Cash First

The LCC Trial 2025

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Exec Summary

The term 'cash first' epitomises the notion that food insecurity is effectively tackled through income-focused interventions including cash payments in a crisis, advice and support to maximise income and build financial resilience, and ultimately adequate social security payments and wages. Legendary Community Club (LCC) is a grassroots food justice organisation and a member of IFAN (Independent Food Aid Network). The Department for Work and Pensions (DWP) has recently published guidance for the three-year Crisis and Resilience Fund (DWP, 2026) which calls on local authorities in England to prioritise cash-first crisis payments and financial resilience-building (Goodwin, 2026).

This report outlines the results of LCC's 2025 cash first trial involving a participatory, community-led model of knowledge production grounded in lived experience. Participatory Action Research and community psychology principles informed the co-design of the research which resulted in three different cash-first payment methods being piloted amongst 30 participants over four weeks. Collated data showed that cash payments were spent on essentials, utilities, groceries, clothing, supporting family and occasional treats. Bank transfer and a pin for cash method proved to be the most straightforward to administer and to access amongst this cohort. Well-being scores increased from before and after the trial. A subgroup of 16 participants were interviewed about their experiences and the analysis identified three dominant themes which were: cash payments were preferred over in-kind support, mental health improved and frustrations with systems of support.

What is Cash First?

Taking a cash-first approach means that before recourse to charitable food aid options, individuals experiencing food insecurity are supported to access direct financial assistance. The financial assistance could be crisis payments in cash, cash grants, and/or help to maximise income and access any existing financial entitlements. Having long been established as stop-gap measures which can only alleviate poverty, food parcels are positioned as a last-resort, emergency measure, rather than an effective solution.

From a food justice perspective, the cash-first principle challenges traditional charity-based models of food aid, which have been criticised for reducing choice, undermining dignity, and failing to address the structural causes of poverty. In contrast, cash-based support enables individuals to make decisions that reflect their own dietary needs, cultural preferences, household circumstances, and priorities. This emphasis on autonomy reframes people experiencing food insecurity as active agents rather than passive recipients of aid. From a social justice perspective a cash-first approach can reduce systemic barriers to marginalised individuals, which is important considering poverty intersects with other forms of discrimination and has a disproportionate impact on minoritised communities, disabled people, and single parents.

In the UK context, the cash-first principles have been incorporated into local and national strategies aimed at reducing the need for food banks, most notably in Scotland (Scottish Government, 2023) where it has been embedded within broader anti-poverty and social security reforms and is key to the Scottish Government's plan towards ending the need for food banks. Emerging evidence recognises that cash-first interventions are most effective when delivered alongside advice and support to maximise income, debt support, and housing assistance. This approach is reinforced by UK-wide advocacy from organisations such as IFAN and Trussell.

Taking a cash-first approach represents both a practical intervention and a normative stance within food justice, emphasising dignity, choice, and rights-based responses to food insecurity.

Legendary Community Club

Legendary Community Club, a member of IFAN, is a grassroots food justice organisation for young people and their families in Lewisham, founded in July 2020 at the height of the Covid-19 pandemic. Born out of

mutual aid, their early work centred on food aid for young people and their families through food banks and lunches during school closures. Since then LCC has developed into an organisation focused on youth employment and food justice, creating paid roles for young people at the London Living Wage while campaigning for systemic change.

In 2021 LCC carried out a first cash first pilot study (Tribe & Kinsey, 2021) which compared food parcels with direct cash support for families (Tribe, 2021). The pilot demonstrated that cash payments provided families with greater flexibility, autonomy and control compared to emergency food aid. Importantly, it also showed how giving people cash support directly lessened the psychological and physiological impact of poverty.

The current research project was funded by the Food Justice Community Grants Programme through Lewisham Council and Lewisham Local following a successful bid to address a priority set out in the Lewisham Food Justice Plan. The Food Justice Plan sets out a borough-wide approach to reducing food insecurity and identifies four priority areas for action. One of these priorities is to "promote and develop 'Money First' approaches, where appropriate, to crisis prevention and support" (London Borough of Lewisham, 2023). This funding supported the delivery of a local cash first trial, designed to test how Money First approaches could be implemented in practice within a local authority context.

999 Club

999 Club is a Lewisham-based charity supporting people experiencing homelessness, providing advice, advocacy, and practical support. LCC collaborated with 999 Club throughout the trial, including planning, delivery, and participant involvement.

