

# CRF: Resetting local crisis support in England

Wednesday 21 January 2025

# Housekeeping

- Audio check
- Please ask questions throughout
- Short survey
- Aim to finish by 11.45
- Slides and recording will follow
- Connect with us on LinkedIn



Policy in Practice

We empower organisations to  
**reduce financial vulnerability**  
and **safeguarding risk**



Our research shows  
**£24 billion of support**  
is unclaimed every year



# Today's speakers



**Deven Ghelani**  
Founder and  
Director,  
Policy in Practice



**Ashleigh  
Naysmith**  
Senior Policy  
Advisor,  
Department for  
Work and  
Pensions (DWP)



**Fran Torres  
Cortés**  
Head of  
Research  
Policy in Practice



**Beatrice Orchard**  
Head of Programme  
(social security  
and work),  
Trussell



**Zoe Sydenham**  
Community  
Empowerment  
Organisational  
Lead,  
Plymouth City  
Council

- **Housekeeping and welcome remarks**  
Deven Ghelani, Director and Founder, Policy in Practice
- **Introduction to the CRF and how local authorities will be supported**  
Ashleigh Naysmith, Senior Policy Advisor, Department for Work and Pensions (DWP)
- **Resetting local crisis support in England: evidence and recommendations**  
Beatrice Orchard, Head of Programme (social security and work) at Trussell  
Fran Torres Cortes, Head of Research, Policy in Practice
- **From data to doorsteps: Plymouth's proactive HSF model and CRF readiness**  
Zoe Sydenham, Community Empowerment Organisational Lead at Plymouth City Council
- **Q&A**
- **Learn more about Policy in Practice's work**



Policy in Practice



Department  
for Work &  
Pensions

# Ashleigh Naysmith

Senior Policy Advisor,  
Department for Work and  
Pensions (DWP)

Introduction to the CRF and how  
local authorities will be supported

[policyinpractice.co.uk](http://policyinpractice.co.uk)



Department  
for Work &  
Pensions



# **Policy in Practice webinar: CRF: Resetting local crisis support in England**

21 January 2026

# Designing the Crisis and Resilience Fund (CRF)

- Vision for CRF and outcomes
- Co-design and collaboration
- Overarching design
- Key features and principles
- Cash first
- Resilience Services
- Approach to reporting
- Ongoing engagement and webinars

# Ongoing engagement and webinars

All LA-Call is planned for w/c 2 Feb (date tbc) at which we will lay out our plans for engagement and the sharing of Best Practice which include:

- **Hosting a series of Webinars** on specific topics. We'll run 2 pre-launch ones – **Supporting families in school holidays** in Feb 2026 and **Cash First** in March 2026 and we will continue the webinars on various topics post launch.
- **Encouraging LAs to continuously make us aware** of their Best Practice examples via the central inbox and during site visits. We will store and disseminate these examples.
- **Producing quarterly Newsletters** which will include examples of good practice.

## Beatrice Orchard

Head of Programme (social security and work), Trussell

## Fran Torres Cortés

Head of Research,  
Policy in Practice

# Resetting local crisis support in England: evidence and recommendations to guide CRF delivery



# Food banks are a lifeline, but not the solution

They shouldn't have to exist in a just and compassionate society.



# Hunger in the UK isn't a food problem, it's an income problem

- Some people are in-between jobs, have health conditions or are looking after relatives
- Barriers like the lack of affordable childcare, transport, or homes hold people back
- Some people are in work that's insecure or doesn't pay enough
- The high costs of having somewhere to call home leaves people without enough money for other things



# Extremely low income and a lack of financial resources is driving food bank need



£104

- The average weekly income after housing costs of people referred to food banks was **£104** a week in 2024.
- This was just 17% of what the average household across the UK had to get by on (**£604**).



88%

- The majority (**88%**) of people referred to food banks in the Trussell community have no savings, with a further **6%** having **less than £100** in savings.
- In contrast, across the UK 80% of people have some form of savings, with half (**49%**) having more than **£5,000**.

# Experiencing a change in life circumstances can abruptly push people on a low income into crisis

8 in 10

people (78%) referred to food banks experienced at least one change in life circumstances in the last year. This compares to a third (35%) of people across the UK.

The most common changes in life circumstances experienced by people referred to food banks were:

- **Debt or bankruptcy** (30% vs. 6% across the UK)
- **Becoming long-term sick or disabled** (20% vs. 3%)
- **A family or relationship breakdown** (19% vs. 5%)
- **Domestic abuse** (16% vs. 2%)

# Many people haven't received any advice and support before being referred to a food bank

1 in 3

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

7%

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

# The Crisis and Resilience Fund can help end the need for food banks

But it must not be seen as a substitute for the **more fundamental changes needed** in the adequacy, design, and delivery of social security in the UK.



# Why prioritising cash payments works better than other forms of crisis support

- **A more dignified approach:** giving people agency to manage their own finances and reducing stigma
- **Increased effectiveness:** offering speed, choice and flexibility and preventing hardship from escalating
- **Better value for money:** by targeting help where it is most needed and ensuring funds make the biggest possible difference for residents



“

**Cash payments allow families to avoid any shame or embarrassment - real or anticipated - around receiving free meal provision or other in-kind support. Most families told us this method provided them more flexibility, dignity, safety and convenience.**

”

Child Poverty Action Group – in evidence to the ‘Cash or food? APPG ENFB inquiry

# Linking crisis payments with advice and wider support to improve financial security

A cash-first, not cash-only approach also requires a close connection between crisis payments and advice and wider support that makes it less likely someone will need crisis support again. The CRF should help deliver:

- **Increased access to advice for people most at risk of financial crisis:** particularly advice services focused on maximising incomes e.g. benefit checks and advice, access to affordable credit, debt advice.
- **Coordinated support:** clear routes to connect people into and out of crisis support and strong partnerships between local authority services and community organisations
- **A more preventative approach:** by supporting households before a crisis takes hold
- **Strategies to reduce the need for charitable food provision, not further embed it:** Free or low-cost community food provision can only temporarily alleviate food insecurity and does not build financial resilience.

