Crisis support, financial resilience and hardship

A Living Costs in Context webinar report

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Summary

For people who are pushed into financial hardship, or who are at risk of it, it is vital that local crisis support is available, well-promoted and easily accessible. For some people, crisis follows a sudden unexpected expense, a drop in income or a significant change in life circumstances. For others, it stems from the accumulated weight of an income that has never been enough to cover the essentials. Good crisis support caters to both groups, helping people to manage financial pressures, maintain control, and prevent hardship from escalating. To achieve this, support must be delivered through a 'cash first but not cash only' approach, accessible in local communities, and integrated within wider wraparound advice and support.[1]

This report summarises the findings of a webinar and call for evidence on crisis support and hardship run by organisations working across charitable food provision, research and policy. Respondents working at the forefront of supporting people on low incomes consistently reported that crisis support is a vital part of the help people need, and that too few people receive it. In 2024, only 7% of people using a Trussell food bank in England had received crisis support from their local authority in the previous three months, and one in three (34%) had received no formal advice or support at all before their referral.[2]

But crisis support cannot substitute for an adequate income. People referred to Trussell food banks had an average of £104 a week after housing costs, compared with a UK average of £604.[3] Respondents were clear that incomes too low to cover essential costs, driven by inadequacies in the social security system and by low and insecure wages, leave households at risk. Preventing crisis therefore fundamentally requires raising incomes, including through improving social security and increasing wages, and reducing the cost of essentials such as housing and energy.

The submissions show the role for strengthened local and regional leadership to deliver a more preventative approach to local crisis support. They identified a need for policy and practice change in five areas:

- **Cash first.** Direct financial assistance should be the default when someone needs crisis support because it is faster, more flexible, more dignified, and better value for government. It's important that a 'cash first but not cash only' approach is taken so that people can be supported flexibly. A cash-first crisis payment can stabilise someone's immediate financial

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[1] Crisis Support Working Group, (2025), *Cash first but not cash only*, https://cdn.sanity.io/files/vujd5l5m/production/a4ac533a86f5d48d586638313b2ac820ee8cb585.pdf

[2] Weekes, T, et al, (2025), *Hunger in the UK 2025*, Trussell https://cms.trussell.org.uk/sites/default/files/2025-11/hunger_in_the_uk_261125.pdf

[3] Weekes, T, et al, (2025), *Hunger in the UK 2025*, Trussell https://cms.trussell.org.uk/sites/default/files/2025-11/hunger_in_the_uk_261125.pdf

situation but rarely tackles the root cause of people's hardship alone, so it should also come alongside financial advice and other wraparound support.

- **Wide-ranging financial advice.** Advice is fundamental to a cash-first approach, because it is often what unlocks awareness of and access to financial support. That means offering income maximisation, benefit entitlement checks and debt advice, alongside housing and employment support, is an essential part of effective crisis support.
- **Accessible crisis support.** Local crisis support has been historically difficult to access, in part due to a lack of awareness of the availability of support. Digital-only applications, language barriers, complex forms, long waits and fragmented referral routes also stop people getting help before problems escalate, and people frequently cannot identify which organisation is responsible for helping them. Crisis support should be well-promoted by the local authority.
- **The importance of trusted and connected local services.** Shame, fear of judgement and previous negative experiences of statutory services can deter people from seeking help. Support delivered through trusted local organisations, including community and voluntary services people already use, can reach people that council schemes alone do not. Many people also have several overlapping needs which require a multi-service response, and communities should offer holistic wraparound support via a range of local partners with strong working relationships. A better-connected local advice ecosystem should mean that people receive the same offer of support, regardless of where they enter the system – known as taking a 'no wrong door' approach.
- **Social security and the wider drivers of crisis.** Crisis support cannot compensate for an inadequate social security system. Benefit delays, the five-week wait for Universal Credit, sanctions, the benefit cap and payment levels that do not meet essential living costs, were among the strongest themes in the evidence. Low-paid and insecure work, ill health, disability, housing costs and No Recourse to Public Funds were also identified as increasing the risk of hardship and crisis.

