant would bring Helen some stability.

Anna found the process of shopping together and spending the grant together really helpful. It built the worker/client relationship. Helen had struggled to engage with the service but she has really benefitted from the range of services and had ultimately made the most out of it.

Helen has confirmed to herself that change is real and sustainable. She has too much to lose now and has real pride in what she has, and has achieved.

* Names have been changed to protect anonymity

**The impact of Open Doors Grants on recipients’ financial futures and need for further support**

Receiving a grant does not alleviate all of the problems faced by those with SMD. They are still likely to need further support in the future. However, receiving a cash grant does enable recipients to learn skills which can increase their resilience.

Despite positive steps, 75% felt that they might need to access financial support in the future, suggesting they exist on a financial knife edge. For example, a number of recipients described the precariousness of their housing, and their concern that the support around that might end meaning they would need to move, costing money they do not have. Others described their concerns about changes to their benefits:
‘[I] don’t know what’s round the corner - benefits will be looked at again at the end of the year.’ – Grant recipient

These concerns were reinforced by staff. There are external factors which can have a significant impact for those with no spare cash, and no access to extra money in times of need. Table 3 highlights staff concerns around the welfare system and also the precariousness of the recipients’ finances.

Table 3: Concerns of staff at partner organisations about recipients’ finances

<table>
<thead>
<tr>
<th>Area of concern for staff</th>
<th>Number of responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government cuts</td>
<td>6</td>
</tr>
<tr>
<td>Complexity/vulnerability of individual’s situation</td>
<td>4</td>
</tr>
<tr>
<td>Job Seekers Allowance sanctions impacting on benefits</td>
<td>4</td>
</tr>
<tr>
<td>Ongoing debt</td>
<td>4</td>
</tr>
<tr>
<td>Individuals in supported housing need to be moved on</td>
<td>1</td>
</tr>
<tr>
<td>Stuck in a cycle of financial instability</td>
<td>1</td>
</tr>
<tr>
<td>Ongoing unemployment</td>
<td>1</td>
</tr>
<tr>
<td>Need other items for living</td>
<td>1</td>
</tr>
</tbody>
</table>

Therefore it is clear that grants alone will not solve the recipients’ problems but, as seen from the evidence above, their value is in enabling recipients to engage with the support offered in parallel to the grant and stay motivated to continue trying to improve their lives.

The value of cash grants can also be seen in the responsibility they give recipients and the skills that a cash grant can teach them. The grant application form asks what the particular value is of cash over a voucher. Many partner organisations identified that it could help with skills such as budgeting and the ability to ‘shop around’ to find the best value goods. The Theory of Change expects that a long term outcome of the Open Doors Programme will be increased resilience of recipients.

What might have happened without the Open Doors Grant?

Though what would have happened without the grant cannot be stated with certainty, grant recipients and staff both felt that things would have worsened considerably. Both groups identified the likely impact to be a decline in mental health, a reliance on criminal activity and a general lack of safety. Provision from elsewhere was seen as unlikely.

50% of recipients stated that they did not know what would have happened without the grant, in many cases inferring that the thought of not receiving it was too horrible to imagine.

17% of recipients felt that they would have resorted to, or continued to, engage in criminal activity, especially shoplifting. 47% of recipients stated that their mental health would have remained poor or got worse:

‘I would have got depressed, I would have kept on drinking. I don’t know where I would be.’ – Grant recipient
Three recipients stated that they might have lost access to their children. Salima’s support worker applied for the grant because she was aware of her vulnerabilities and felt that there was a significant risk that she might become a sex worker.

Case Study: Katyana*

Katyana had issues with her benefits and following a falling out with her brother, was reported to the police. She was referred to organisation X* as part of her sentence. Katyana then also had to flee her home as a result of domestic abuse.

Katyana was moved into a flat with her 3 sons. She was struggling to get the children to school and Child Protection were talking about becoming involved. She also had real difficulties making ends meet and had very little money to buy any extra things.

Katyana was shoplifting to survive and organisation X were very concerned that she might be arrested again.

Organisation X applied for an Open Doors grant to support Katyana. She used the grant to pay for a fridge freezer and also to ensure that she has the bus fares to get her children to school.

For Katyana, the grant was a ‘godsend’. ‘I was feeling so low, I lost a baby 14 years ago and all those feelings came back. The kids were keeping me going, if I didn’t have them I would have given up. I felt that I must be horrible, that it was all my fault.’