# Effective approaches to building financial resilience in communities

- 1. Using warm referrals instead of signposting**
- 2. Co-locating services**
- 3. Helping people to navigate local advice services and support**
- 4. Proactive use of data to increase access to cash and advice**

## Evidence & needs-based delivery under CRF

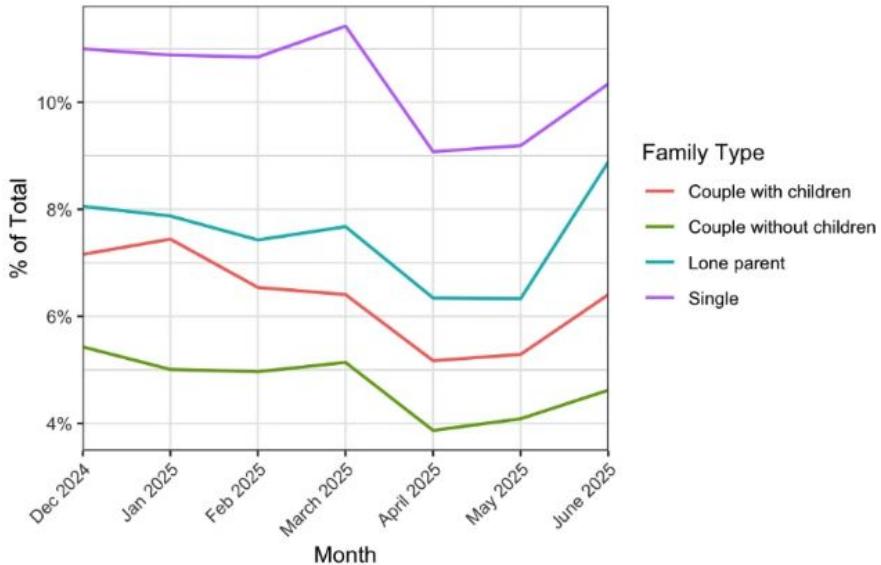
What the guidance enables



**Outcomes of the Crisis and Resilience Fund**  
Source: DWP, January 2026

# What needs-based means: analysis of LIFT data

Low-income families with a negative budget after expected essential costs, by family type

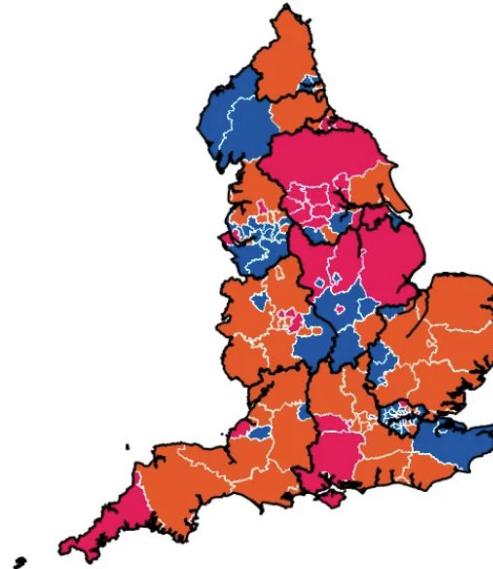


Source: Policy in Practice analysis of benefit administration records from 36 English local authorities in the Low Income Family Tracker (LIFT), December 2024 to June 2025

- Crisis is not the same across low-income households
- 1 in 10 low-income households are in negative budgets: **average shortfalls of around £400 per month**
- Families with children are less likely to fall into crisis, but experience much deeper shortfalls → **£465 on average**
- Needs-based delivery means responding to **depth and persistence of pressure**, not just group membership
- Data can support professionals by making **patterns of financial pressure easier to see**

# HSF delivery patterns were typically not aligned with need

- HSF data shows that 65% of spending on average goes to **families with children**.
- The largest spending categories, averaging across councils, are:
  - holiday FSM support (39%)
  - food (non-FSM) (24%)
  - energy/water (22%)
- Wider essentials, housing costs and advice services are less than 10% on average

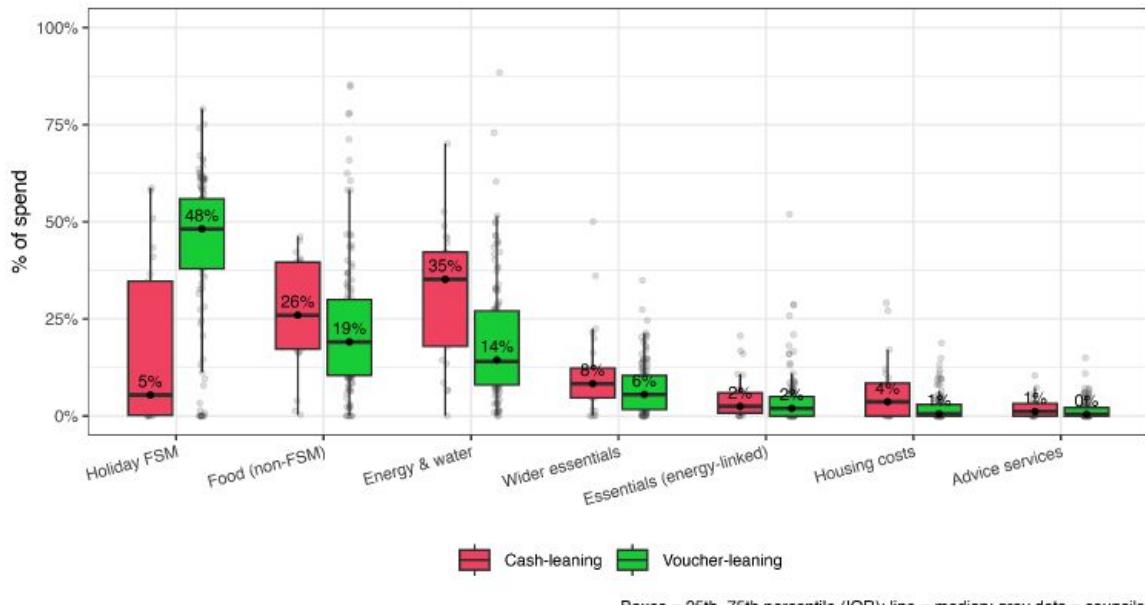


## Cluster profiles

- Cluster 1: Children, holiday FSM, voucher-led, moderately proactive
- Cluster 2: Children, holiday FSM & energy, voucher-led, strongly proactive
- Cluster 3: Older-leaning, food & energy, mixed voucher-cash, moderately proactive