Background and context

Living Costs in Context webinar series

This work brings together a group of organisations working across charitable food provision, research and policy, including Feeding Britain, the Food Foundation, the Independent Food Aid Network (IFAN), the London School of Hygiene and Tropical Medicine (LSHTM), Sustain and Trussell. These organisations are working together to strengthen understanding of the drivers of hardship and reduce the need for charitable food by focusing on the systems that shape people's ability to afford the essentials.

Living Costs in Context is a series of evidence-led policy webinars convened to bring together frontline organisations, researchers, and sector partners to share evidence on how different systems shape people's ability to afford the essentials. Each session focuses on a specific aspect of this, drawing on evidence from across the UK, and is designed to ensure that the insight gathered is clearly heard and understood by policymakers. Evidence gathered through the series, including submissions made through a portal accompanying each webinar, contributes to a series of reports and a wider synthesis of findings. The first two focused on young people, systems and hardship, and housing and hardship.

This report draws on the content of the third webinar in the series, which focused on crisis support and hardship, as well as the analysis of 20 submissions – six oral submissions at the webinar and 14 written submissions. This includes evidence drawn from organisations that provide frontline support to people experiencing crisis, and academics working in the field.

Why crisis support and hardship?

People turn to charitable food in a variety of circumstances, often facing complex challenges. But they do so because they do not have enough money to afford the essentials. Extremely low incomes from work and social security, combined with a lack of savings and the high cost of essentials, leave many households vulnerable to being pushed into financial crisis.

- Food insecurity is a symptom of financial hardship, which is caused by a lack of income. The average weekly income, after housing costs for people referred to Trussell food banks was just £104 in 2024, compared to an average of £604 across the UK.[4]
- These low incomes increase the impact of unexpected life events. More than three quarters (78%) of people referred to Trussell food banks experienced a significant change in circumstances which could be harmful or damaging in the previous year, compared with just 35% of people across the UK.[5] Common experiences include debt or bankruptcy (30% vs 6% across the UK), becoming long-term sick or disabled (20% compared with 3% across the UK), family or relationship breakdown (19% compared with 5%), and domestic abuse (16% compared with 2%).
- This is exacerbated by a lack of accessible and effective crisis support. In 2024, one in three (34%) people who used a Trussell food bank had not received any formal advice or support prior to their referral, and only 7% in England, 16% in Northern Ireland, 20% in Scotland and 26% in Wales had received crisis support in the three months before they were supported by the food bank.[6]

Crisis support can provide immediate financial assistance when people approach or face crisis, enabling them to afford essentials and preventing hardship from escalating. When linked with advice and wider wraparound support, this helps to build financial resilience and avoid future crises,

[4] Weekes, T, et al, (2025), *Hunger in the UK 2025*, Trussell https://cms.trussell.org.uk/sites/default/files/2025-11/hunger_in_the_uk_261125.pdf

[5] Weekes, T, et al, (2025), *Hunger in the UK 2025*, Trussell https://cms.trussell.org.uk/sites/default/files/2025-11/hunger_in_the_uk_261125.pdf

[6] Weekes, T, et al, (2025), *Hunger in the UK 2025*, Trussell https://cms.trussell.org.uk/sites/default/files/2025-11/hunger_in_the_uk_261125.pdf

including the need for charitable food. But crisis support alone will not solve hunger and hardship - it must sit alongside wider action to ensure that incomes from work and social security are sufficient.

