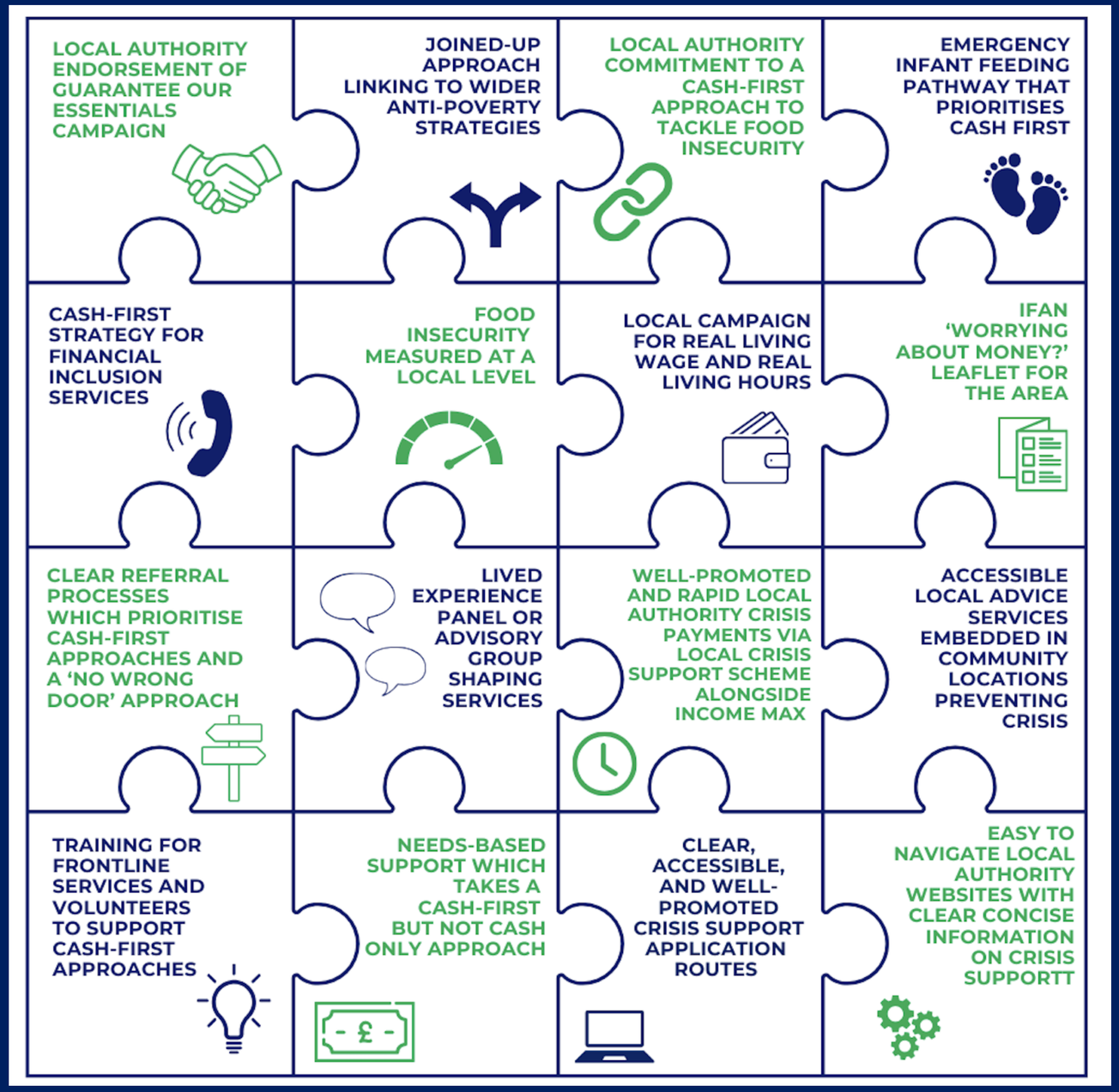
Taking a cash-first approach to food insecurity locally



Trussell
Ending hunger together

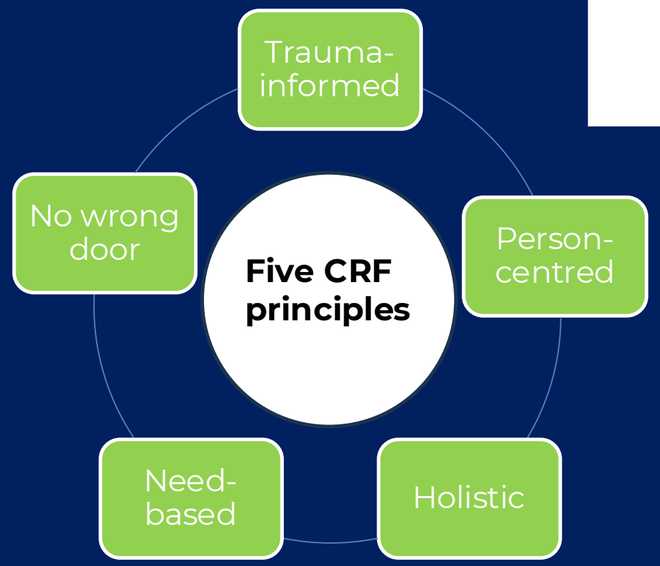
INDEPENDENT FOOD AID NETWORK

Prioritising cash-first crisis payments – Cash first but not cash only

Default cash-first crisis payments provide **dignity, autonomy, and the ability to address specific needs** and are **efficient, flexible, and quick** to deliver