Literature Review

The benefits of taking a cash-first approach

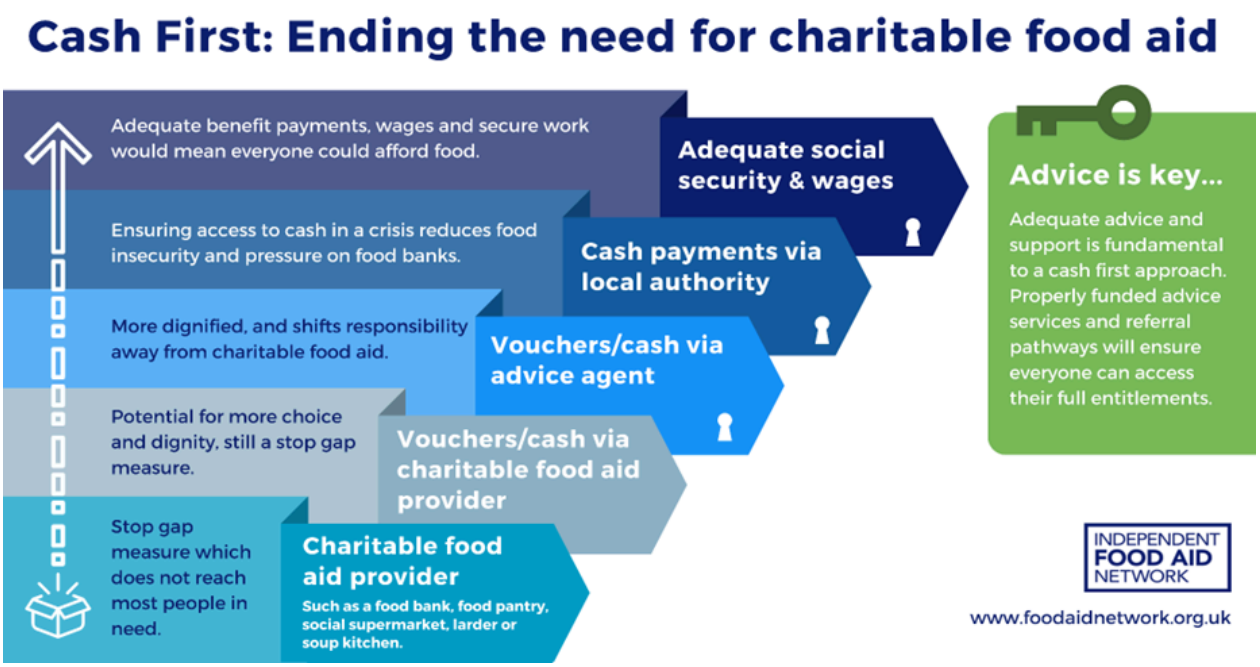
During the COVID-19 pandemic there was an unprecedented increase in demand for emergency food parcels, reflecting widespread income shocks and financial insecurity. In its updated Cash-first approaches to supporting people facing financial hardship locally literature review, (The Trussell Trust, 2025) highlights that while early responses to rising need were framed as temporary emergency measures, food insecurity has persisted beyond the pandemic and is increasingly driven by structural factors, including rising living costs and inadequacies within the social security system. Existing research highlights how food insecurity is tied not only to financial hardship (Loopstra & Tarasuk, 2013) but also to diminished autonomy (Power et al., 2023), and increased stress and poor mental health (Bateson et al., 2025). These insights have been strengthened by international and UK evidence showing the wider health consequences of food insecurity and how these do not fall equally across society.

The review suggests that the distribution of food parcels and vouchers represents a reactive response to hardship that can restrict choice, autonomy, and dignity, while failing to address the underlying issue of insufficient income (The Trussell Trust, 2025). This position is reinforced by a subsequent policy-focused analysis, which emphasises that supporting people with food is neither an effective form of crisis support nor a means of building long-term financial resilience, and that crisis provision should prioritise accessible cash payments connected to advice and wider support services (Orchard et al., n.d.). UK-based evaluations and local authority evidence strengthens the case for cash-first approaches within the domestic policy context. Cash transfers are positioned not as a substitute for adequate social security, but as a more effective and dignified form of short-term crisis support when embedded within a broader system of income maximisation and preventative social security provision.

Taking a cash-first approach to food insecurity ensures that efforts are made to address the underlying causes of poverty through a holistic approach and stronger connections to wider support networks. This includes ensuring that social security payments and wages are sufficient to meet the cost of living, that individuals are supported to claim all the financial support to which they are entitled, and that adequate cash-based assistance is accessible to those unable to afford food (Independent Food Aid Network, 2023). This approach is summarised in IFAN's cash first model (Figure 1), which sets out the holistic

system required to address economic and food insecurity. This is further reinforced in IFAN's report Ending the need for charitable food aid (2024) which argues that food insecurity is driven by low income rather than a lack of food and that reliance on charitable food provision represents an ineffective and unsustainable response to poverty.

Figure 1. Cash First diagram next page:



Research on cash-first approaches over in-kind support has shown that cash-first allows for more agency and freedom of choice for beneficiaries (D. R. H. Tribe & Kinsey, 2021), as well as more directly improving mental and financial well-being. Importantly, cash support directly impacts on psychological poverty and therefore lessens the physiological impact (LCC, 2021). Evaluation of the Leeds cash first pilot found that cash support reduced reliance on food banks and improved recipients' sense of dignity, autonomy, and financial stability, with the vast majority expressing a clear preference for cash over in-kind aid (The Trussell Trust, 2023). A recent Oxford University study found that giving cash transfers to pregnant women cut infant mortality by half, demonstrating the wider implications of direct cash interventions on wellbeing and survival (Egger et al., 2025).

At the same time, cash-first approaches provide dignity by eliminating "the stigma that often comes with using in-kind or voucher support" (Whitham, 2020). International humanitarian operations have found that cash-first approaches enable beneficiaries to meet basic needs by giving them the means, freedom, and power to determine their own priorities without conditioning (Lee, Ravallion, & van de Walle, 2019, as cited in The Trussell Trust, 2025). Cash payments also allow for recognition of diversity, since each beneficiary or family has particular cultural, allergen, or personal preferences which in-kind support cannot address in full. Trussell concludes that "a cash first approach acknowledges that no two people are the same and respects their ability to make decisions for themselves about the resources they most urgently require" (The Trussell Trust, 2025).

A recent report from Greater Manchester Poverty Action and now Resolve Poverty (Burgess, 2023) outlines the importance of cash-first approaches and states that "the most dehumanising feature of seeking crisis support is losing the ability to make decisions about your own life". The report also highlights the impact that cash support has on the local economy by increasing spending in the community and at independent retailers, creating a 'multiplier effect'. In addition, providing cash reduces organisational and logistic costs, as well as diminishing waste (The Trussell Trust, 2025). This is reinforced by qualitative evidence from the Leeds cash-first pilot, where one participant described food bank use as deeply stigmatising:

> "It was a relief to receive support as I knew we would manage but it's not nice having to put yourself out there and ask. I felt like a failure, I couldn't provide for my child, I was unable to earn enough, yet I don't control what I am paid" (The Trussell Trust, 2023)".

Evidence also shows that cash first approaches can be implemented collaboratively at local authority level through partnership working between councils, charities, and communities. A recent example from Cornwall demonstrates how local authorities and voluntary sector organisations have worked together to embed cash first principles within local food insecurity responses, aligning cash support with advice services and wider welfare support (IFAN, 2025). This case illustrates that taking a cash-first approach is not solely a policy aspiration, but a practically achievable approach when delivered through coordinated local systems.