Effective local crisis support is a crucial part of delivering the UK government's commitment to end mass dependence on emergency food parcels, and England's new Crisis and Resilience Fund (CRF) has been explicitly linked to this commitment.[7] The CRF guidance contains several welcome features:

- Crisis payments should be cash first by default;
- Crisis payments can be issued to prevent someone reaching crisis;
- Local schemes must be accessible and well-advertised; schemes should be person-centred, needs-based, holistic and trauma informed;
- Local authorities should fund the staff and systems to build a 'no wrong door approach' so that local advice and support landscape is better connected and people can receive the same offer of support regardless of where they enter the system; and
- Investment in these local resilience services should build up individual financial resilience.[8]

The key outcomes of the CRF are to see reduced material deprivation, reduced need for emergency food parcels, fewer repeat crisis applications, increased access to quality services, maximised income, and increased savings.

Scotland, Wales and Northern Ireland have their own crisis support schemes, which have been cash first for several years. Some local authorities within England had also been running their own cash first initiatives before the CRF was introduced, case studies of which are in the national guidance.

Analysis

It is clear from the evidence that crisis support has a critical role to play in helping people through financial emergencies, but that there are key improvements to be seen in policy and practice. Support is most effective when it is cash first, timely, accessible and delivered alongside well-connected and person-centred services which seek to address the underlying causes of hardship and build longer-term financial resilience.

Cash first, but not cash only

'Cash first' is an approach to addressing food insecurity and financial hardship that prioritises giving people cash rather than food parcels, vouchers or other in-kind support, based on extensive evidence

[7] https://questions-statements.parliament.uk/written-questions/detail/2025-06-26/63111/

[8] UK Gov – Department for Work and Pensions, (2026), *Crisis and Resilience Fund: Guidance for local authorities in England (1 April 2026 to 31 March 2029), https://www.gov.uk/government/publications/crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029/the-crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029*

that cash is the most effective and dignified way to help people meet their own needs. Cash payments allow people to meet their own needs, whether that's food, energy, transport, household essentials or other costs, helping them respond to the realities of their situation while preserving choice and autonomy.

'Cash first but not cash only' reflects the fact that there are a limited number of cases where cash may not be preferred or appropriate, such as when someone needs essential household items like furniture or white goods, or has other complex needs which mean the benefits of cash can be ruled out. An essential part of taking a cash-first approach to food insecurity is connecting people to advice and wider support that can maximise income, address debt, and provide help with underlying issues such as housing, employment or mental health.

During the DWP's Crisis and Resilience Fund co-design process, the Crisis Support Working Group produced a briefing not on cash first but not cash only, here:
https://cdn.sanity.io/files/vujd5l5m/production/a4ac533a86f5d48d586638313b2ac820ee8cb585.pdf

Amongst respondents there was clear support for approaches that prioritise cash-first assistance wherever possible, arguing that direct financial support - as opposed to emergency food parcels or supermarket vouchers - provides greater dignity, flexibility and choice than charitable food or other forms of in-kind assistance. Cash-first support was widely viewed as enabling people to address their most pressing needs while maintaining greater independence during periods of crisis. Food insecurity and crisis points were repeatedly identified as problems of income, rather than problems of food. The ability to provide payments was cited as what would make the 'biggest difference' to people's lives. This matches the findings from Trussell's cash-first pilot with Leeds City Council, which found that cash grants were overwhelmingly preferred by people receiving the grant compared with other alternatives, with 94% of people preferring a cash grant compared to attending a food bank.

The Scottish Welfare Fund has provided cash-first grants since its inception in 2013, and since 2025 rates of awards have been calculated based on the Universal Credit Essentials Guarantee rate.[9] Respondents explained that the Scottish Welfare Fund helped to embed cash-first support as the norm and the default response to financial crisis, shifting the focus from whether cash-first support should be provided to how delivery could be improved and maximised.

Respondents were also clear that financial assistance alone is rarely sufficient to prevent repeated hardship. This included an emphasis on the importance of combining crisis payments with wider wraparound support. Income maximisation, debt advice, benefit entitlement checks, housing advice and employment support were all identified as important components of effective crisis support.

[9] Scottish Government, (2026), *Scottish Welfare Fund: statutory guidance*, *https://www.gov.scot/publications/scottish-welfare-fund-statutory-guidance-2/pages/8/*

Advice is fundamental to cash first, as good advice and support is often the key which unlocks awareness of and access to financial support.