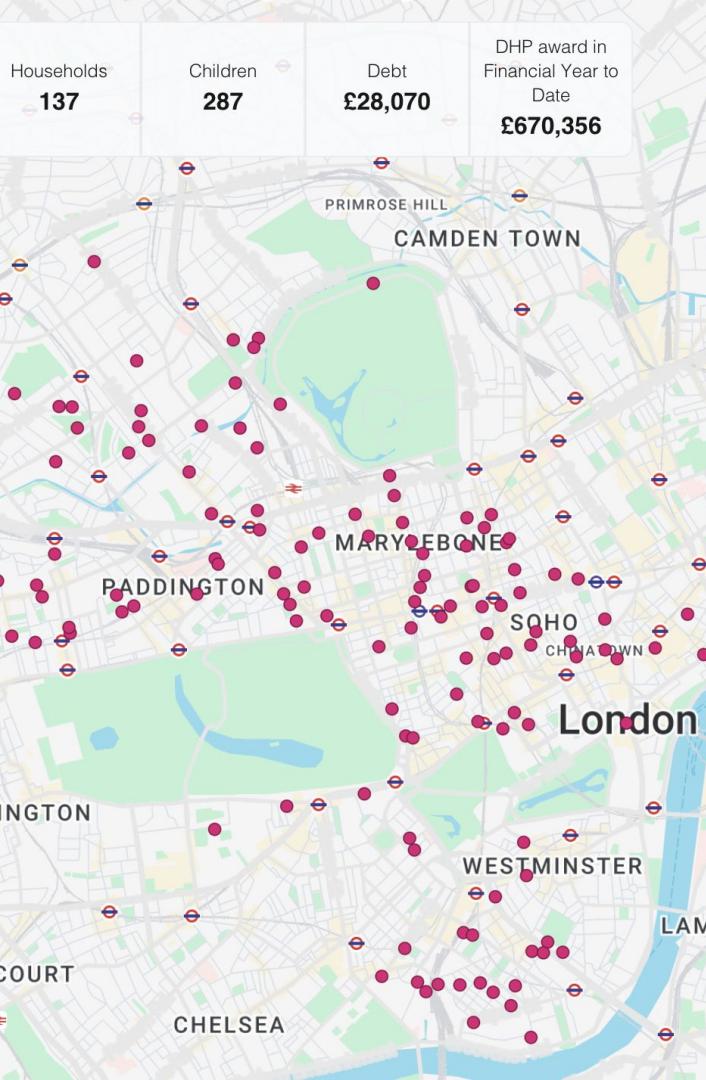
Source: Policy in Practice analysis based on HSF4 management information

These patterns were shaped under short-term funding and guidance. What's different now is that CRF gives councils the **space to align support more closely with need**



**Voucher-leaning councils** → nearly half of their spend to holiday FSM support (median 48%), with comparatively little to energy or housing costs.

**Cash-leaning councils** → much larger share of support to energy and water (median 35%) and food outside holiday FSM support (26%), and allocate more to wider essentials and housing support.



# What administrative data makes visible about crisis

- Crisis is rarely a one-off event; many households cycle between **stability, risk and crisis**
- Persistent cash shortfalls, rent or CT debt and income volatility are common features
- Structural pressures such as **frozen Local Housing Allowance** and rising rents deepen shortfalls
- Admin data helps make visible where pressure is concentrated and persistent, so **support can be better aligned with need**

Sample LIFT view: Working age families with children eligible for FSM, affected by LHA caps

# No blanket and 'first come, first served' approaches



## Principles of the Crisis and Resilience Fund

Source: DWP, January 2026

- Need is **individual, contextual and changes over time**
- Blanket eligibility and first-come models prioritise speed or category (e.g., Holiday FSM), not severity

## Needs-based targeting in practice

- Professional judgement + visibility of financial pressure
- Using information on cash shortfalls, arrears, and income volatility to **understand risk**

## Alignment with CRF principles

- Helps connect crisis response with **prevention and resilience**
- Councils can move from a reactive to **more proportionate needs-led support**

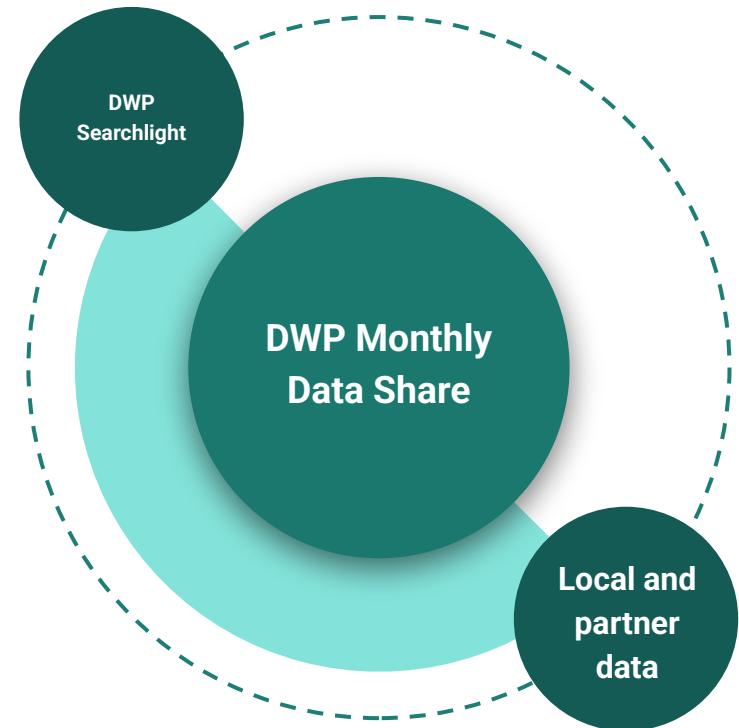
# Why monitoring data matters under CRF

## Accountability and reporting

- Under HSF, **limited monitoring** made it hard to assess what reduced repeat crisis
- The CRF guidance places stronger emphasis on **outcomes, learning and evaluation**

## Evaluation and learning

- **Additional data supports understanding journeys**, including repeat crisis, income changes, debt reduction and other indicators of financial resilience
- Many of the outcomes CRF prioritises are **already visible in administrative data** if collected and used consistently



# Opportunities under CRF enabled by data

## Using data to identify and support need earlier, not just at application

The guidance explicitly encourages authorities to **use a wide range of data sources to identify households at risk and prevent escalation**, not only respond to applications



Tools like **LIFT** support this by **making patterns of financial pressure visible** across households, helping councils align support with need

## Reducing friction and repeat disclosure while linking crisis to resilience

The guidance places strong emphasis on **avoiding repeated disclosure of sensitive information** and designing application routes that support both access and reporting requirements



Tools such as the **Better Off Calculator** and **Apply Once** enable a single journey where crisis support can be linked to benefit checks, income maximisation and onward claims, supporting the CRF aim of using crisis payments as a gateway rather than an endpoint

# Zoe Sydenham

Community Empowerment  
Organisational Lead,  
Plymouth City Council

**From data to doorsteps:  
Plymouth's proactive HSF  
model and CRF readiness**



# From Data to Doorsteps: Plymouth's Proactive HSF Model and CRF Readiness



PLYMOUTH  
CITY COUNCIL



# Why Change Approach? Context and Drivers for Change



PLYMOUTH  
CITY COUNCIL

## Challenges in 2025

Local authorities faced cost-of-living crises, rising arrears, and shrinking budgets impacting support delivery; online application process was clunky and faceless; relied on households being aware of the offer.