Stigma and assumptions surrounding cash first

Concerns that cash support will be misused, including fears that recipients will spend money on alcohol, tobacco, or drugs, are frequently cited as a barrier to the adoption of cash-first approaches. During the duration of LCC's campaigning on this issue this attitude has been encountered on multiple occasions. However, evidence consistently shows that such concerns are not supported by empirical research. Sector-level analysis has identified these assumptions as stigmatising narratives rather than evidence-based objections (The Trussell Trust, 2025).

Syntheses of UK and international evaluations similarly report no increase in spending on so-called "temptation goods" following cash transfers (The Trussell Trust, 2025). This is further reinforced by evidence from Scotland, where it was found that cash was primarily used for essential costs, with no evidence of misuse (Scottish Government, 2023). Findings from this study align with this evidence, with participants reporting use of cash to meet essential household needs and occasional treats, as demonstrated in the results section of this paper.

Food waste and inefficiencies in food-based support

Evidence from the charitable food sector shows that food-based responses to food insecurity are associated with systemic inefficiencies and avoidable waste. Redistribution models depend on surplus food supply, which is often unpredictable in quantity, quality, and nutritional suitability, leading to food being discarded due to short shelf life, storage constraints, dietary unsuitability, or lack of demand, even when need remains high (Atkins et al., 2025). The report highlights that food charities frequently bear the burden of managing and disposing of surplus food that cannot be used, generating additional operational pressures and costs that are rarely captured in assessments of food aid provision (Atkins et al., 2025).

Evidence across the charitable food sector indicates that operating food banks involves significant ongoing costs that extend beyond food acquisition alone. Food banks require infrastructure for storage, refrigeration, transport, coordination, and distribution, as well as substantial inputs of staff and volunteer labour, all of which represent operational costs that are often excluded from headline assessments of food aid provision (Atkins et al., 2025). These costs are further compounded by inefficiencies associated with surplus-food models, including the handling and disposal of food that cannot be used.

Sector-level analysis has also highlighted that food banks represent a resource-intensive response that does not address the underlying causes of food insecurity. IFAN argues that the need for charitable food provision embeds ongoing logistical and administrative burdens while diverting resources away from more effective forms of crisis support, particularly cash-based assistance (Independent Food Aid

Network, 2024). Similarly, Trussell recognises that food-based provision requires complex delivery systems and sustained operational input, and that cash-based approaches can offer a more efficient response to financial hardship (The Trussell Trust, 2025).

Taken together, this evidence suggests that while food banks play an important role in responding to immediate needs, they represent a costly and inefficient mechanism for addressing food insecurity at scale. In contrast, cash-first approaches avoid many of the structural costs associated with food storage, redistribution, and waste management, raising questions about the long-term sustainability and value of food bank centred responses.

Methodology

Research Principles

This research was rooted in the principles of Participatory Action Research (PAR) and Community Psychology, both of which shaped the design, implementation and analysis. These approaches share a focus on empowerment, collaboration, and systemic change, aiming to shift power towards those most affected by social and economic inequalities (Torre, 2012; CLES, 2014).

The research actively applied these principles throughout every stage of the process, from co-design to delivery, participants and co-researchers (including a participant from the 2021 pilot) defined the research questions, shaped the data collection tools, gathered data, and contributed to the interpretation of findings. Using PAR principles ensured the research focused not only on outcomes (what works), but also on the research process itself. Creating spaces where the community came together to critically examine poverty and local government responses to it. PAR links knowledge production and action, and the research involved community organising and relationship building, which some participants reported left them with a greater sense of community.

As an example of community participation, one participant of the initial workshops (detailed below) supported practical aspects of delivery of the research. This included supporting participant onboarding, which involved explaining the participant information sheet and supporting completion of the consent process, as well as supporting participants to complete surveys, wellbeing measures, and inputting data from WEMWBS forms. We asked how this experience was for the purposes of the write up:

> "I actually felt like I was doing service to the community...It gave me a great sense of purpose. I mean, I'm retired now. I wasn't at the time but... Erm being involved in something like that and helping it, watching it grow, seeing how it changed from literally being just an idea to actually coming to fruition and being involved in all the steps that came up to it, it's so empowering for me...I mean people see these projects when they get rolled out but no one knows all the hard work, trial and effort, efforts and... why options weren't available and trying to please everybody as best we could...It's really empowering for me, yeah, and I'm really proud that I was able to be part of it"

Overview of research stages

The research was conducted in three stages, as follows.

01 Community workshops

Four community workshops were held, during which community members discussed issues of food insecurity, previous research, possible solutions and what evidence was needed now. Over the course of the workshops an idea formed to deliver two separate surveys, as detailed below.

02 Food insecurity survey

Co-researchers, community members and a previous participant from the pilot in 2021 designed two surveys, one (the food insecurity survey) was to be sent to anyone who identified as being food insecure in Lewisham, and the other to foodbank providers. The aim was to get a more thorough understanding of how people experience using this type of support and the costs of administering it.

03 Payment method pilot

During the workshops it was agreed that we had already compared food parcels to direct cash payments in 2021 and this time it would be more beneficial to contribute to the understanding of how different payment methods would be experienced by those who use them. This was in line with recommendations for further research as outlined in the Leeds City Council Cash Grant Pilot (2023).

A mixed methods design within a three-arm comparative pilot was used to test three payment methods, consisting of quantitative wellbeing data gathered pre and post, alongside qualitative data from individual and group interviews.

All participants and co-researchers who contributed to the co-design workshops were paid for their time at the London Living Wage. All materials were accessible, and provided in multiple formats to minimise barriers to providing informed consent.

Group size and payment amounts

The trial involved 30 participants, with 10 participants allocated to each of the three payment method groups (bank transfer, Post Office payout, and Cash Perks). Payment amounts were determined by household composition. Households with two or more family members received £45.00 per week, while households with one adult and up to one dependent received £22.50 per week. All participants received support for four consecutive weeks.

