Cash First and England’s Crisis and Resilience Fund

Cash First Communities
Glasgow, June 2026

Sabine Goodwin, IFAN
Kate Hughes, Trussell
David Brownlee, Trussell (Chair)

Trussell
Ending hunger together

INDEPENDENT FOOD AID NETWORK

Food banks aren’t the solution to poverty

Dignity: Ending Hunger Together in Scotland (June 2016) – Improve incomes to prevent food insecurity and strengthen crisis response through improved access to cash and advice

Draft national plan to end the need for food banks published (October 2021)

“We share the same vision as food bank operators – they are not a long-term solution to poverty…” Social Justice Secretary Shona Robison

Over 400 responses to the consultation



Burnt out and exhausted food aid teams deliver letter to No 10 Downing Street

Sign if you volunteer or work in a food bank, food pantry, food club, social supermarket, soup kitchen or community kitchen:





Trussell, IFAN and Feeding Britain join forces in a letter signed by over 3,000 staff and volunteers October 2022

Last month we delivered a letter to Downing Street on behalf of 3,000+ food bank staff and volunteers calling for action to end the need for charitable food aid.

INDEPENDENT FOOD AID NETWORK

"Volunteers are struggling because of the number of people accessing our services, the weight of responsibility is huge."

Jen Coleman of Black Country Food Bank (Dudley)

Plan towards ending the need for food banks

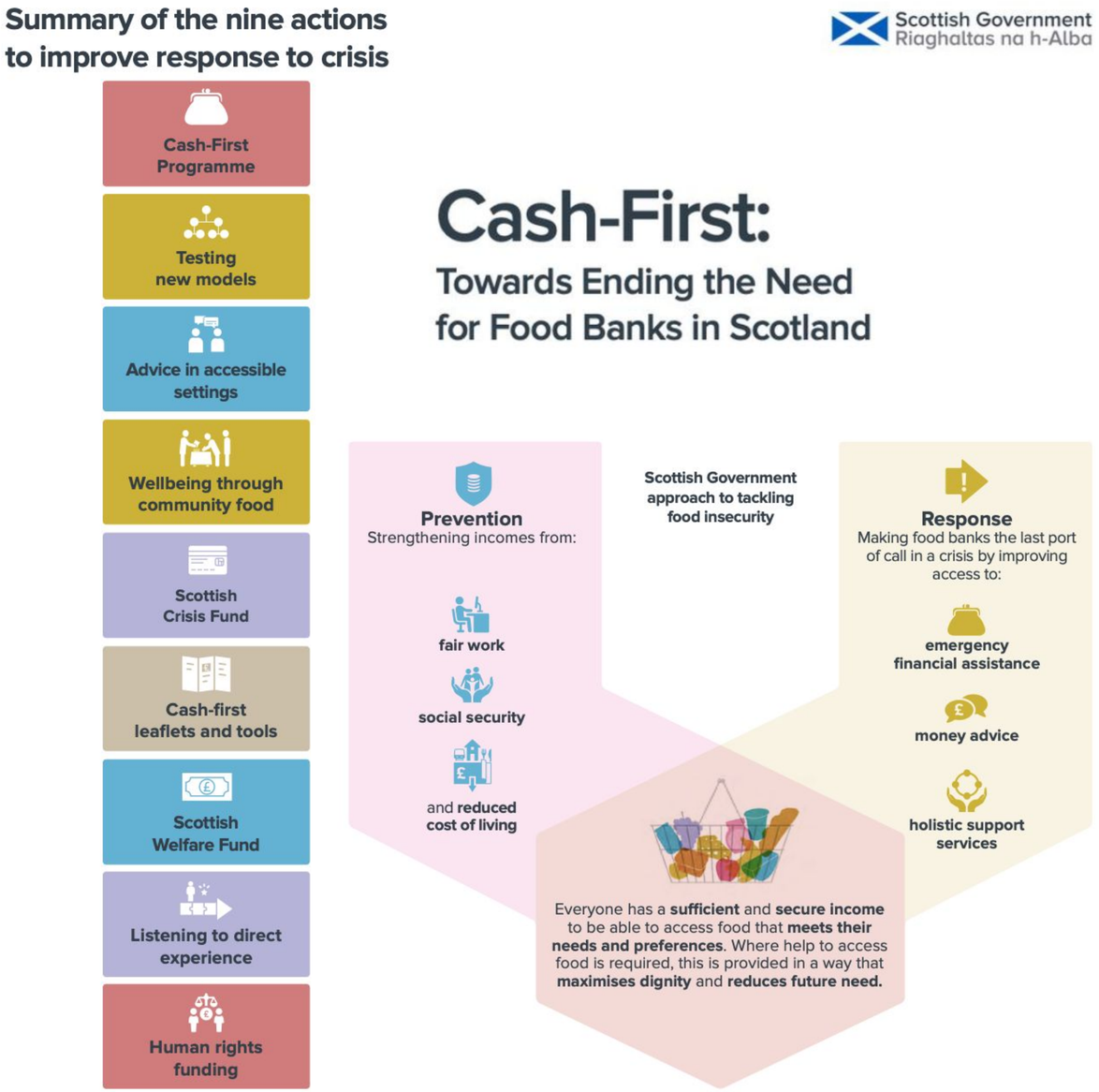
Groundbreaking plan published in June 2023 - Nine 'cash-first' actions