Taking **a person-centred approach**, shopping vouchers as cash equivalents may be preferable depending on a person's particular circumstances

Provision of furniture or other essentials may be preferable depending on a person's particular circumstances and taking account of cost-effectiveness



CRF cash-first crisis payments to help individuals experiencing financial shock **and** to prevent individuals from falling into crisis (individuals don't have to be in crisis to receive a crisis payment)

Cash first but not cash only - **Flexibility** to provide shopping vouchers, furniture and appliances where cash-first payments may not best suit a person

At least two application routes open all year-long

INDEPENDENT FOOD AID NETWORK

Crisis and Resilience Fund (CRF) outcomes – Resilience Services

In building individual financial resilience, local authorities ‘help their citizens to manage financial shocks, preventing occurrence, recurrence and escalation of crises.’

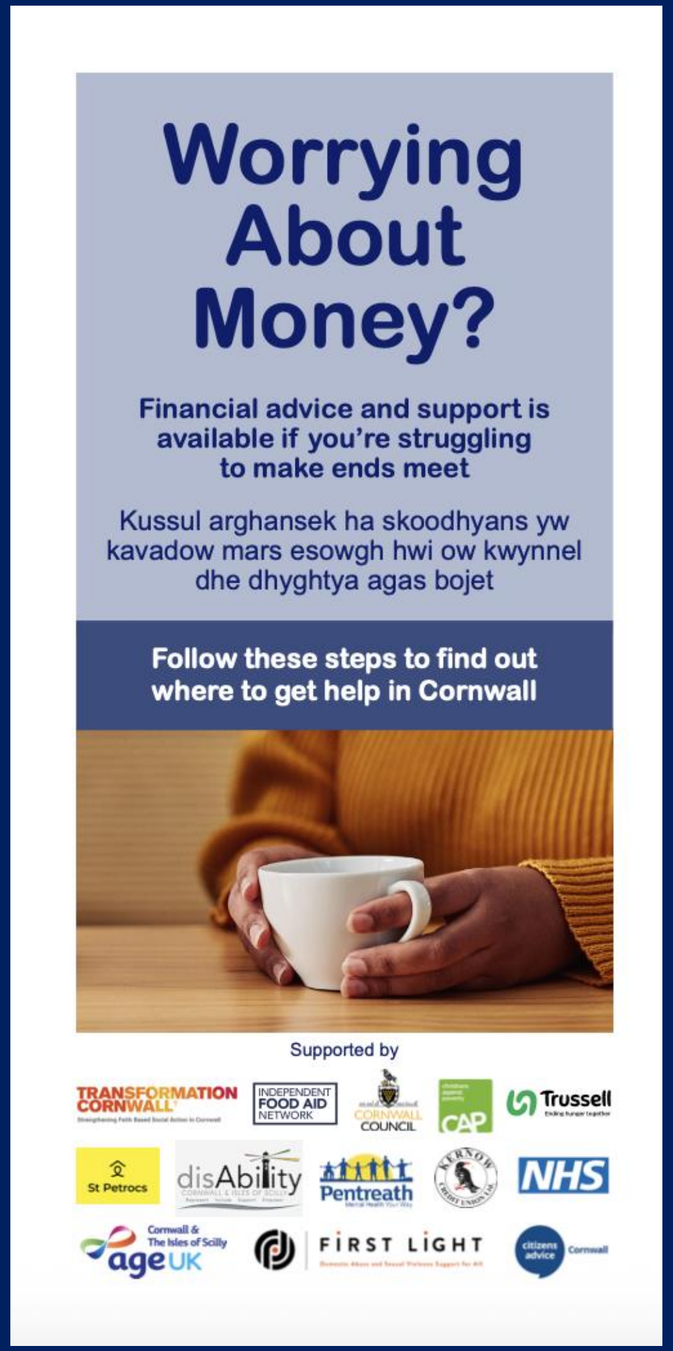
Effective crisis support through default cash-first crisis payments and housing payments (replacing Discretionary Housing Payments)

Improving individuals’ financial resilience – ‘to better manage financial shocks and mitigate the occurrence, recurrence and escalation of crises’

Bolstering the local-level support landscape – strengthen local community networks of support to in turn boost the financial resilience of individuals

Building individuals' financial resilience via local community networks of support

- Bolstering the local level landscape so boosting individuals' financial resilience
- Local authority teams working together with the VCSE in coordinated, open, effective way with **'no wrong doors'**
- 'A joined-up, visible local support network is key to the CRF's approach to build financial resilience.'
- Local community networks of support involve a range of wraparound support including advice and support to maximise income