Due to the Cash Perks system only disbursing payments in £10.00 increments, participants in this group received slightly adjusted payment schedules. Those eligible for £45.00 per week received two payments of £50.00 followed by two payments of £40.00 (total £180). Those eligible for £22.50 per week received one payment of £30.00 followed by three payments of £20.00 (total £90). Despite minor weekly variation, total amounts received were equivalent across groups.

Allocation to payment groups

Once the final sample of 30 participants was confirmed, each participant was assigned a numerical identifier. Allocation to the three payment groups was conducted using a random number generator to distribute participants evenly across the three group delivery methods. Where participants specified a practical need (for example, being unable to leave the house and therefore requiring bank transfer), allocation was adjusted accordingly. This ensured accessibility while maintaining random allocation wherever possible.

Qualitative data

The qualitative data was generated through semi-structured interviews, group interviews and reflective discussions, during and following the trial. The interview schedule focused on participants' experiences of receiving cash support during the trial, perceptions of different payment methods and comparisons with previous food aid support, community solutions, ideas on public policy and views on how the results should be disseminated.

A six-phase approach to thematic analysis outlined by Braun and Clarke (2006) was followed. A small group of researchers read through the transcripts and relevant ideas were hand coded using open coding paying particular attention to participants' own language and emphasis. Codes were discussed and checked across the entire data set, then collated to form higher-order themes and sub-themes. Analysis resulted in three overarching themes, each supported by a set of sub-themes (Table 1).

Dissemination and social action

In line with PAR, political engagement was facilitated through a community dissemination day attended by both local politicians and community members. Participants shared findings directly with the audience, creating opportunities for dialogue and policy engagement grounded in lived experience. The event also provided a space to showcase Co-Designing Dignity: The Cash First Story, a short film documenting the trial and co-design process, the first film of its kind in the UK about Cash First. In addition to the film screening, the dissemination day included creative and artistic contributions, including performances and demonstrations, such as a spoken-word performance by the lyricist Trojan Horse (also known as Toni-Ann Gurdon), which helped communicate the project's themes in accessible and engaging ways.

A team of 9 co-researchers and participants presented the findings at the Community Psychology Festival in Norwich in October 2025. This was another opportunity to share the film of the trial and connect with others working on similar projects across East Anglia.

Ethics

This research was designed with careful attention to the ethical challenges associated with cash-first approaches. Key ethical issues identified include conditionality, targeting, sustainability and exit, and informed consent. In line with critiques of conditional cash assistance, the intervention was delivered on an unconditional basis in order to respect participant autonomy and minimise stigma.

Ethical planning also addressed sustainability and exit. Participants were provided with clear information about the total amount and time-limited nature of the support, alongside ongoing reminders. Informed consent was treated as an ongoing process rather than a one-off event, with participants fully informed of the voluntary nature of their involvement, their right to withdraw at any stage, and the unconditionality of the cash support. Cash payments were used rather than vouchers in order to reduce stigma and preserve dignity.

Given the involvement of community researchers, additional ethical safeguards were implemented, including time for preparation, ongoing technical and emotional support, flexible timescales, and regular debriefing. The research built on ethical practices established in the 2021 pilot, which ensured participation did not affect access to existing food aid or benefit entitlements, and was conducted in accordance with the British Psychological Society's Code of Ethics and Conduct and the Helsinki Ethical Principles.

Recruitment

The food insecurity survey formed part of the participatory process, developed collaboratively with community members to identify key themes, priorities and lived experiences of food insecurity in Lewisham. It was sent to Lewisham residents through LCC's local networks, and included an opt-in question to participate in the trial and formed the primary recruitment route for participants. 103 people completed this survey and out of this, 66 left their details to be contacted with further information about the trial. Participants were also recruited through Legendary Community Club's (LCC) networks, partner organisations such as The 999 Club and word of mouth.

Participants

A total of 103 participants completed the food insecurity survey. The sample was predominantly identified as female (82%) and largely aged between 31 and 50 years, with the largest age group being 41–50 (30%). Participants were ethnically diverse, with nearly half identifying as Black (46%), alongside

White (34%), Mixed (8%), and other ethnic backgrounds. Over one third of respondents (35%) identified as having a disability, and the majority reported being single (68%). See Table 1.

Table 1. Demographics from Food Insecurity Survey

Characteristic	Category	N (total 103)	%
Age	Under 20	1	1
	21–30	18	17
	31–40	27	26
	41–50	31	30
	51–60	15	15
	61+	9	9
Gender identity	Female	84	82
	Male	18	17
	Not specified	1	1
Sexual orientation	Heterosexual / Straight	87	85
	LGBTQ+ (bisexual, gay, lesbian, other)	10	10
	Not sure / Prefer not to say	6	6
Relationship status	Single	70	68
	Married	9	9
	Divorced	8	8
	Separated	9	9
	In a relationship / Partnered	7	7
Disability status	Disabled	36	35
	Not disabled	59	57
	Prefer not to say	6	6
Ethnicity	Black	47	46
	White	35	34
	Mixed	8	8
	Other ethnic background	5	5
	Not stated / Unclear	8	8

The trial involved 30 participants who were predominantly drawn from the participant pool created from the food insecurity survey. Out of these 16 were interviewed. Demographic information was used to help ensure our interview data was drawn from a participant pool which reflected the diversity of the Lewisham Borough, see Table 2.

Table 2. Demographics of Participants Interviewed

Characteristic	Category	N (total = 16)	%
Ethnicity	Black Caribbean / African / British	9	56.2
	White (British / Irish / English)	4	25.0
	Mixed Black & White	2	12.5
	Other / Multiple	1	6.2
Disability status	Disabled / long-term condition	8	50
	Not disabled	8	50
Sexual orientation	Heterosexual	14	87.5
	Bisexual	1	6.2
	Not specified	1	6.2

Results

Community Food Insecurity Data

The food insecurity survey was conducted and included the Food Foundation's food insecurity questions and to the best of our knowledge, this is the most recent localised data on food insecurity in Lewisham. To answer the survey respondents needed to identify themselves as having had a recent experience of being food insecure and live in Lewisham.