## Reactive towards Proactive

Shift from a focus on application-based and crisis support to proactive, data-driven engagement to aid vulnerable households earlier, taking a more preventative approach.

## Data-Driven Identification

LIFT tool uses housing and benefit data to identify households at risk before crises escalate and simplifying the process of eligibility.



# How We Did It

## Proactive Delivery Model and Partnerships



### Pilot Cohort: Pension Credit Campaign

LIFT analyses data from multiple sources enabling PCC cluster households by financial resilience and property condition for targeted outreach

### Collaborative Partnerships

Delivery partners including voluntary sector (Plymouth Energy Community, Citizens Advice, Improving Lives Plymouth, Wellbeing Hubs) and internal teams (Public Health, Housing) work together to share learning and build understanding and relationships

### Governance and Compliance

Strong governance with data-sharing agreements and safeguarding protocols ensures compliance and trust

### Efficient Proactive and Wraparound Outreach

Direct contact through letters from Public Health, followed up by phone calls, offering residents multiple engagement options – call in; attend an outreach in hyperlocal community locations including Wellbeing Hubs and Libraries with wraparound support



# Impact, Learning



PLYMOUTH  
CITY COUNCIL

## Reaching new Households

More equitable distribution.

Reaching people not previously engaged.

## Cash first: Crisis and Resilience

For example, CAP supported 94 households with £25,922 in awards and potential income gains of £125,000 annually.

## Building Access to Community Services

Introducing new residents to community services, peer support and networks to support resilience. Outreach engagement increased by 67%.

## Broadening Cohorts and Partnerships

Extended to Families, Carers and those at risk of homelessness, working with Family and Wellbeing Hubs, Housing Options, using the Better off Calculator.

*'The Better off Calculator has been a game changer. I can now have a direct and really informed conversation about finance with a resident. It allows me to identify eligible benefits during the appointment, and we can have an informed discussion about where their budgeting pressures are and work out strategies to manage money'.*

LIFT Housing Advisor

# CRF Readiness



PLYMOUTH  
CITY COUNCIL



Establishing cohort definitions and the best way to reach them



Building partner capacity to reach out to new residents



Improved awareness and use of community assets



Multi-disciplinary teams with regular partner check-ins



Iterative learning with clear evaluation frameworks

# Poll

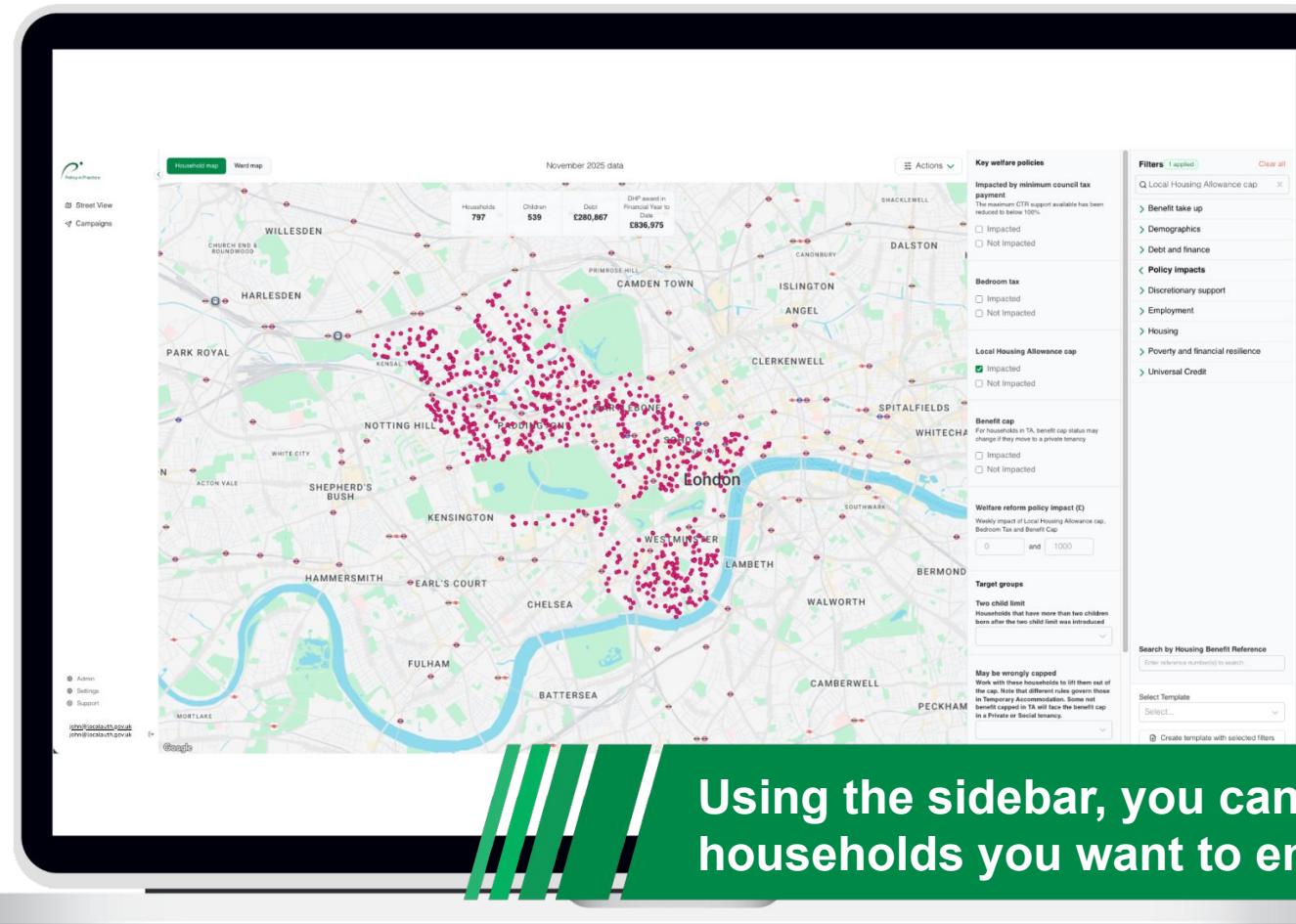
**Which element of CRF delivery is your primary focus right now?**