Crisis points... are not about food, they're about money.

– Evidence submitted for this webinar by a local charitable food provider

Barriers to accessing local support

Respondents from across the UK highlighted a range of barriers that prevent people from accessing support before problems escalate into crisis. Respondents identified structural problems with accessibility, including digital exclusion, complex application processes, long waiting times, overstretched advice services, fragmented referral pathways, and limited local provision. For some communities, these challenges were compounded by rural isolation and transport costs. Several organisations also noted that people were often required to navigate multiple agencies while already experiencing significant financial pressures, creating additional stress and, in some cases, worsening mental health.

Respondents also described information and communication barriers that made it difficult for people to understand and access available support. These included language barriers, a lack of awareness of services, and uncertainty about which organisations could provide help. Several submissions highlighted how fragmented systems could leave people struggling to identify where to turn for support, increasing the risk that problems would escalate before assistance was accessed.

Alongside these challenges, respondents consistently recounted relational barriers that discouraged people from seeking help or engaging at an early stage. Shame, embarrassment, fear of judgement, and previous negative experiences with services were repeatedly identified as factors that deter people from accessing support. Respondents described individuals as feeling blamed, patronised, interrogated or treated as numbers rather than people, undermining trust and making it harder to build the positive relationships that can support recovery from crisis. Organisations reported low levels of trust in statutory services and argued that people were more likely to engage when support was delivered in a compassionate, person-centred way. A further theme in the responses was a suggestion that increasing reliance on digital communication and short, transactional interactions had reduced opportunities to build trusting relationships and understand the full complexity of people's circumstances. Respondents therefore emphasised the importance of relationship-based approaches that encourage earlier engagement and help people access support before reaching crisis point.

The new CRF guidance aims to address many of these barriers over the next three years. The CRF Alliance is a coalition made up of members of the Crisis Support Working Group, the Department for Work and Pensions and the Local Government Association, and is working to share learnings and best practice among local authorities in order to maximise the impact of the £842 million distributed annually until 2029.[10]

We know that many feel judged, patronised, interrogated, and dehumanised when trying to navigate support systems. While this is not everyone's experience, too many people continue to encounter services and spaces that make them feel ashamed for needing help, rather than supported to move forward with dignity and compassion.

– Evidence submitted for this webinar by a local charitable food provider.

Overlapping challenges and the need for coordinated resilience services

A strong consensus emerged that people experiencing or approaching financial crisis often face multiple, interconnected challenges that cannot be resolved through single-service or single-issue interventions. Respondents described how low income and financial hardship frequently intersect with poor physical and mental health, debt, insecure housing, caring responsibilities, immigration issues, barriers to employment, and so on. Respondents argued that these issues often compound one another, making it difficult for people to resolve problems without support from a range of services.

As a result, respondents emphasised the importance of coordinated and holistic support that addresses immediate financial hardship while also helping people overcome the wider factors contributing to their circumstances. Many highlighted the need for strong coordination between services, with support tailored around the individual rather than requiring people to navigate multiple separate systems. Respondents argued that this approach is essential for preventing crises from escalating and for helping people to build longer-term resilience.

Respondents highlighted holistic models of support, including hubs and services delivered through trusted community settings, as examples of effective practice. These were described as bringing together financial advice, housing support, health services, employment support, and other assistance in accessible locations, enabling people to access multiple forms of support through a single point of contact. Many viewed these models as particularly effective because they reduce the burden on individuals to navigate complex systems and improve coordination between services.

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[10] IFAN, (2026), *Crisis and Resilience Fund Alliance,* https://www.foodaidnetwork.org.uk/crf-alliance

Evidence from the Pathways to Advice and Cash evaluation in Scotland supports these assertions, concluding that people in crisis benefit from quick cash-first assistance alongside relational support delivered through trauma-informed, 'no wrong door' approaches.[11] The evaluation found that integrated support, combining immediate assistance with longer-term help, can strengthen resilience and reduce the need for food banks. Taken together, the evidence suggests that coordinated and holistic services are essential for responding effectively to complex circumstances.