The majority of respondents reported current or previous receipt of social security benefits, and over one third identified as having a disability. In the 2021 Census, around 18% of residents in the London Borough of Lewisham reported a disability under the Equality Act definition, with about 8% reporting that their condition limited daily activities a lot. In contrast, 35% of our sample self-identified as disabled, suggesting that disabled individuals were overrepresented in this food insecurity data relative to the general local population. This overrepresentation is consistent with evidence that people with long-term health conditions or disabilities are disproportionately affected by poverty, food insecurity, and other forms of socioeconomic disadvantage (Trussell, 2025).

In regards to ethnicity the 2021 Census suggests approximately 51.5% of Lewisham residents identify as White and 26.8% identify as Black (Black British, Caribbean, or African). In contrast, 46% of our survey respondents identify as Black and 34% as White. Participants identifying as Black are overrepresented relative to the borough population, likely reflecting both structural inequalities and the research team's embedded community networks. Although this could introduce sampling bias, it also strengthens the research by centering communities that are often underrepresented in research. This is important as poverty rates in the UK are substantially higher among Black and other minoritised ethnic groups than among White households. For example, recent Joseph Rowntree Foundation data show that around four in ten people in households headed by someone from a Black African background were living in poverty, compared with about two in ten in White households (Joseph Rowntree Foundation, 2025).

Results indicated very high levels of food insecurity among respondents. The majority (88%) reported that they did not have enough money to spend on food. Many respondents described having to prioritise food over other essential costs, such as heating or energy bills, in order to eat.

Experiences of hunger were widespread. Respondents reported being hungry but unable to eat due to a lack of money, with 15% experiencing this within the previous week, 30% within the last month, and 29% within the last six months. A substantial proportion also reported that they or someone in their household had gone an entire day without eating because they could not afford food, indicating severe food insecurity.

Payment methods

Three different cash delivery methods were tested as part of the trial, with participants allocated to one of three payment cohorts, each receiving support through a different payment mechanism.

Bank transfer

Bank transfer enabled payments to be made directly into participants' bank accounts and involved no additional administrative costs. This method was straightforward to administer and worked well for many participants. However, it was less suitable for participants who were overdrawn, as funds could be absorbed by existing negative balances rather than being immediately available for essential spending.

Post Office payout service

The Post Office payout service enabled participants to collect cash directly in hand without requiring formal identification using an SMS. This method required a one-off initial set-up cost of £1,295, which covered system configuration, SMS template development, and dispatch. Practical limitations included long queues at Post Office branches and instances where SMS notifications were unreliable, which affected participants' ability to collect payments.

In addition to the costs incurred by the project during delivery, the Post Office payout service operates with a broader cost structure that organisations may be required to meet. This includes a set-up fee ranging between £1,000 and £2,000 to establish contractual status, with the exact cost varying by organisation. Ongoing charges can include a £9.00 data processing fee per file and a £1.20 charge per SMS message sent to participants. Where letters are used, costs are £1.29 per letter per week, with an additional £0.87 for second-class postage. A mobile phone is required for this method.

Cash Perks

Cash Perks enabled participants to access cash immediately, via a pin being sent to their mobile phone. However, payments could only be issued in £10 increments, limiting flexibility in payment amounts. In addition, there was a £3.95 fee for each payment collected and a £1.00 fee for any cancelled or expired payments. Participants also reported that the map interface used to locate withdrawal points was not user-friendly, which created barriers for some users. A mobile phone is required for this method.

Cash Perks operated on a pay-per-transaction model, with no upfront onboarding costs and no ongoing monthly or annual licence fees, meaning there was no financial commitment required to access the service. Organisations only incurred costs when a payment was successfully completed, with fees determined by payment value and transaction volume. As part of this trial, Legendary Community Club fell within the Medium volume category. A £1.00 fee was applied to any cancelled or expired payments. Full transaction fees by payment amount and volume tier are presented in Table 3.

Table 3. Cash Perks Cost Structure

Amount Sent	High (>250pm)	Medium (15-250pm)	Low (>15pm)
£10-£100	£2.95	£3.95	£4.95
£110-£200	£3.95	£4.95	£5.95
£210-£300	£4.95	£5.95	£6.95
£310-£400	£5.95	£6.95	£7.95
£410-£500	£6.95	£7.95	£8.95
Cancelled/Expired	£1.00	£1.00	£1.95

[Note: All above prices include VAT]

Local authority and food bank costings

A survey was designed and delivered to members of the Lewisham Food Aid Network, a borough wide network of food aid providers. Information was requested on operating costs, including overall administrative expenditure and the number of people supported through delivery of the food bank. The survey was circulated via the Lewisham Food Network communications group and shared through the Lewisham Local email network; however, there were only three respondents. It is hypothesised that this reflects the complexity of operational costs, as well as the limited time that those working or volunteering for food banks have.

Acceptability of payment methods

Table 4. Acceptability of payment methods as measured by mid point survey

Group	N (29)	Spend Category	Payment method experience	Method pro/cons	Impact on Children
1 Post Office	7	Food (7), Household essentials (2), Utilities (1)	Positive (3), Mixed (3), Negative (1)	Location difficulty (2), Payment issues (2), Queuing (1), Sending to family (1), Prefer Post Office over Cash Perks (2)	More quantity of food (2), Less stress (2), Occasional treats (2), Dietary requirements met (1), Able to purchase what was needed (1), Increased food quality noticed by children (1)
2 Cash Perks	10	Food (8), Household essentials (2), Electricity (1), Transport (1), Tobacco/nicotine products (1), Other (1)	Positive (4), Mixed (4), Negative (2)	Difficulty locating machine (4), Cash more convenient than alternatives (2), Convenience (1), Logistics of finding specific machine (1), Mixed success receiving cash (1), Stressful (1), Cash point issues (1)	Increased quality (2), Occasional treats (2)
3 Bank transfer	12	Food (10), Utilities (3), Household essentials (3), Transport (1), Wellbeing item (1), Not answered (1)	Positive (11)	Took time to locate (1), Due to disability (2)	Increased quantity (4), Occasional treats (3), Flexibility to meet children's needs (1), Yes (2), N/A (2)

Mid-point survey findings (96% response rate) indicated high overall acceptability of cash-based support across delivery mechanisms, with variation by payment modality. Across all groups (Post Office collection, Cash Perks voucher, and bank transfer), the majority of funds were spent on essential items, particularly food, household necessities and utilities. Participants consistently reported that unrestricted cash enabled them to purchase what was most needed for their families, highlighting increased flexibility and the ability to respond to immediate household priorities. Reported impacts on children were particularly notable. Families described increased food quantity and improved food quality, the ability to meet specific dietary requirements, and the opportunity to provide occasional treats that contributed to a sense of normality. Several participants reported reduced household stress, with children noticing improvements in food availability and quality.