CRF Resilience Services

- Funding decisions should by guided **by the impact services have on improving financial resilience**

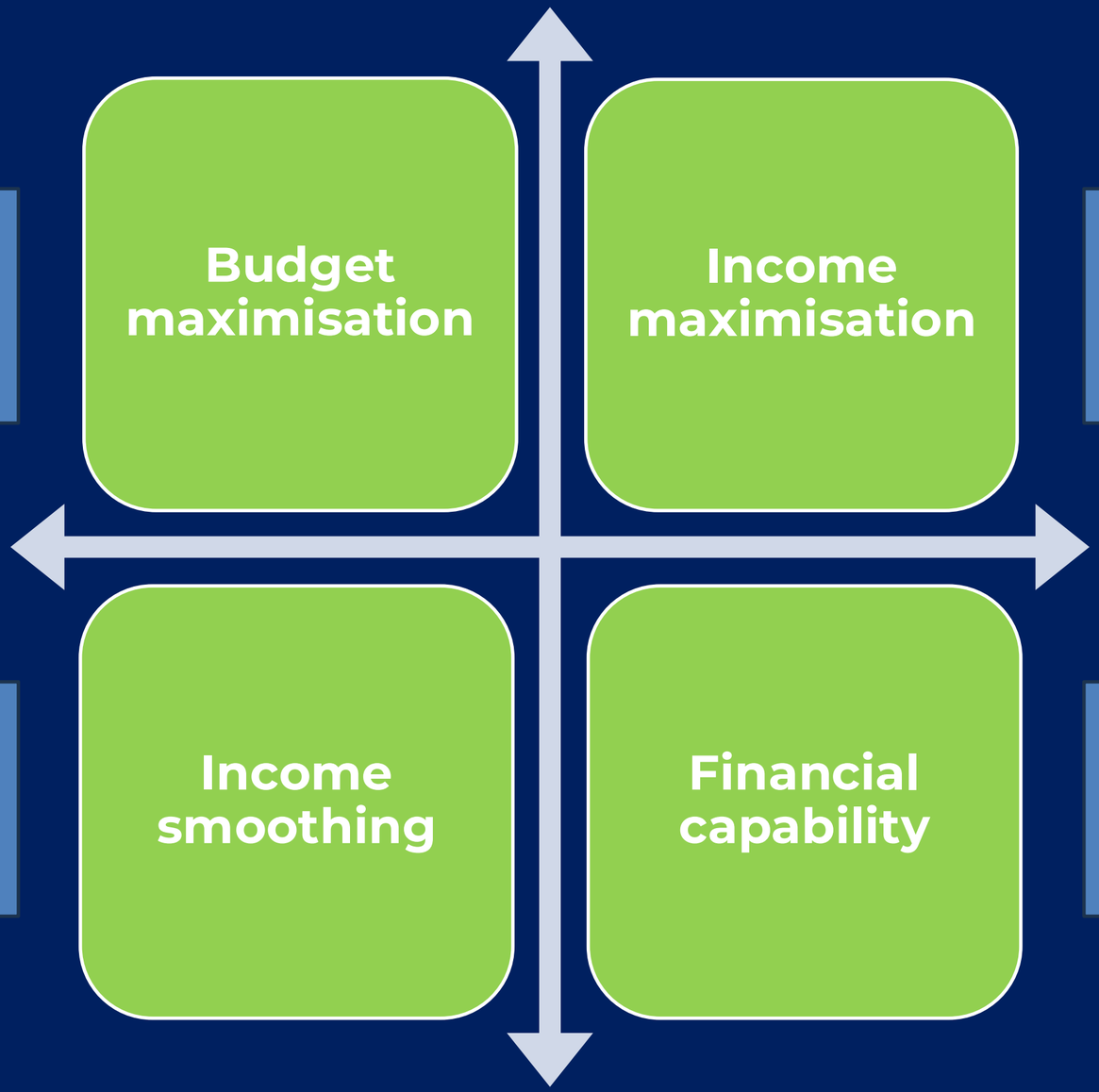
- Local authorities ‘should be able to demonstrate a clear rationale for how their chosen services contribute’ to one or more of seven outcomes

- Resilience Services should be developed in consideration of the complex, interrelated factors that affect an individual’s financial resilience such as **’income, health, education, housing security, financial literacy, debt, savings, caring responsibilities and access to affordable credit.’**

CRF Resilience Services’ Outcomes
Reduced experiences of material deprivation
Reduced need for emergency food parcels
Increased access to appropriate and quality advice services
Increased savings
Reduction in priority debt
Maximisation of individuals’ incomes
Decreased need for Crisis Payments and Housing Payments

Resilience services delivering:

Advice services (including but not limited to debt, energy and housing)



For example, benefit checks and application support, employment and training advice

Income smoothing, such as enabling access to affordable credit

Financial capability, such as supporting future planning services and financial education