Initial evaluation of the work of cash-first partnerships found improved well-being and positive impact of wraparound support alongside cash payments

Cash First Communities conference in Glasgow highlighted cash-first progress








FAIR WAGES, SECURE WORK, ADEQUATE SOCIAL SECURITY SYSTEM AND PAYMENTS, WILL ENABLE EVERYONE TO BE ABLE TO AFFORD ADEQUATE, HEALTHY, AND NUTRITIOUS FOOD
UK with no need for charitable food aid
CASH-FIRST CRISIS GRANTS VIA LOCAL AUTHORITY
CHARITABLE CASH GRANTS
Cash-first approaches. (Local authority crisis grants always need to be available)
SHOPPING VOUCHERS
Potential to provide more choice and dignity
EMERGENCY FOOD PARCELS
Charitable food aid provision as a stop gap measure

‘Worrying About Money?’ resources

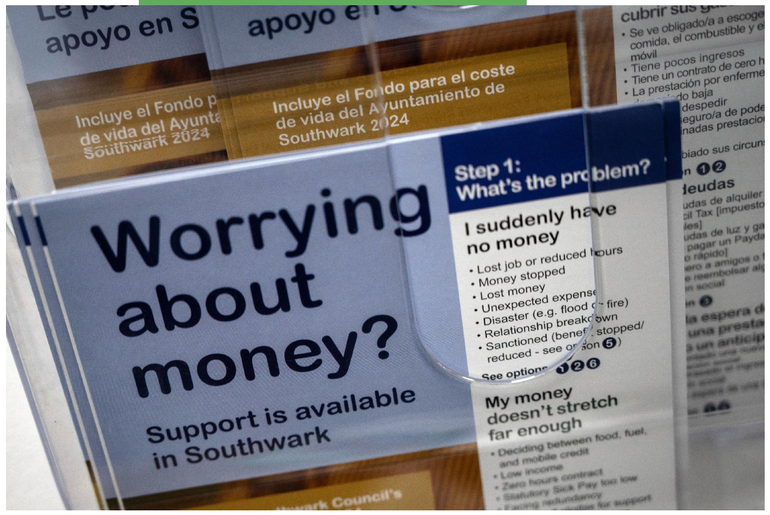
Focus of Action Six of the plan and based on the ‘A Menu for Change’ project

‘Worrying About Money?’ leaflets and their alternative versions co-produced in all 32 Scottish local authorities and now over 100 local authorities in England