- Delivering a cash-first approach to local crisis support
- Proactively targeting CRF according to need
- Using the CRF to build longer term financial resilience
- Developing a systematic approach to monitoring and evaluating outcomes
- Other (type in the question tab in the right panel)

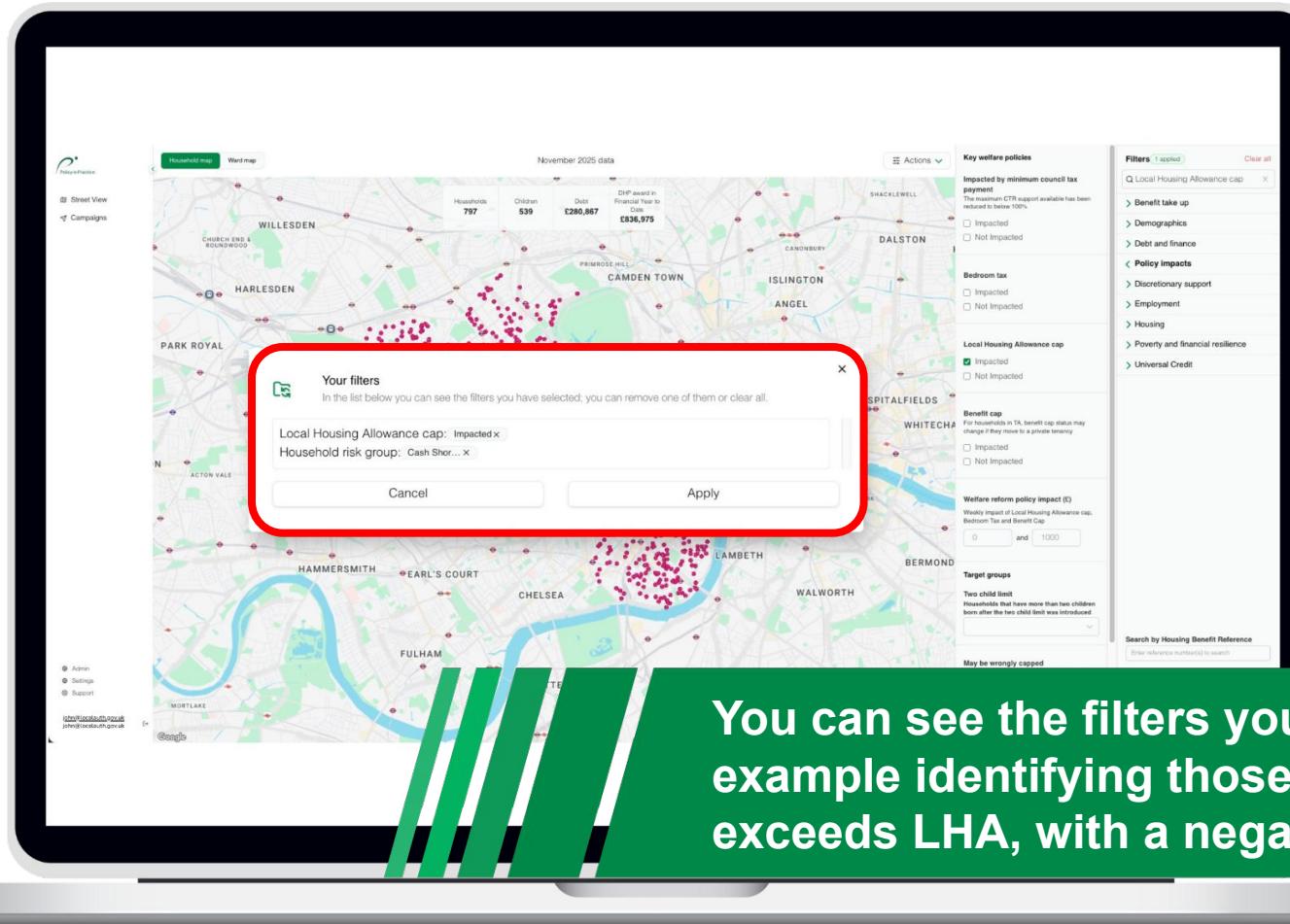
# Discussion and Q&A

# Learn more about Policy in Practice's work





Using the sidebar, you can select the households you want to engage



The screenshot shows a software interface for analyzing welfare data across London. The main area is a map of the city with various data layers. A modal window titled 'Your filters' is overlaid on the map, containing the following text and filters:

In the list below you can see the filters you have selected; you can remove one of them or clear all.