The grant and additional support has helped with budgeting and ensures that there is food in the house. For a time, the children were living on beans and toast and she was living on coffee. For Katyana though, her biggest concern was ensuring her children could be at school. They now have 100% attendance and are doing well.

Katyana is immensely grateful to organisation X - she talks about how they got Social Services and Probation to back off so that she could focus on addressing her issues. She feels that ‘[organisation X] are interested in you, not your problems’.

Katyana feels that without help, she would be in prison now. The grant has not solved all her problems - she has been let down so many times in her life - but for her, ‘It was brilliant, it just helped and it meant the world. It was like winning the lottery.’

* Names have been changed to protect anonymity

In the initial application form, partner organisations are asked what might happen if the individual did not receive the grant. Analysis of the responses suggests that the biggest impacts would be to a person’s mental health, stress levels, ability to reduce debt and opportunity to have a safe and secure home.

When staff were asked what they might have done in the absence of the grants, 25% of respondents stated that the individual would have remained in a difficult position. It is especially telling that staff were, in most cases, unable to identify other local support. For example, only 5% of respondents stated that they would try the individual’s friends and family for support and 10% stated they would apply for local welfare provision or to individual
donors. These results show the lack of alternatives in the local area, and the lack of social structures that individuals needing help have to draw support from.

Figure 6 indicates other sources of cash grants that staff members have applied to.

![Bar chart showing various sources of cash grants applied to]

Figure 6: Other organisations that partner organisations refer individuals to

However, anecdotal feedback from staff suggests that it is harder and harder to access support, with many programmes tightening their eligibility criteria and asking for a lot of evidence:

"Community Care Grants have now gone. The LWP [Local Welfare Provision] process means you have to fight for everything." – Partner organisation

'We love Open Doors. It seems to get the nuances of domestic violence. It is oh so simple and doesn't expect a woman to sing for her supper.' – Partner organisation

'It is refreshing that the requirement to provide lots of financial information has been removed. The local grant processes can be traumatic for women, they ask for too much evidence, in some cases police records. It takes us half an hour to fill in an Open Doors form and the quick turnaround is helpful too.' – Partner organisation

Suggested Areas for Future Exploration

What impact does the grant have on the sustainability of progress made by grant recipients? What long term impacts are achieved from providing cash alongside other support?

The survey data for this report was collected approximately three months after recipients have received their grant, so we cannot comment on the sustainability of progress made at this point. It would appear from the case studies, grant application forms and survey data that both recipients and staff at partner organisations feel that cash grants help to develop
the relationships between them and help to sustain engagement. In the coming year, the focus of the research will be to gather significantly more data on the outcomes for recipients following access to a cash grant.

**At what stage during support are partner organisations most likely to apply for a grant for an individual? If any trends are identified, what are the reasons for these?**

Some of the case study data mentions that the partner organisation chose to apply for a grant at a specific point in the programme of support they were delivering; Helen’s support worker applied for the grant when she did because Helen had made other positive changes in her life and the worker felt that having a home would help support these changes. It would be useful to explore whether this sort of pattern is repeated by other partner organisations. The grant application data appears to show that the majority of partner organisations apply within two weeks to three months of working with an individual, but we do not know why this is. It is suggested that a question about why partner organisations applied for grants when they did is added to the staff survey to be completed before the next report.

**Do grants have a different impact depending on the type of support the recipient is receiving?**

The partner organisations offer support to a range of recipient groups, giving the potential to explore whether cash grants appear to have the same impact across different types of support. Future data collection could be planned in a way that enables this to be analysed.

**What other conditions need to exist alongside cash grants for them to have the most impact? What conditions can be hindering?**

It was raised in the surveys and case studies that lack of family or social support had often been a factor leading to the recipient’s situation before receiving the grant. Currently we do not have enough data to isolate which other external conditions may be most important in order for the grant and support services to have the most impact. It would be useful to ask about this directly in future surveys in order to test the Theory of Change regarding critical factors for change.

**What impact does a Local Authority grant application process have on an individual’s self-esteem? How easy is the Open Doors Grants Programme to access and how transparent is the process in comparison to Local Authority provision?**

Partner organisations have commented anecdotally that Local Authority grant processes are problematic - for example one council rejects grant applications without giving feedback, despite the application appearing to meet the criteria given. There is also a lack of personal contact with Local Authority grants teams, with many grant applications and rejection notifications happening solely online. This type of process is hard enough for a partner organisation to accept, so it would be useful to explore the potential effect on the motivation and self-esteem of individuals and compare Local Authority processes to how the Open Doors Programme is run. This would enable others who wish to set up a grants programme to consider this learning about process when planning such a service.