These findings suggest that cash support functioned not only as material assistance but also as a protective buffer for children's wellbeing within the household. Differences emerged in relation to payment experience: participants receiving bank transfers reported overwhelmingly positive experiences, whereas those using Post Office or Cash Perks mechanisms described logistical barriers, including difficulties locating collection points, queuing, and accessibility challenges (particularly for those with disabilities). Importantly, reported concerns centred on infrastructural and access issues rather than use of funds. Overall, while all methods were viewed as beneficial, direct bank transfer was experienced as the most convenient and least burdensome method of delivery.

Eighteen participants completed the final survey (60% response rate). Findings were broadly consistent with mid-point survey and qualitative data. Participants most frequently reported reduced financial stress and improvements in food quality and quantity as key impacts of the intervention. Funds were predominantly used for food and essential household expenses. A clear majority expressed preference for unrestricted cash over in-kind support, citing flexibility and the ability to meet specific dietary and household needs. Weekly payments were preferred over lump sum delivery, primarily for budgeting reasons.

Operational issues — Post Office payout service

During the trial, some operational issues were encountered with the Post Office payout service, primarily relating to system reliability and SMS message delivery. System issues affected the first scheduled payment, and as a result, participants in this payment group were temporarily moved to Cash Perks for week one to ensure timely access to cash.

The Post Office payout service was then used for the remaining three payment weeks. However, for two of these three weeks, SMS notifications were not delivered in the morning as planned. This meant that participants in this payment group were unable to access their payments at the same time as those in the other payment groups. The Post Office subsequently confirmed that these issues were due to system-level problems, which they stated were not typical of the service, and acknowledged that the issues should have been managed more effectively. An apology was issued by the Post Office following the trial. It is important to note that these issues reflected temporary system failures within a service typically used for large-scale national disbursement.

Qualitative Results

Three dominant themes and 8 subthemes were identified in the data, see Table 5. Overall the data indicated that the money from the trial was greatly needed and was used for a wide range of items including; groceries, utilities, treats and clothing. A participant shared how the additional funds enabled her to buy her daughter food after she had just had a baby, and shared how deeply important this felt to her sense of self.

> "...it gave me a sense of like relief as a mother, knowing that you can still provide even though my income was so low" (P7)

Another participant was able to send her daughter to her school prom. The profound psychological impact of these experiences cannot be understated.

Table 5. Dominant Themes and Subthemes

Dominant Theme	Subthemes (number of participants)
1. Cash preferred over in-kind support	1.1 Cash provided flexibility and choice (7)
	1.2 Convenience of cash from ATM and bank transfer (5)
	1.3 Technological and logistical challenges (6)
2. Mental health improved	2.1 Cash avoids stigma because it is discreet (4)
	2.2 Disability barriers were reduced (3)
	2.3 Stress reduced (5)
3. Frustration with systems of support	3.1 Bureaucracy and jumping through hoops (6)
	3.2 Food bank limitations (7)

Although not included as a separate theme, across the data set and the community workshops, participants frequently discussed the stress and sense of being trapped by poverty and the rising cost of living;

> "Literally a vicious cycle all the time...they're very quick to put the rent up, but as you know my universal credit's not going to go up, is it? When we're looking at our income compared to our outgoings there's just no comparison, people need more money... I put myself through six years of education. I've got a degree, and I'm still struggling to find work that is appropriate for me...jobs would actually make me worse off." (P4)

> "It's evident that people are struggling... Everybody wants to keep that dignity... but the evidence is there. Everyone can see it... [Previously at the supermarket] you probably could have spent £50 and come out with 3 bags, or 4 bags. Now, you're coming out probably with 1 bag....it really do[es] help, and it is really needed." (G2)

> "So for me, it had a major impact in the fact that I was able to feel free to go shopping and buy things that I hadn't been able to buy all this time for over a year." (P7)

Participants appreciated the opportunity to be involved in the trial and many mentioned the benefits of the shared experience and sense of community support.

Cash preferable over in-kind support

1.1 Cash provided flexibility and choice (7)

Similarly to the pilot (2021) almost half of the participants interviewed talked about the flexibility of receiving cash, many spontaneously compared this to in-kind food support;

> "I was able to get like, more food than I normally would... I was able to get more and get, like, healthier food and stuff. I wasn't just forced to get, like, the cheapest there is... food banks, while they're great... they can send things that you can't have, like, you know, you might be allergic to something, or it might be a total waste....but if you get the money, you just you buy what you want, what you need." (P3)

Participants talked about the variety of items that they could now afford with the additional cash. One participant talked about being able to afford summer tops for her children, and essential items that have been on the list for months but not purchased due to lack of funds. This participant talked about utilities;

> "You can add an extra seven pounds on your electric and gas, which helps... Because you've got that little bit extra... you don't have to worry about stretching your money... you think, oh, I couldn't afford that... We could have a different meal every day...You could get a little bit more groceries." (P5)

Others spoke about getting what they actually need, unlike in-kind support, underlying the importance of autonomy in the context of solutions to poverty;

> "if I have the cash, then I could actually buy what I personally need. But if it's going to be gluten free or what, so you're not always going to get the stuff that you want when you get in the food bank, but if you get the cash, then you can actually purchase or put towards the things that you really need to use." (P1)

Therefore avoiding a waste of time, food (from unused food bank items) and money (by utilising local knowledge of best value items);