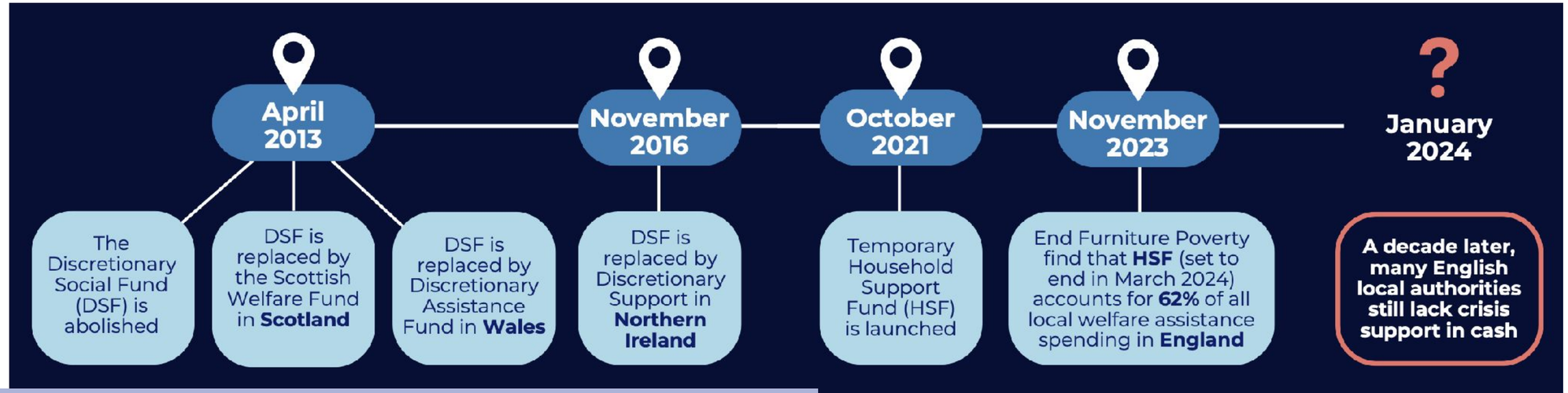
100,000s of leaflets distributed while interactive, poster, and translated versions are key

In many areas additional Money Counts training, cash-first conversation starters, and partnership activity – for example in Cornwall (highlighted as a best practice example in the DWP guidance)





Postcode lottery across England



END FURNITURE POVERTY · cash PERKS · gmpa GREATER MANCHESTER POVERTY ACTION · INDEPENDENT FOOD AID NETWORK

Future of crisis support summit

#SaveCrisisSupport

Can you get cash in a crisis?

- New IFAN project ranks available cash based crisis support in a sample of local authority areas
- Explore the map and write to your MP: www.foodaidnetwork.org.uk/can-you-get-cash-in-a-crisis
- Crisis support in England is not consistent but **progress is being made**

Rankings

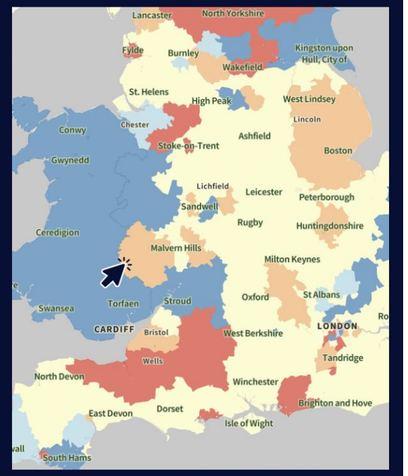
CASH OFFERED
- Cash is available through the council's Local Welfare Assistance Scheme and/or use of the Household Support Fund.

CASH OFFERED (RESTRICTED)
- Cash is available to some residents in some circumstances, but not most.

NOT YET RATED
- Ranking has not yet been identified.

UNCLEAR
- Unclear - the local authority have not made clear whether cash payments are available.

NO CASH OFFERED
- No cash payment is offered.



Shaping the future of Local Welfare and Crisis Support in England called for 'Financial Crisis and Resilience Fund" with at least £1.25 billion in annual, upfront investment to replace the patchwork of temporary schemes. This would ensure financial security for local authorities in England allowing them to plan and deliver effective support.'

No advice and support before being referred to a Trussell food bank

1 in 3

people (34%) did not receive any formal support or advice prior to a food bank referral

Source: Hunger in the UK 2025

7%

In England, just 7% of people referred to food banks had received crisis support from their local council in the previous three months

Source: Hunger in the UK 2025

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Manifesto commitment to end mass dependence on emergency food parcels

Labour committed to ending mass dependence on emergency food parcels

Two-child limit lifted

Guidance for the Crisis and Resilience Fund (CRF) co-designed with third-party organisations including IFAN and Trussell alongside local authorities

Crisis Support Working Group (CSWG) briefing Cash first but not cash only

BIG ISSUE

OPINION

How the groundbreaking Crisis and Resilience Fund can help end the need for food banks