UK, national and local variation

Although many of the issues identified were UK-wide in nature, respondents also highlighted important variation in both local need and local service provision. Several organisations described the additional challenges faced by rural communities, including transport costs, limited local services and fewer employment opportunities. Others highlighted examples of strong local practice, including integrated advice hubs, community guiders and coordinated support services, while acknowledging that increasing demand was placing these services under considerable pressure. Respondents also highlighted variation in language support, refugee services and translation provision, which affected people's ability to access support in different areas.

Crisis support is devolved and different schemes exist across the UK:

- In England, some existing local welfare assistance schemes are being funded by the CRF, while in others they are being subsumed into a new CRF scheme. The CRF is currently being rolled out and its impact is yet to be evaluated.
- In Scotland, the Scottish Welfare Fund is distributed via cash-first crisis grants through all 32 local authorities. Following A Menu for Change's 2019 report on strengthening the safety net, the Scottish Government's Scottish Welfare Fund review made key recommendations on the definition of crisis, scheme awareness, and consistency of approach.
- In Wales, cash-first crisis support is also available through the Discretionary Assistance Fund emergency assistance payments, which, unlike in Scotland, is accessible to people with No Recourse to Public Funds.
- In Northern Ireland, cash-first non-repayable grants in a crisis are available through the Discretionary Support scheme. Loans are also available through Discretionary Support and the 2022 independent review recommended the prioritisation of grants over loans, raising awareness of the scheme, widening the eligibility criteria, and protecting the budget for this fund.

Respondents suggested that local innovation and expertise can improve people's experiences of crisis support, coordinate services and build individual resilience. Wherever possible, learnings and best practice should be shared within and between nations and regions to improve the delivery and effectiveness of crisis support schemes. With renewed political impetus for regional devolution,

[11] Rocket Science, (2025), *Trussell Pathways to Advice and Cash Scotland (PACS): Evaluation and Learning,* https://cdn.sanity.io/files/vujd5l5m/production/183513d7bee772a6370987468f4c229bd02087b8.pdf

there will be further opportunities for strengthened regional leadership across a number of areas with the potential to support ambitious local approaches to tackling hardship.

However, respondents consistently argued that even the strongest local systems cannot fully offset the effects of inadequate social security, rising living costs and other systemic drivers of financial hardship. This reinforces the role of local crisis support as an important component of a wider system for preventing hardship, rather than a substitute for UK-wide action to improve incomes and reduce poverty.

Deeper drivers of crisis

Respondents consistently emphasised that local crisis support cannot compensate for wider failures in the social security system. While the existence of unexpected expenses means that there will always be a role for local crisis support, demand has been drastically intensified by inadequate levels of social security and wider economic pressures.

Failures of the UK-wide social security system emerged as one of the strongest themes across submissions. Benefit delays - particularly the five-week wait for Universal Credit - sanctions, inadequate payment levels, and difficulty accessing disability benefits were repeatedly identified as key drivers of hardship. Respondents were clear that Universal Credit frequently fails to provide sufficient income to meet essential living costs, particularly given the context of rising prices. As someone put it, ‘all the income maximisation in the world doesn’t help if what you’re entitled to isn’t enough to live on’.

Delays in Personal Independence Payment (PIP) decisions, sanctions and the benefit cap were all described as contributing to ongoing financial insecurity and the need for crisis support. Many respondents emphasised that local support and services can only do so much to mitigate the effect of these pressures and cannot resolve the underlying inadequacy of the social security system.

The evidence also highlighted the challenges faced by people subject to No Recourse to Public Funds (NRPF) status. Respondents described how many refugees and migrants were left with little or no access to support during crisis because of their status.