**Why do some partner organisations apply more frequently than others for grants?**

It is clear from the grant application data that there is a great variation in the number of successful grant applications made by each organisation (Figure 7); however this is not able to be explained with the data collected thus far. It would be interesting to find out if this
relates to the type of support, and what it is about these groups that makes them more likely to need/be successful in receiving a grant. Data on unsuccessful grant applications received would also be helpful here.

**Grant Applications from Partner Organisations**

![Chart showing each partner organisation’s share of the total number of successful grant applications.](image)

**Figure 7:** Chart showing each partner organisation’s share of the total number of successful grant applications.

**What are the potential cost savings from providing grants alongside support?**

Recipients of grants are often receiving support for housing issues and almost 20% of staff at partner organisations felt that it can help to break the cycle of homelessness. Given the number of individuals presenting with housing issues, this could result in some significant savings for communities if individuals and families are supported to remain in housing.

**What impact have changes to local welfare assistance had? What impact have Universal Credit and benefit sanctions had?**

The next report will be able to assess some of the initial effects of the final decision on local welfare assistance that is due in February 2015. Universal credit is also being gradually rolled out across the country, up to 2017, and it may therefore be possible to see some of the effects that this change, and accompanying sanctions, have on those suffering Severe and Multiple Disadvantage. For example, the payment of benefits monthly in arrears, directly to claimants, has the potential to impact upon claimants’ ability to pay rent and will require budgeting skills across a month, rather than a weekly or bi-weekly basis.
Conclusion

Grant recipients appear to experience an increased sense of control of their lives, an improvement in feelings of safety and wellbeing and improved relationships and engagement with support staff.

Cash grants have an impact on the efficacy of the other support provided by partner organisations and, although it is not possible to say whether this impact will be sustained over time, it would appear that grants have the most impact as part of a longer term process of support. Information on the longer term outcomes expected by the Theory of Change will be explored in the concluding report of the Open Doors Programme.

There is no question that the grants provided by the Open Doors Programme are responding to a very high level of need that is not currently being met through other provision. It is very important to those running that programme that the application process is as transparent and personal as possible at a time when other provision that does exist has been difficult for partner organisations to access.

As grants are most often made where there are ‘multiple needs’, the flexibility and practicality of cash provision is certainly needed. By providing cash grants, recipients can experience feelings of control, normality and trust that are otherwise frequently lacking in their lives.

We therefore call for Local Authorities and other welfare providers to recognise the benefits and importance of cash provision, and ensure that this type of support is available.

We ask that Local Authorities continue to provide local welfare assistance, or improve provision where it is not available, despite future budget pressures. This report shows how important grants can be to recipients and the support work of other organisations.
Appendix 1 – Partner Organisations and Examples of Support

The Open Doors Programme Partners include:

- Bethany Christian Trust
- Birmingham and Solihull Women’s Aid
- The Cathedral Archer Project
- Cranstoun
- Eaves
- Family Action Kent Intensive Family Services
- Family Action Newham Families First
- Hull Lighthouse
- ISIS Women’s Centre/Nelson Trust
- Local Solutions
- Richmond Fellowship
- Riverside
- St Mungo’s Broadway
- Street Talk
- Together Women Project
- Women @ the well
- Women Centre Ltd

**Birmingham and Solihull Women’s Aid**

For 35 years, Birmingham and Solihull Women’s Aid has been supporting women and children affected by domestic violence, rape and sexual assault. The organisation believes that women and children have the right to live free from violence, abuse and fear. They provide:

- A helpline
- Community-based and central drop-in services
- Safe, emergency accommodation through five refuges
- Outreach support in the community
- Help with criminal and civil legal proceedings
- Counselling
- Family support
- Training for professionals including the Police, Heath, Social Care and Education
- Awareness raising work with children and young people

Birmingham and Solihull Women’s Aid work in close partnership with agencies such as housing and the police to ensure the best outcomes for women and their children. Their one-to-one, tailored support services deliver long-term, positive outcomes for women and their children by addressing all of their needs including poverty, debt, homelessness, housing, legal issues, health and wellbeing.

**Eaves – The Life Skills Service**

The Life Skills service is a specialist advice and advocacy service. It is for women aged 18 and over who are affected by violence or are at risk of homelessness, have experienced homelessness in the past, or are currently experiencing homelessness. Eaves operate a
housing drop in service on a Tuesday and offer support with pressing housing or homelessness issues. They provide predominately short term casework, typically lasting a maximum of six weeks.