Local Housing Allowance cap: Impacted

Household risk group: Cash Shortage

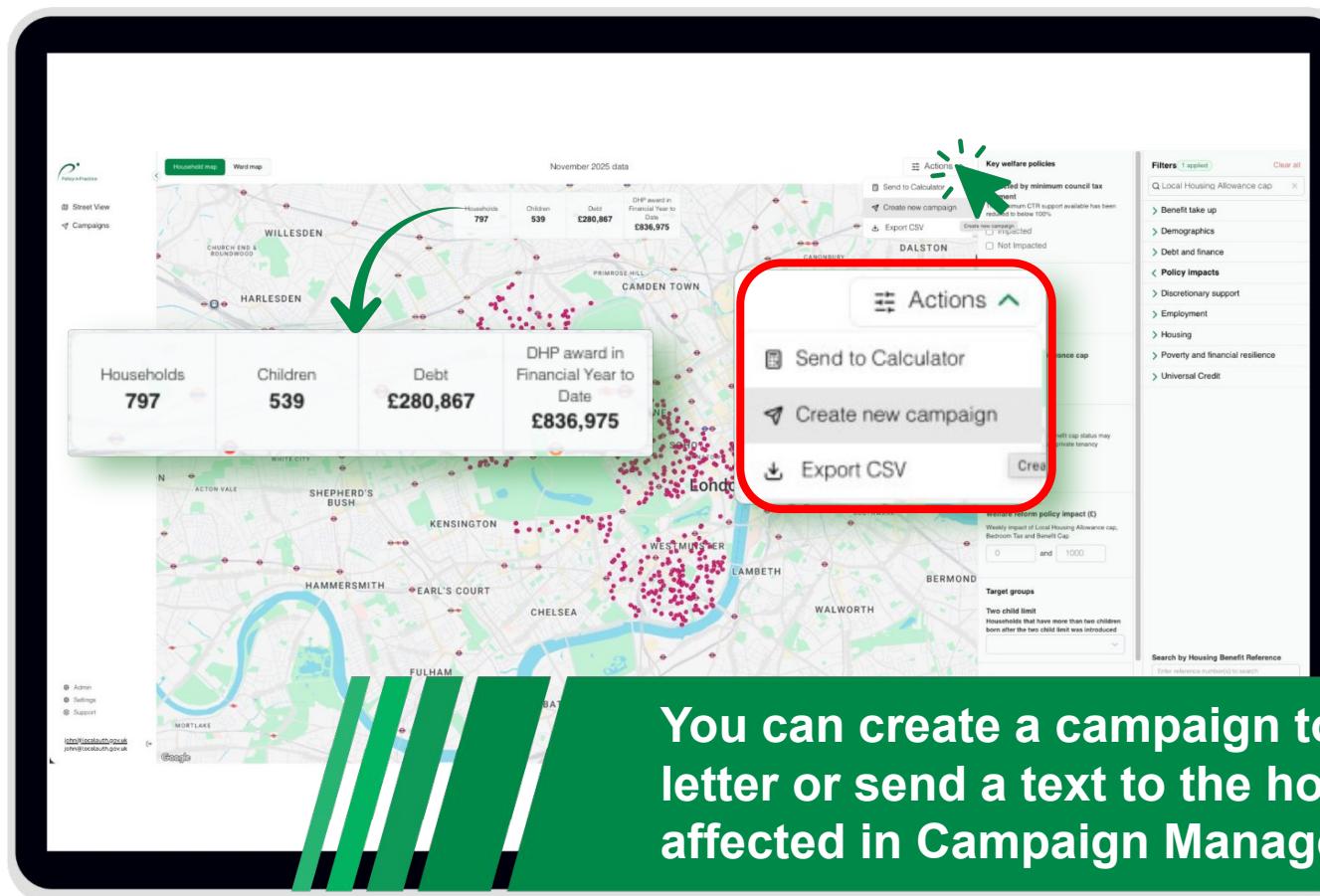
Cancel

The 'Apply' button in the modal is highlighted with a red box.

On the right side of the interface, there are several filter panels:

- Key welfare policies**
  - Impacted by minimum council tax payment:  Impacted  Not Impacted
  - Bedroom tax:  Impacted  Not Impacted
  - Local Housing Allowance cap:  Impacted  Not Impacted
  - Benefit cap:  Impacted  Not Impacted
  - Welfare reform policy impact (0): Weekly impact of Local Housing Allowance cap, Bedroom Tax and Benefit Cap: 0 and 1000
- Target groups**
  - Two child limit: Households that have more than two children born after the two child limit was introduced
- Search by Housing Benefit Reference** (Enter reference number(s) to search)

You can see the filters you apply, for example identifying those whose rent exceeds LHA, with a negative budget



Households 797 Children 539 Debt £280,867 DHP award in Financial Year to Date £836,975

Actions

- Send to Calculator
- Create new campaign
- Export CSV

Key welfare policies

- Send to Calculator
- Create new campaign
- Export CSV

Actions

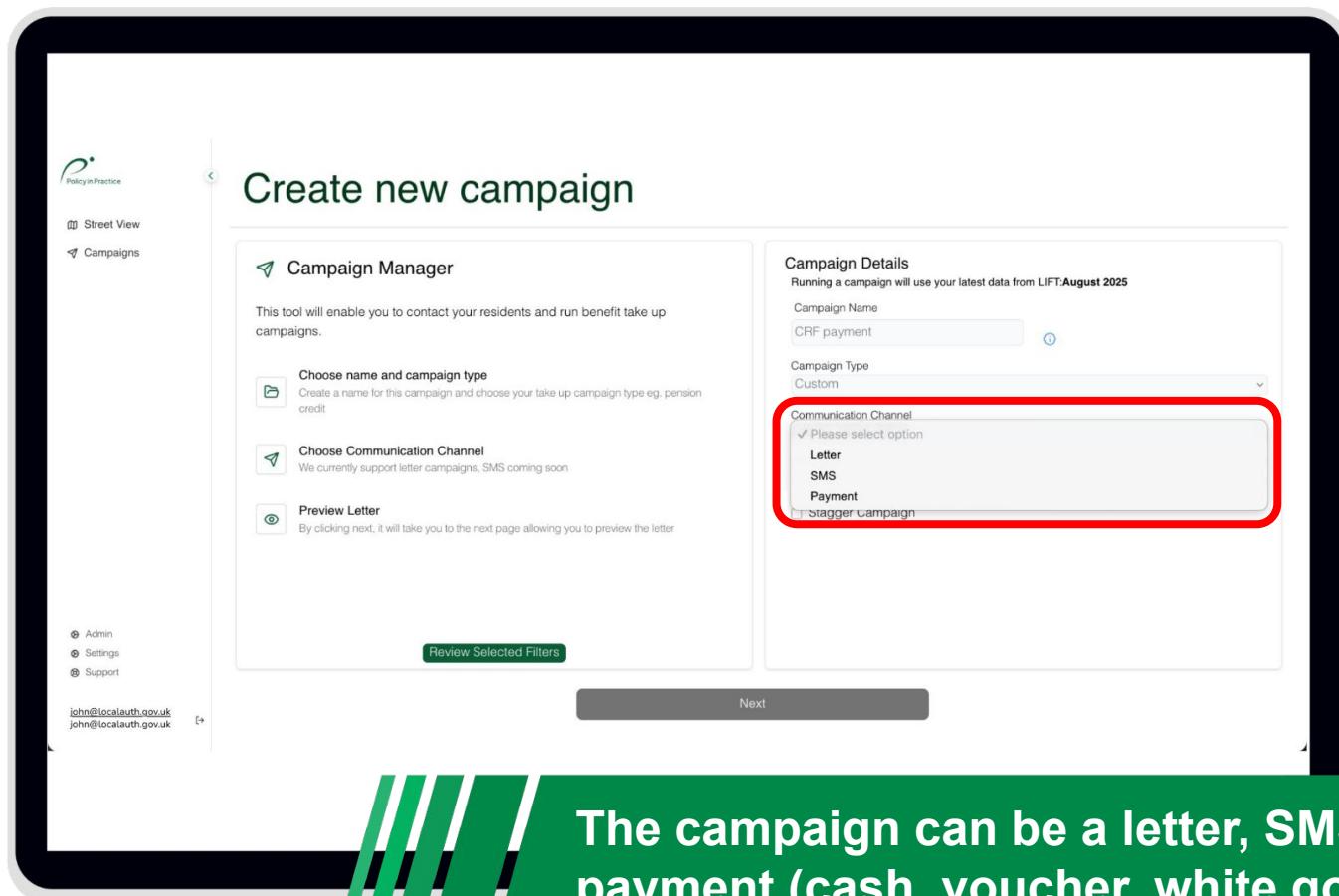
- Send to Calculator
- Create new campaign
- Export CSV