While a few organisations highlighted budgeting and cooking skills as offering some value alongside wider support, respondents consistently rejected the idea that financial crisis stems primarily from poor financial management. Instead, they described structural gaps between household incomes and the cost of essentials as the principal drivers of hardship. Rising food and energy prices, housing costs, rent arrears, council tax debt and poor-quality housing were all identified as placing increasing pressure on household finances.

Low-paid and insecure employment also featured prominently throughout the evidence. Respondents highlighted the prevalence of low wages and the growth of the gig economy as examples of how employment no longer guarantees financial security. Health conditions, disability, caring responsibilities, relationship breakdown, domestic abuse, leaving prison, migration, fuel poverty and transport costs were also identified as increasing vulnerability to crisis.

Repeated or ongoing crisis is often simply because UC is too low - exacerbated by an unnecessarily harsh system of benefits sanctions. Localised support is limited in what it can do in the face of such an obvious lack from central government. As one of our advisers has said, all the income maximisation in the world doesn't help if what you're entitled to isn't enough to live on.

– Evidence submitted for this webinar by a local charitable food provider

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Policy implications

To drive real progress in preventing people from needing charitable food in a crisis, governments and policymakers at all levels across the UK should consider the following solutions, working with community organisations:

- **Cash first**
    - Continue to prioritise crisis support that provides cash-first crisis payments wherever possible, in line with the principles of 'cash first but not cash only'.
    - Do not subject crisis support to unnecessarily strict eligibility criteria and high evidence burdens.
    - Ensure that people who have No Recourse to Public Funds are able to access crisis support and resilience services, as in Wales.
- **Increase the breadth, availability and accessibility of financial advice:**
    - Provide and promote easy-to-access, dignified and timely financial advice to people on low incomes.
    - Increase the breadth and holistic nature of advice available. It should include advice relating to income maximisation, benefit entitlement checks, housing, debt, and employment support.
- **Invest in coordinated and holistic community services:**
    - Offer 'warm referrals' - when someone is referred by one organisation to another, with the former providing sufficient information for the latter to make contact with the individual - and a 'no wrong door' approach, rather than merely signposting people. Co-locate services where this is possible and beneficial.

  - Guide people to navigate the various systems and services on offer in local communities.
  - Proactively target crisis support by making better use of administrative data to identify people most at risk of crisis.
- **Continue to shape responses to local crisis using evidence and practice:**
  - Local authorities in England should learn from each other about how best to implement local CRF schemes, and DWP and LGA should be actively involved in this process, including throughout Local Government Reorganisation.
  - Crisis support policy and practice learning, and improvement should be UK-wide, between all nations and regions.
  - The total amount of funding for crisis support should be evidence-led.
- **A social security system that prevents crisis:**
  - Increase the basic rate of Universal Credit and implement an Essentials Guarantee.
  - Lift the freeze on Local Housing Allowance and create a permanent link between rents and support.
  - Address the issues caused by the benefit cap, the 'bedroom tax', deductions from social security payments, and punitive sanctions, which reduce already inadequate payments even further.
  - Address delays in social security decisions and payments that lead to gaps in income.

Methods

Evidence for this report was submitted via the third Living Costs in Context webinar on crisis support and hardship alongside a form for written and alternative submissions. We received 20 submissions in total, including 19 from organisations focused on delivering food support, and one from an academic. Oral submissions provided during the webinar itself made up six of the submissions, whereas written submissions accounted for 14. The submissions were coded and analysed to identify recurring themes. Relevant research and statistics have been used to provide context for this work. It should be noted that the evidence submitted is not nationally representative and is limited in scope.

We would like to thank everybody who provided both written and oral submissions to the call for evidence.

Living Costs in Context is an evidence-led series bringing together organisations working across charitable food aid provision, research and policy. Through webinars, reports and shared evidence-gathering, we are exploring how the systems people rely on shape their ability to afford the essentials. Together, we aim to strengthen understanding of the drivers of hardship and support action to reduce the need for charitable food support in the UK.

Find out more here: https://www.trussell.org.uk/news-and-research/publications