New guidance around the Crisis and Resilience Fund was published on Tuesday (13 January). Sabine Goodwin, director of the Independent Food Aid Network, argues that it could be 'groundbreaking'

LABOURLIST

18th March, 2026, 6:00 am

'Britain cannot normalise food banks: government must act to end mass dependence on emergency food'

Helen Barnard & Sabine Goodwin

Groundbreaking Crisis and Resilience Fund (CRF)

Multi-year funding for English local authorities 2026-29

Requires local authorities to prioritise cash-first crisis payments alongside routes to help individuals build financial resilience through local community networks of support

Busts the myth that people can’t be trusted to be supported with cash payments

To truly tackle food insecurity, we need structural change to prevent financially induced crises from happening in the first place, not just to respond to them. However, when it comes to reversing the institutionalisation of charitable food aid, how crisis support is provided at a local level matters a great deal.



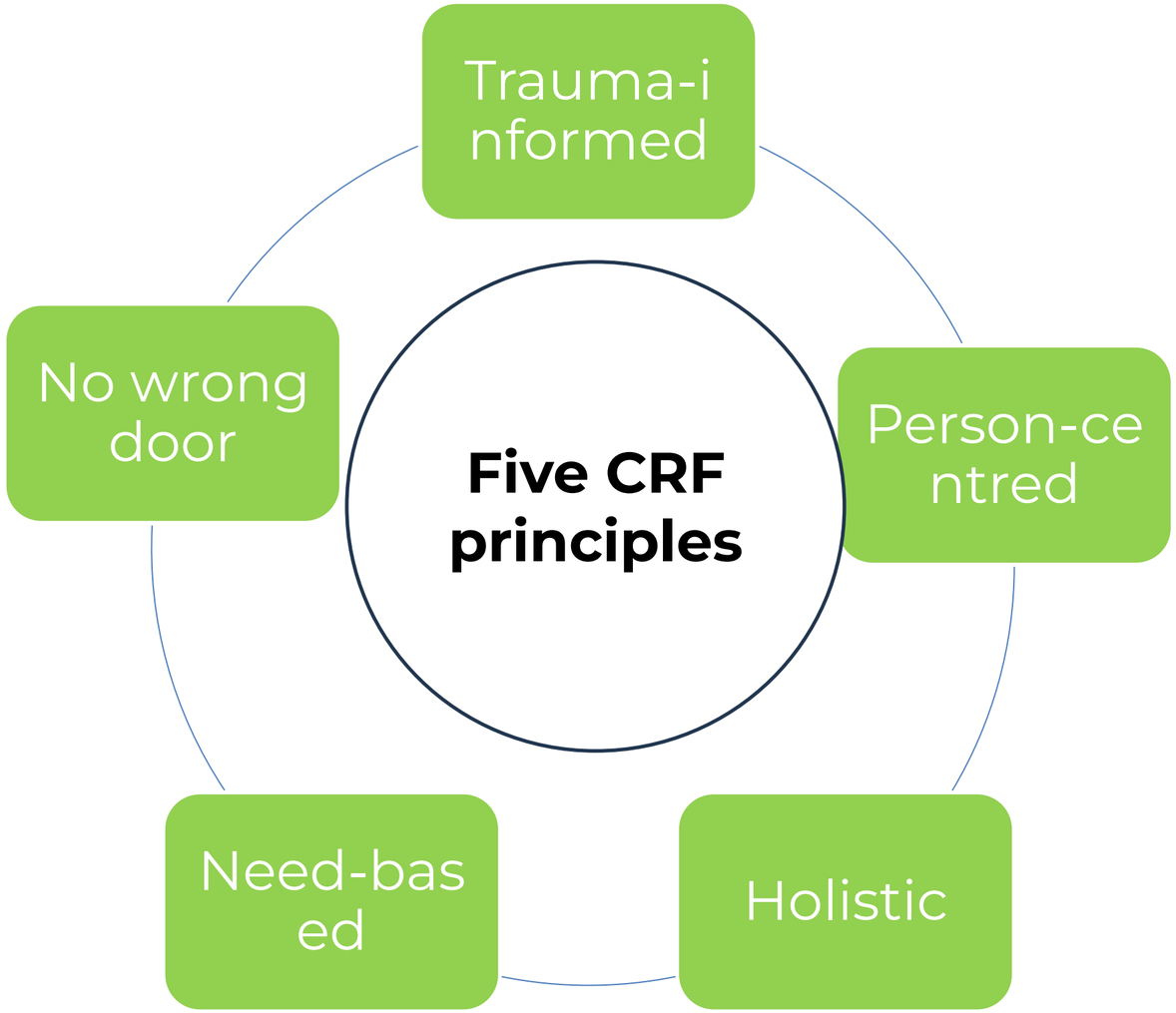
First of its kind £1 billion Crisis and Resilience Fund comes into effect