Eaves can work with women from any London borough, and, because of the nature of homelessness, most often works with women who have experienced domestic abuse or sexual violence. They provide advocacy, signposting and advice to women in a wide range of areas including:

- Housing, benefits, mental health, substance misuse, rape and sexual violence and legal rights
- 1:1 support around housing issues
- Workshops for clients on a range of subjects e.g. building positive relationships, assertiveness skills, managing on a low income and creative outlets such as candle making, herb gardening and craft workshops
- External delivery of workshops for other services and organizations

In addition to the above, Eaves can provide advice for professionals working with clients who have experienced domestic abuse and/or sexual violence, or need assistance with finding housing for a homeless woman. They have written and disseminate free resettlement manuals for women in English, Turkish, Russian, Arabic, Bengali and Urdu.

**Family Action – Family Support**

Family Action’s Family Support Services offer a whole family approach. They are professional, home-based services designed to meet the needs of families with multiple, complex needs.

Family Action works with families dealing with mental health problems, difficulties with parenting or with their own relationship, domestic abuse, children with behavioural difficulties, problems engaging in education, emotional or physical welfare issues, supporting older members of the family, and financial and material hardship. The work is based on the principle of empowerment, working with families and supporting them into universal services until they are able to manage without support.

Their aim is to strengthen families and communities by building skills and resilience, preventing family breakdown and children entering into care, and improving outcomes for children, their parents and other members of the family.

Work starts with the family’s own perspective of the action they need to take, in conjunction with the issues identified by professionals. Family Action offer practical, flexible family support tailored to the family’s needs, including weekend, evening or early morning work to help families establish routines, relationship and practical support, and activities for children and parents. The Family Star is used as the primary Outcomes tool for the service.

**Riverside**

Riverside is one of the leading providers of social housing in the UK and provides support to people of all ages and circumstances. Riverside has been providing social housing for over 80 years and works with a diverse group of people in over 150 local authorities.
As well as housing, they provide specialist support services for young people, ex-offenders, teenage parents, homeless families, learning disabilities, mental health issues, victims of domestic abuse, older people, former service men and women and substance misuse.

Riverside uses their extensive experience and knowledge of supported housing to ensure they practice a personalised approach to service delivery for their customers. Riverside are very proud of how their work with vulnerable people helps thousands of men and women move forward with their lives each year.
Appendix 2: Application Form Template

Grant Application Summary

Unique reference:

Personal details

<table>
<thead>
<tr>
<th>Field</th>
<th>Details</th>
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<td>DOB</td>
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</tr>
<tr>
<td>Age</td>
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<tr>
<td>Family status</td>
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<td>Accommodation status</td>
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<td>Accommodation details</td>
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Grant information

<table>
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<td>Multiple disadvantage areas</td>
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<td>History and effects of</td>
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<td>disadvantage</td>
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Grant information continued

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<td>Grant required for</td>
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<td>Further requirement info</td>
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<tr>
<td>Total cost of items requested</td>
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<tr>
<td>Contribution requested</td>
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</tr>
<tr>
<td>If more than £350, how balance</td>
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</table>
will be raised

Received grant from FA in last 12 months?

Prefer cash rather than voucher?

Why prefer cash rather than voucher?

Applications made to other charities for this need?

<table>
<thead>
<tr>
<th>Charity</th>
<th>Sum requested</th>
<th>Decision received</th>
<th>Outcome</th>
<th>Sum received</th>
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<td></td>
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<td></td>
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</tr>
</tbody>
</table>

Grant information continued

Applications made to DWP or local authority?

If no, why not

If yes, outcome

<table>
<thead>
<tr>
<th>Agency</th>
<th>Sum requested</th>
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<th>Outcome</th>
<th>Sum received</th>
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</table>

Grant information continued

Expected outcomes

Other outcome

Expected difference

What if the applicant does not receive the money?
### Financial information

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<td>Benefits received</td>
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<td>Financial situation</td>
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### Financial information - benefits

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<td>Details of benefit sanctions</td>
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<tr>
<td>Benefits capped</td>
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<tr>
<td>Details benefit cap</td>
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</tr>
<tr>
<td>Direct deductions from benefits</td>
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</tr>
<tr>
<td>Details of direct deductions from benefits</td>
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</tr>
<tr>
<td>Applicant has savings</td>
<td></td>
</tr>
<tr>
<td>Details of savings</td>
<td></td>
</tr>
<tr>
<td>Applicant has debt</td>
<td></td>
</tr>
<tr>
<td>Details of debt</td>
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</table>