Local Housing Allowance cap

Policy Impacts

- Benefit take up
- Demographics
- Debt and finance
- Discretionary support
- Employment
- Housing
- Poverty and financial resilience
- Universal Credit

You can create a campaign to write a letter or send a text to the households affected in Campaign Manager



**Create new campaign**

**Campaign Manager**

This tool will enable you to contact your residents and run benefit take up campaigns.

**Choose name and campaign type**  
Create a name for this campaign and choose your take up campaign type eg. pension credit

**Choose Communication Channel**  
We currently support letter campaigns, SMS coming soon

**Preview Letter**  
By clicking next, it will take you to the next page allowing you to preview the letter

**Campaign Details**  
Running a campaign will use your latest data from LIFT:August 2025

**Campaign Name**  
CRF payment

**Campaign Type**  
Custom

**Communication Channel**

✓ Please select option

- Letter
- SMS
- Payment
- Stagger Campaign



The campaign can be a letter, SMS or a payment (cash, voucher, white goods, etc.)

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Street View

Campaigns

Admin

Settings

Support

john@localauth.gov.uk

john@localauth.gov.uk

## Preview Campaign

### Campaign Manager

This tool will enable you to contact your residents and run benefit take up campaigns.

Choose name and campaign type  
Create a name for this campaign and choose your take up campaign type eg. pension credit

Choose Communication Channel  
We currently support letter campaigns, SMS coming soon

Send for Review  
By clicking send for review, you confirm the details are ready to be sent to Policy in Practice for review

### Campaign Details

Campaign Name:  Campaign Type:  LIFT Snapshot:

Select Template Option  
 Upload a new Word (.docx) document  
 Choose from existing templates

Choose Existing Letter Template

### Letter Preview

Director 1 / 8 96% Send for Review

Hi Deven  
How can we help?

Send us a message  
We typically reply in under 2 minutes

Home Messages

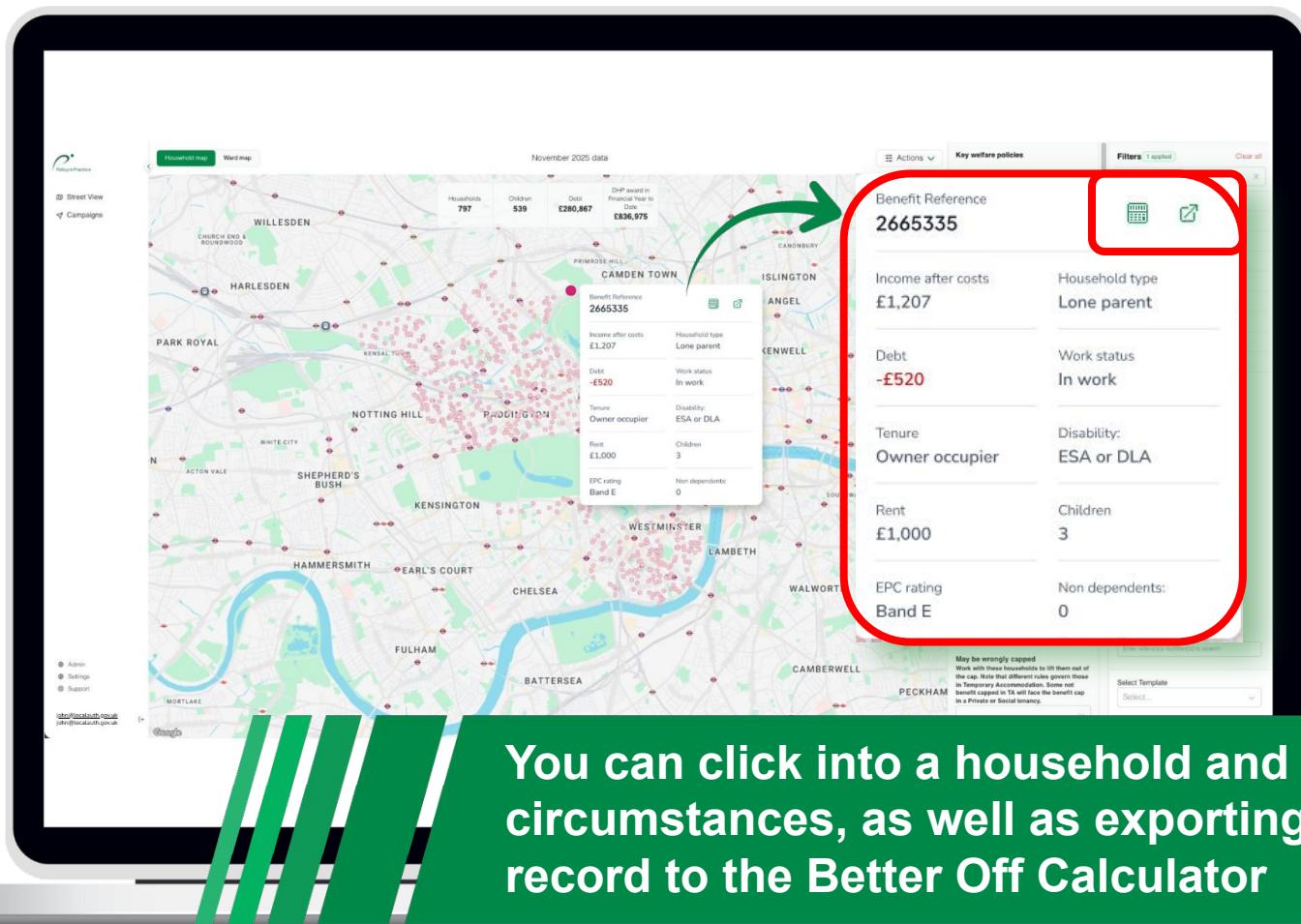
21<sup>st</sup> January 2026

Plymouth City Council

Dear <<FullName>>,  
This is your household's invitation to access the Crisis and Resilience Fund. Our