Crisis and Resilience Fund (CRF) outcomes

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



Embedding key principles



9. When administering The Fund, Authorities should adopt the following principles to deliver CRF schemes that are:

- person-centred to ensure that people's preferences, needs and values stay central to professional decisions, providing support that is respectful to them
- needs-based to recognise the varied circumstances that individuals may experience, seeking to meet the underlying needs, not just the crisis symptoms
- holistic to provide integrated support that helps the individual and their households, with Authorities considering the wide range of services and actions they have access to
- encompass a no wrong door approach to connect individuals to the right service and support through warm referrals, regardless of their initial point of contact
- trauma informed: Authorities should adopt a Trauma Informed Approach when working with people and families in crisis, considering the six principles of trauma-informed practice

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

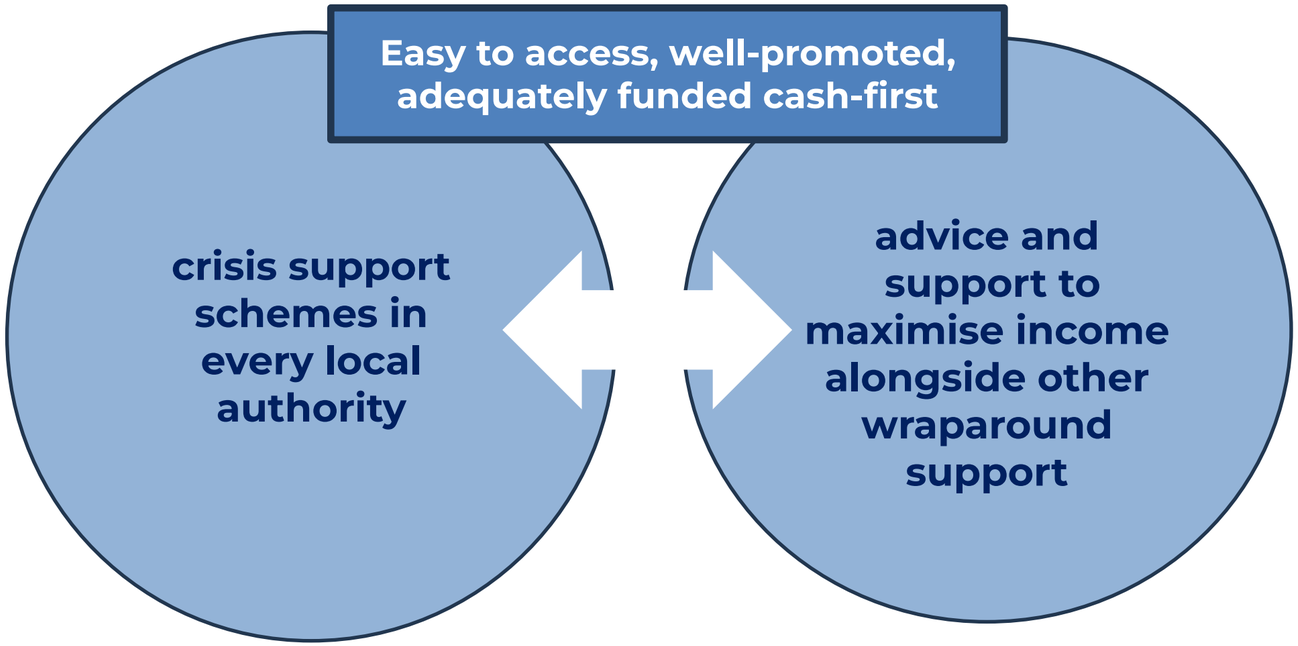


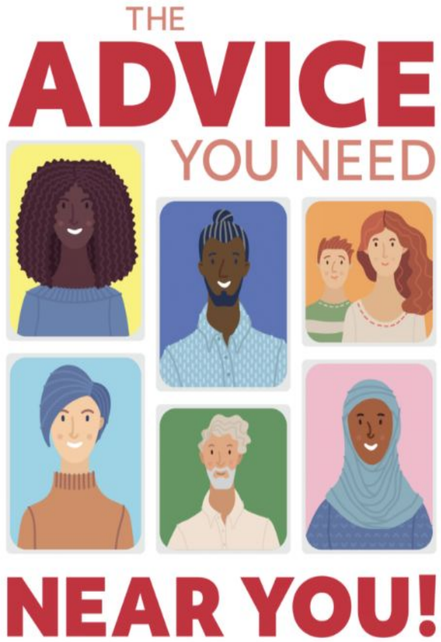
CRF cash-first crisis payments to help individuals experiencing financial shock **and** to prevent individuals from falling into crisis (individuals don't have to be in crisis to receive a crisis payment)