### Supporting statement

---

### Referrer information

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<tbody>
<tr>
<td>Branch/area office/service</td>
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</tr>
<tr>
<td>Staff member submitting application</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
</tr>
<tr>
<td>Email</td>
<td></td>
</tr>
<tr>
<td>How long accessing support</td>
<td></td>
</tr>
<tr>
<td>Informed consent from applicant</td>
<td></td>
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</tbody>
</table>

### Equal Opportunity Monitoring

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<td>Disability types</td>
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<tr>
<td>Sexual orientation</td>
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</tr>
</tbody>
</table>
Appendix 3 - Methodological Summary

The following data collection and analysis has been undertaken in respect of this work:

- Qualitative data analysis of all application forms (n=464) between September 2013 and November 2014. Data was analysed through Atlasti software to provide quantitative summaries of key language used in each question. Grant application forms were also analysed quantitatively regarding key personal characteristics, their circumstances, areas of need related to the criteria of the programme and the length of time that they had been receiving support.

- Primary research with staff members. An electronic survey was sent to all staff at partner organisations that had referred individuals for grants. The survey, administered via Survey Monkey, collected quantitative data on perceived changes for recipients, and qualitative data on the context in which they are working. This data has been analysed in Excel, and qualitative responses have been coded for analysis. There were 21 respondents to the survey.

- Primary research with people who received Open Doors Grants. This has been the most challenging aspect of the research as the recipient group is, by circumstance, difficult to access. Recipients were selected each quarter using random sampling, and then the referral organisation was contacted to ascertain whether it would be possible and practical to contact the recipient. Initial informed consent was sought by the referral organisation before contact details were shared. Interviews were undertaken by telephone with individuals, using a mixture of open and closed questions. The questionnaire was piloted with 6 individuals, and then has been rolled out to a further 14 people. It is the intention of the researchers to gather significantly more data in the coming year, although there are constraints to doing so, due to the nature of accessing vulnerable recipients. The recipients that responded to the survey were from Together Women (17% of respondents), St Mungo’s (17%), Riverside (30%), Bethany Christian Trust (17%) and Birmingham and Solihull Women’s Aid (17%).

- Recipients who would make appropriate case studies were selected by partner organisations. Interviews were then conducted either face to face or by telephone.
## Appendix 4 - Items Requiring Grants

<table>
<thead>
<tr>
<th>Coffee table</th>
<th>Kitchen utensils, pots and pans, crockery, cutlery</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wardrobes</td>
<td>Fridge/freezer</td>
</tr>
<tr>
<td>High-chair</td>
<td>Cooker</td>
</tr>
<tr>
<td>Sofa</td>
<td>Microwave</td>
</tr>
<tr>
<td>Chest of drawers</td>
<td>Kettle</td>
</tr>
<tr>
<td>Table and chairs</td>
<td>Toaster</td>
</tr>
<tr>
<td>Bookcase</td>
<td></td>
</tr>
<tr>
<td>Bath towels</td>
<td>Carpets/ floor covering</td>
</tr>
<tr>
<td>Electric shower</td>
<td>Curtain poles and curtains, nets, blinds</td>
</tr>
<tr>
<td>Beds</td>
<td>Water-proof winter coat</td>
</tr>
<tr>
<td>Bedding</td>
<td>School uniform</td>
</tr>
<tr>
<td>Blanket</td>
<td>Hat, scarf, gloves</td>
</tr>
<tr>
<td>Cot</td>
<td>Shoes/boots/trainers</td>
</tr>
<tr>
<td>Stair gates</td>
<td>Decorating equipment</td>
</tr>
<tr>
<td>Panic alarm/ security system</td>
<td>Paint</td>
</tr>
<tr>
<td>Garden fencing</td>
<td>Plumber</td>
</tr>
<tr>
<td>Advanced rent/ deposit</td>
<td>Washing machine</td>
</tr>
<tr>
<td>Rent arrears</td>
<td>Money to fix washing machine</td>
</tr>
<tr>
<td>Removal fee</td>
<td>Iron, ironing board</td>
</tr>
<tr>
<td>Top up gas and electric meters</td>
<td>Cleaning materials</td>
</tr>
<tr>
<td>Pay off bills – water, electric, gas</td>
<td>Vacuum cleaner</td>
</tr>
<tr>
<td>Heater</td>
<td>Other baby needs</td>
</tr>
<tr>
<td>Small electrical goods</td>
<td></td>
</tr>
</tbody>
</table>