> "It gives you that choice of where... you're not cap in hand... You've got the autonomy to choose what you need. Rather than be grateful for things and also worry about more food waste you might be causing." (G7)

1.2 Convenience of cash from ATM and bank transfer (5)

About a third of those interviewed found the methods of bank transfer and Cash Perks easy and convenient;

> "So, bank transfer, and that was, yeah, that was, that was good. That was easy for me." (P2)

They noted that the instructions were straightforward (for Cash Perks);

> "You can go and use a cash machine, you don't have a card. You are just putting in some numbers in only actually getting out money, I have heard of talk of this thing before, but now finally I'm actually doing it myself." (P1)

There were three occasions where co-researchers supported participants in the Cash Perks group with an additional phone call to assist with technological issues in order for them to receive their payments (see 1.3 for further detail). Additional peer support was shared within the Whatsapp group. Issues largely resolved after the first payment. There were no issues within the bank transfer group reported to the co-researchers throughout the trial.

1.3 Technology and logistical challenges (6)

There were some issues initially in the Cash Perks and Post Office groups. In the Cash Perks group some participants were unable to locate a cash machine that provided the pin for cash service, and found the map provided unhelpful;

> "I went back and forth on the bus, and I got a little bit frustrated. I almost gave up, and then I eventually found it.... the location it was showing wasn't very accurate" (G6)

Others found that once at the correct machine, it had no cash;

> "It didn't work. But I don't think it was the actual service. I think it was just the machines near where I live, because I live quite in a rundown part - and the machines didn't have any money in them." "I tried to do the cash perks two weeks in a row, and it didn't work out... So then I got moved to the transfer group." (P3)

Others found the instructions unclear, but once a co-researcher had spoken on the phone with them these were resolved. There were multiple difficulties with receiving text from the Post Office group, please see the Operational Issues section for more details.

Cash preferable over in-kind support

2.1 Cash avoids stigma because it is discreet

An important finding which echos previous research in the area was how a number of participants preferred the cash transfers (no matter the method) because no one was aware of why they were receiving the money. This participant spoke about previous experiences of judgement from others;

> [With the usual system] "I don't know why they were looking at me, but then... I start thinking that, you know, they're judging me." (G2)

Many touched on the shame that can accompany being in poverty. One participant was asked for ID in the post office (a Post Office error as ID was not needed) which they didn't have at the time. They were able to explain that it wasn't necessary for this scheme, and that although they didn't feel embarrassed, they could see how someone might;

> "... it could make somebody feel.... a little bit embarrassed, because you don't really want to draw attention to yourself. You just want to get the money, and you just want to go." (G6)

One participant stated how it helped their self-esteem because she could remain anonymous;

> "And it was just a really easy process, and as I say, nobody need know anything. Nobody needs... look down their noses or whatever" (G7)

For this participant the process seemed to flow and was more dignified. Another in the group interview agreed and felt the methods we were discussing were more discreet.

2.2 Disability barriers were reduced

Due to problems with the Post Office, a handful of participants were moved to the Cash Perks group. For one, this was much better as her physical disability meant that standing in the queue at the post office wasn't feasible for her. She also pointed out that the Cash Perks SMS can be shared within a support network which could be useful;

> "I'd rather not stand in a Post Office... It would have been easier to have the bank transfer, because I wouldn't have to left my house at all. However, I didn't mind... I've never done the PIN for cash, and it was nice to experience that different medium...the added bonus of that was if the bank transfer hadn't have happened for some reason, I could have easily texted it to somebody to pick it up for me, which I could have done with the post office one as well, but then somebody else would have about to stand in the queue." (G1)

Another spoke of her social anxiety, and how being in the Cash Perks group meant that she did not need to have any interactions with people;

> "The PIN for cash, which I find it very easy, because I don't do so well conversing with people. So, it saved me a lot." (G2)

Conversely, someone else appreciated having to find a cash point to access the money due to longstanding agoraphobia as it provided an opportunity for her to gently challenge herself to leave the house.

2.3 Stress reduced

The amount of money received had unexpected benefits for this participant who noticed, how they had more mental capacity to complete tasks;

> "It's made me think a lot more clearly. And I actually sorted a few things out in the time that we had that, so clearly must have had a benefit." (P3)

For many, no matter the payment methods, being part of the trial generally eased the stress caused by insufficient income;

> "...but having that little bit coming in, it eased the stress off, saying you can treat yourself to that little packet of biscuits or something that you want, but you tell yourself that you can't afford it, it kind of eased that little thing, even though it was just for four weeks for me, it eased the pressure off me saying, Oh, I'm going to treat myself to something when I go to Lidl today..." (P1)

> "it stops me from being so stressed... my stressor is usually so high... I don't feel as stressed as what I usually do...it was good to know that at the end of each week... there would be something extra... stop me from having to feel stressed..." (P4)

This came up in different ways across the whole data set - the additional money made a big difference and it was difficult for some participants to adjust when the trial had ended;

> "when you get help like that, then you don't get the help, then you can sometimes feel a squeeze... you get used to this extra couple of quid

> every week, and then it's gone, and then you have to go back to the way you were...it's hard to like, adjust back to what was the budget." (P3)

This participant talked about the impact of poverty more generally and the evidenced based link between stress and physical health ailments;

> "It becomes a worry, and that starts playing on your mind... and sometimes it makes you feel like you can't provide for your family, you can't even look after yourself... and then sooner or later, you hear [you have high] blood pressure, and then one thing leads to the other." (G2)

Theme 3: Frustration with systems of support

3.1 Bureaucracy and jumping through hoops to get support

Participants frequently spoke about the bureaucracy and miscommunication associated with getting support. Experiences were shared of having to find ways round inaccessible systems.

> "Normally you have to jump through hoops to get a handout. And there was none of that. And it was just a really easy process." (G7)

The lack of visibility of various schemes or of financial assistance was mentioned as a barrier to getting support. This is why one of the tenets of a Cash First approach is income maximisation.