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 -48-hour turnaround

Cash-first crisis support twinned with advice and support to maximise income

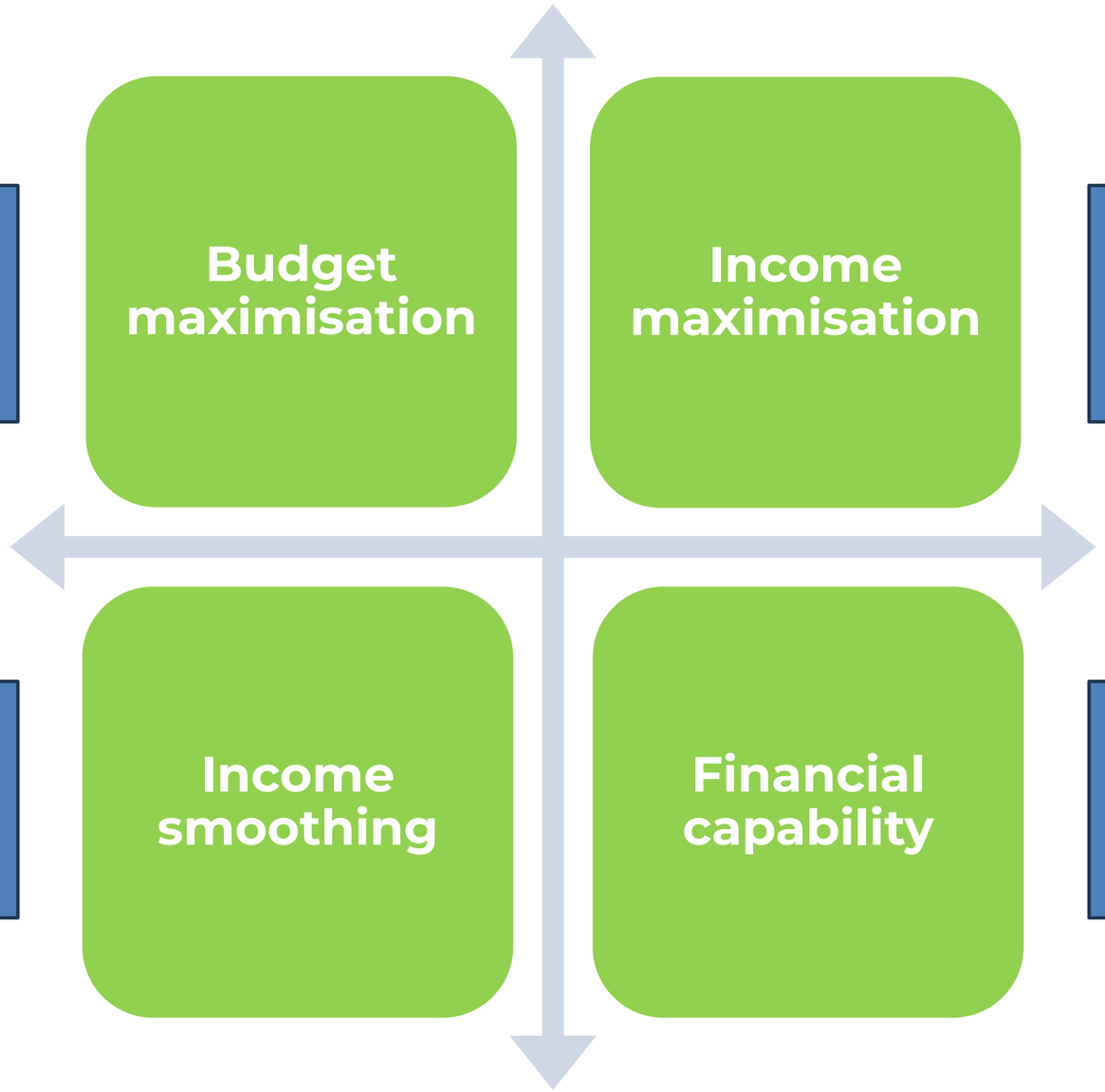




> “Through conversations with residents we were picking up more issues at the point that they applied, so we could refer them straight into other teams.”