Learn together: You can share to

**Learn together: You can share templates with each other, edit them or ask for help**



The image shows a screenshot of the Policy in Practice software. On the left, a map of London displays household data. A green arrow points from a specific household entry on the map to a detailed household record on the right. The record is highlighted with a red box. The household record includes the following data:

Benefit Reference	
2665335	
Income after costs	
£1,207	Household type
£1,207	Lone parent
Debt	
£520	Work status
£520	In work
Tenure	
Owner occupier	Disability:
Owner occupier	ESA or DLA
Rent	
£1,000	Children
£1,000	3
EPC rating	
Band E	Non dependents:
Band E	0

**You can click into a household and see their circumstances, as well as exporting their record to the Better Off Calculator**

# Crisis and Resilience Fund application

## Personal Information

Full name

Jamie Smith

Postcode

BD5 7HY

Address

5 Borset Glade, Tong, Bradford

What is your National Insurance Number?

JM567826B

Please enter your Council Tax Reference Number

24556676



You can send the household a unique  
self-serve link to their pre-populated case

Are you completing the application on behalf of someone else?

Yes

No

Why are you completing this for them?

Jamie is partially sighted and struggles to fill in forms

What is your name?

David Smith

What is your phone number?

07834678124



**Warm referrals: Households can work with CVS partners for help with income maximisation and CRF applications**



**Your average monthly income is**

**£ 1487.95**

Total current  
including any benefits and wages

**£ 1697.56**

Total potential  
including £ 209.61 unclaimed benefits

The information you have entered indicates that you are eligible to apply for Universal Credit.



**Your residents receive a full 'missing out' calculation, supporting people to build financial resilience**

## Application & consent

From the information you have provided, you can apply for the support schemes below. Please confirm that you wish to be considered for these, or opt out if you don't.

Crisis and Resilience Fund

► [What is this scheme?](#)

Council Tax Exceptional Hardship Scheme

► [What is this scheme?](#)

Council Tax Single person discount

► [What is this scheme?](#)

Discretionary Housing Payment

► [What is this scheme?](#)



**Households are guided to appropriate support schemes, based on pre-filled and additional information**

	Case Name	Created on ▾	Created by	Load
>	Kofi Aidoo	19/01/2026 13:13:16	Peter Snell	
>	Jamie Smith	19/01/2026 13:11:38	Peter Snell	
>	Amy Smith - SMI test	15/01/2026 15:41:07	Anna Cunnane	
>	Robert Page	15/01/2026 15:24:27	Ed McNamara	



Or use our dedicated advisor portal  
to facilitate supported applications

## ✓ Application review

Household benefit capped

Yes

Surplus / shortfall

-£333.67

(income - expenditure - CT shortfall + housing benefit)

Current housing affordable

Yes

Household already claiming full benefit entitlement

Yes

### Case notes

Place for advisors to enter general notes



**Supported flows help officers make decisions fairly, consistently and efficiently**

Caesar

xx/xx/2023

SS User

Cases and their status (2)

Needs Allocating

Request

Nero

Leonidas

Socrates

Septimus

Lepidus

Scipio

## Update grants status



Grant Name

Local Welfare Support

Status

Awarded

Grant Name

Crisis and Resilience Fund

Status

Declined

Grant Name

Council Tax Exceptional Hardship

Status

Pending applicant action



Officers can review applications and record decisions, all in one place



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## Integrated payments, allow for rapid and seamless fulfillment and reporting

Frame      Created on      Created by      Grants      Label

Send feedback request to resident X

Subject  
Tell us about your experience

Text  
Dear resident,  
  
Thank you for your recent application to our Crisis and Resilience Fund. Please take a moment to complete [this short survey](#) and tell us about your experience.

Cancel Submit

xx/xx/2023      Advisor      Cases and their status (2)      Needs Allocating

Update award X

Award frequency

Award fulfilment

One off

12

Award type

Cash payment (BACS)

Total value

£ 350.00

Account name

John Smith

Sort code

04-05-68

Number

45623892

i Adding this award will trigger an immediate bank transfer through Family Fund

Cancel

Add new award

# DWP Guidance vs the Better Off journey

01

Needs Based

- Use LIFT to understand who is in or at risk of crisis
- Raise awareness easily among those most in need

02

Easy to administer and refer

- Prompt people to apply via SMS and letter
- Empower CVS partners to support applications

03

Prevention focused & cash first

- Improve individuals long term financial resilience
- Disburse awards directly within the platform

04

Evaluate and iterate

- Track outcomes and send a post-application survey
- Learn alongside others in the LIFT community

## What's next

If you have more questions or are keen to collaborate, feel free to **book a chat with us** using the QR code or the link in the chat



Register for our next free webinars in the form at the end of this session:



Policy in Practice

**Overcoming the data disconnect in safeguarding: Evidence and impact in West Glamorgan and West Midlands**

Wednesday 28 January  
10:30 to 11:45

Guest speakers

 **Walsall Council**

 **Cyngor Abertawe  
Swansea Council**

**Free webinar**



Policy in Practice

**Council Tax Reduction:  
Practical approaches to policy reform  
and supporting the most vulnerable**

Tuesday 17 February  
10:30 to 11:30

Guest speaker

 **South Norfolk  
District Council**

 **Broadland  
District Council**

**Free webinar**



# Thank you to today's speakers

**Deven Ghelani**, Founder and Director of Policy in practice

**Ashleigh Naysmith**, Senior Policy Advisor, Department for Work and Pensions (DWP)

**Beatrice Orchard**, Policy, public affairs, campaigns and research professional

**Fran Torres Cortes**, Head of Research, Policy in Practice

**Zoe Sydenham**, Community Empowerment Organisational Lead at Plymouth City Council

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