3.2 Food bank limitations

Often participants would compare the experience of receiving cash via any of the three payment methods, with past experiences of receiving food parcels. The resulting waste from unwanted items often weighed on participants minds;

> "When you go to the foodbank and you get a little pasta handout here and there, when you get it, you're not always getting the stuff that you really want...and to me, it's going to waste because, say, for instance, I get chopped tomatoes. I don't do chopped tomatoes because I have acid reflux." (P1)

Others talked about how there wasn't any variety in what was offered unless you got there early, for this participant the unpredictability and lack of choice caused difficulties when feeding their family;

> "with a food bank I can't control what's going to be there, it's going to be food that's going to have long shelf life mostly tin food and fruit. I've got four children, two out of my four... I can then successfully make something with... my other two won't eat that food." (P4)

Quantitative Data

The well-being scores as measured by the WEMWBS increased from pre (37) to post trial (42.6). The WEMWBS total score ranges from 14 (lowest wellbeing) to 70 (highest wellbeing), with the UK population average of 50 - 51 (Tennant et al., 2007).

This increase was statistically significant and represents a moderate improvement in wellbeing. Although our sample size was relatively small this result should be interpreted with caution.

Discussion

The results of the trial demonstrate that there are benefits from use of cash support over food parcels or in-kind charitable food aid. The quantitative data suggests that participants' well-being increased during the course of the trial. This was an expected result and it is hypothesised that this was a result of the increased weekly income, and other positive impacts illustrated by the qualitative data, including a reduction in stress, a reduction in barriers for disabled people (specifically related to the cash perks payment method), and a reduction in stigma because of the discreet and dignified nature of the payments. This latter theme is aligned with much of the previous research outlining how stigmatising it can be to attend food banks or be in poverty altogether. This shame and stigma permeates through all levels of individual, public and statutory systems. Results from the survey data suggested overwhelmingly that the participants preferred cash payments and for these to be weekly not monthly and that participants most frequently reported reduced financial stress and improvements in food quality and quantity as key impacts. Flexibility was frequently mentioned and the ability to meet specific dietary and household needs.

While there were some easily avoidable operational challenges via the Post Office payout mechanism (largely reflecting the fact that the Post Office system is designed for large-scale use rather than small-scale local trials) and some challenges locating and using some cash machines (for the Cash Perks method); the qualitative data overall indicated that direct cash payments - particularly the bank transfer and Cash Perks methods - were well received by participants. As well as being easy and convenient, cash payments were preferred over food aid because they provided flexibility and the autonomy to choose what they were spent on, resulting in participants being able to tailor these cash payments to their needs. Payments were used for a wide variety of items, including essentials, utilities, groceries, clothing, supporting family and occasional treats, with the research suggesting that a cash first approach allows flexibility.

Finally, the trial showed deep frustration from participants with the limitations and bureaucracy surrounding existing systems of support, including needing to access food banks or other in-kind food aid alongside a strong desire to see change to these existing systems.

These findings are drawn from a cohort, which included a substantial proportion of participants from minoritised ethnic groups and disabled people. This is particularly important given that Black and other minoritised ethnic communities and disabled people are disproportionately affected by poverty and food insecurity. Within our sample, these groups were represented at higher proportions, and the outcomes observed therefore have specific relevance for communities who are more likely to experience structural disadvantage in Lewisham.

It is important to note that cash transfers have the greatest impact alongside wraparound support including help and advice to maximise income as well as well-funded public services, for example, supporting people with caring responsibilities and ill health. One important function of food banks can be

as community spaces for people to connect with others and wraparound support. Although some participants in this research reported a preference for cash payments partly due to a reduction in stigma because of not having to access a food bank, it's important to acknowledge the role that food banks can play as community hubs. It's possible, and important, to imagine a time when food banks will have transformed into community hubs where people access wraparound support and benefit from connectedness because they want to, without feeling stigma and shame, and not because they have to because of lack of income.

Limitations

This was a small scale research project over a limited time period, therefore the results should be corroborated by further studies. The sample was relatively small and at points non randomised to ensure we could meet participants' access needs for certain payment methods. The qualitative sample comprised 16 participants who self-selected from the larger quantitative cohort (n=30), which may have introduced selection bias, as those with stronger views or more positive or negative experiences may have been more likely to participate. Findings were mostly based on self-reported spending and perceived impact, which may be subject to recall and social desirability bias.

Furthermore, the research set out to test different payment methods, therefore there was no comparison group (e.g. people not receiving cash). Cost data from the Council and food banks was also incomplete, as outlined in the "Operational Issues" section of this report.

Conclusion

Despite the limitations of this small-scale trial, key learnings including improvements in participants' mental health, the benefits of being able to choose which essential items are most needed. The ease with which support could be accessed clearly supports the DWP's call for the prioritisation of cash-first crisis payments through the Crisis and Resilience Fund (CRF) as well as 'needs-based, person-centred' crisis support in local authorities across England. The DWP has made it clear in their CRF guidance that local authorities can take a cash-first but not cash only approach in the delivery of crisis support but default cash-first crisis payments are key and a range of cash-first mechanisms are outlined in Appendix C.

It would be beneficial to conduct a larger scale trial over a longer period of time, to refine different approaches to delivery. Participants suggested that support in a crisis should be more streamlined, red tape should be reduced, and that it would be helpful to have out of hours support in a crisis in the form of a helpline, or someone coming to your home.

Authors & Acknowledgement

Authors

This report was authored by Andra McMillan – Founder & Co-Researcher, Legendary Community Club and Dr Rachel H. Tribe – Co-Researcher, Legendary Community Club; on behalf of the LCC research team. With Louise Eldridge providing substantial editing and guidance.

LCC research team

Regina Avendano – Co-Researcher, Legendary Community Club

Bertrand Charles – Co-Researcher, 999 Club

Michala Davis – Co-Researcher, Legendary Community Club

Kelly Doxford – Co-Researcher, Legendary Community Club

Dr Nick Hall – Co-Researcher, Legendary Community Club

Contributors to the research design and delivery

Bunny Burry, participant

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