ROYAL borough of GREENWICH

CRF 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

One or more of seven outcomes

Funding decisions should be 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

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

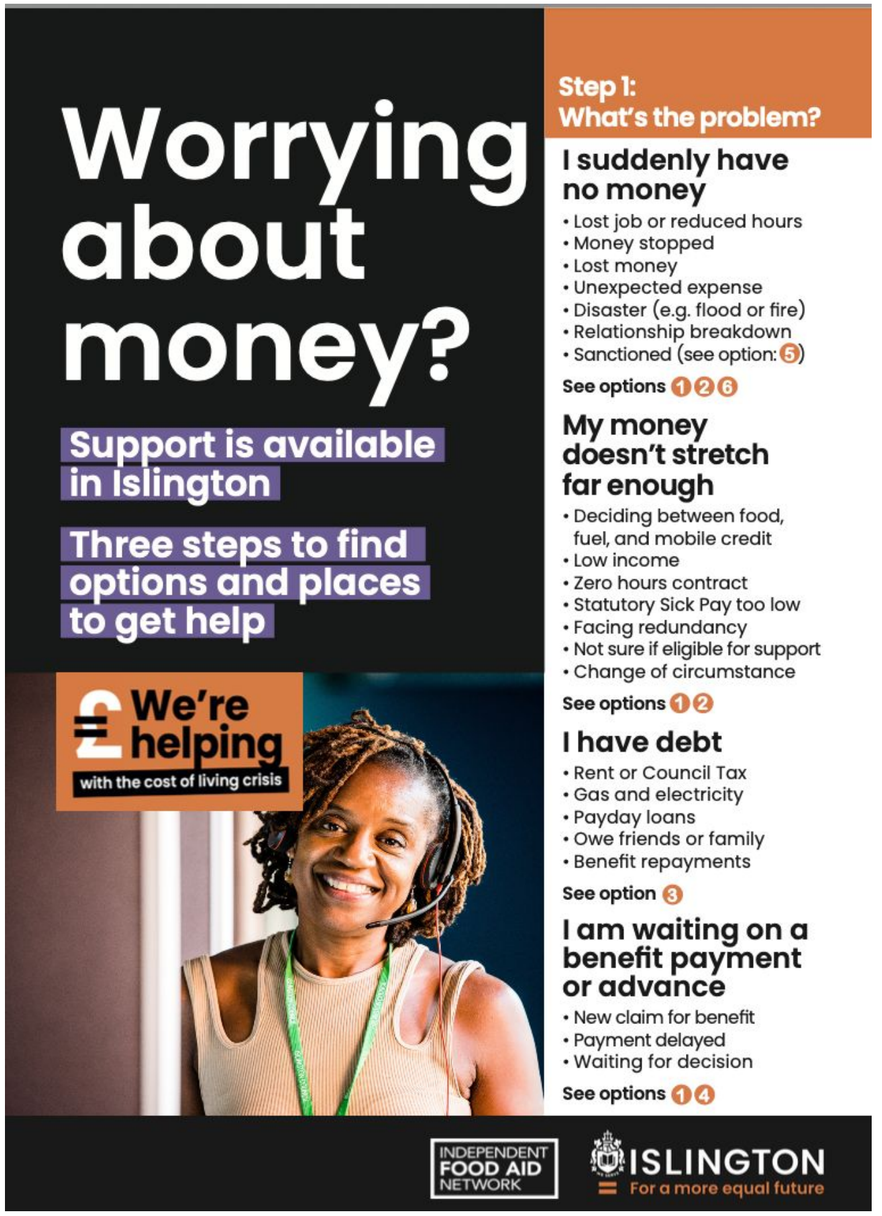
Building individuals' financial resilience via local community networks of support

Bolstering the local level landscape so boosting individuals' financial resilience – 'no wrong doors'

'A joined-up, visible local support network is key to the CRF's approach to build financial resilience.'

'Worrying About Money?' resources map local community networks of support with cash-first options prioritised

Early intervention is key



What does the CRF guidance mean for charitable food aid providers?

Innovative approaches that co-locate wraparound services including advice and support to maximise income could be funded

‘new approaches to building sustainable food landscapes which draw on established best practice and support people to transition away from crisis support to building their financial resilience.’

IFAN worked with Sustain and Sustainable Food Places to co-produce CRF FAQS for food partnerships and the charitable food sector



How is it going so far?

Most local authorities have set up crisis payment schemes – differing interpretations re ‘crisis’ and understanding re ‘cash first’

Resilience services taking longer to be embedded

Trussell’s Beatrice Orchard gave evidence on the CRF in relation to the child poverty strategy “Importantly, a really welcome aspect of the CRF…is that it starts to join up that crisis support with wider advice and support that can help build financial resilience.”

IFAN and Trussell co-running Building Cash First Communities in the South West online sessions focused on the CRF.



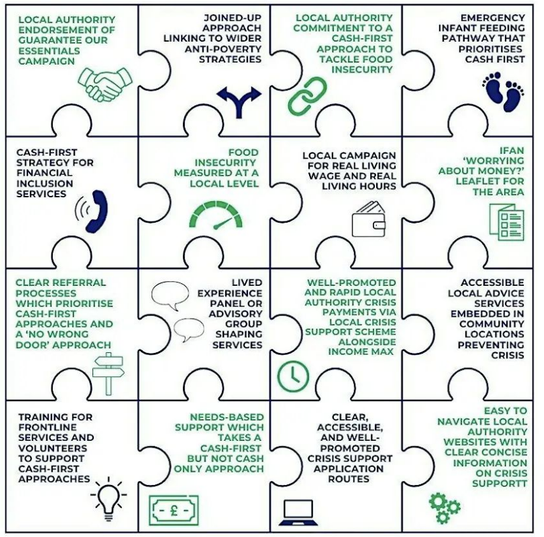
BUILDING CASH FIRST COMMUNITIES IN THE SOUTH WEST

Using data and evidence to track and maximise the impact of the Crisis and Resilience Fund

Monday 6th of July
10-11.30am
Online

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Sharing best practice and evidence ahead of the CRF coming to an end in 2029

IFAN and Trussell have worked with colleagues in the Crisis Support Working Group, the Local Government Association and the DWP CRF team to form the CRF Alliance

Evaluation Task and Finish Group to monitor progress alongside collaborative efforts to help facilitate the sharing of best practice ‘to enable the fulfilment of the CRF’s three main outcomes’



Crisis and Resilience Fund Alliance

Following the publication of the Crisis and Resilience Fund (CRF) guidance in January 2026, various third sector organisations, the Department for Work and Pensions' (DWP) CRF team, and the Local Government Association (LGA) formed an alliance to help support the implementation of the CRF in local authorities across England.

Resolve Poverty
Royal Borough of Greenwich
Local Government Association
Independent Age
North East Child Poverty Commission
citizens advice
age UK Let's change how we age
turn2us
End Furniture Poverty
Carers Trust
Trussell Ending hunger together
mencap
The Children's Society
Department for Work & Pensions
Child Poverty Action Group
StepChange Debt Charity
Feeding Britain A Hunger Free UK
expert link
Derbyshire County Council
SVP St Vincent de Paul Society England and Wales Turning Concern into Action
sustain
Independent Food Aid Network

Find out more:

www.foodaidnetwork.org.uk
www.trussell.org.uk

Get in touch:

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David Brownlee david.brownlee@trussell.org.uk

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