

From Food Parcels to Cash First: NPFB Impact Report 2026 (Westminster)

The UK's largest cash-first pilot, and what it proves.

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City of
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1.Foreword

For too long Westminster is a city whose areas of extreme affluence can capture the public imagination but this often ignores the significant areas of our city facing hardship. The reality is 42% of Westminster Households are living in deprivation after housing costs. The health inequalities are stark- if you are a man living in a wealthy ward like Knightsbridge, your life expectancy is 18 years longer than in my own ward of Westbourne.

The sadly the cost of living crisis is likely to be with us for some time and the deep-seated inequalities in our city have been there for generations. The reality is that for many families, it is a weekly struggle to get by. The food banks supported by the Council are one way we try to ensure our residents make it through hard times.

Food Banks and community pantries have been on the front lines of the cost of living crisis and they have continued to evolve how they work to provide the best possible support to local people. The North Paddington Food Bank has been at the vanguard of driving forward the cash first approach, between 2022 and 2025 the NPFB has delivered the UK's largest cash first pilot - providing £330,000 to 150 households. The results are clear - more than half the households using this system don't return to the food bank, proving that this is the best way to help turn people's lives around.

Going forward, we will be working in partnership with the North Paddington Food Bank and using the Government's Crisis Resilience Fund to help scale a cash-first approach. The Council will support other food aid partners to do this as part of the Westminster anti-poverty action plan. The exchange and community hubs offer a practice example of the cash-first approach and how it works in practice. Effective, compassionate and dignified, I believe North Paddington Food Bank's approach offers the bridge to a better life for residents.

Leader of Westminster Council,
Councillor Adam Hug



2. Executive Summary

North Paddington Foodbank (NPFB) is the UK's first and only food bank to transition to a Cash First model. We no longer distribute food parcels. Since 2021, we have supported households in crisis through supermarket vouchers and cash grants, alongside specialist welfare, housing and debt advice.

Between 2022 and 2025, NPFB and Turn2Us delivered the UK's largest Cash First pilot, providing **£330,000** in cash payments to **150 households (£2,200 per household)** using different payment methods (weekly, monthly, and lump sums). Households were selected because they were among the **most dependent on NPFB support over the previous 12 months** and were facing entrenched barriers to stability.

We followed each household for a full year, **six months before, during, and after** support — and paired cash support with income maximisation and casework.

The results were clear:

79% reduction in long-term food aid dependency

53% of households never returned to the food bank

Achieved during a period when national food bank demand remained high

This report is published at a pivotal moment. The Government's newly published **Crisis and Resilience Fund (CRF) guidance** prioritises a **cash-first approach**, shifting national policy towards direct financial support, resilience-building, and stronger local support systems. NPFB's model is already delivering what the CRF asks local authorities' areas to build, and this report offers evidence and a blueprint for replication.

3. Background and Context

Who we are — and why we changed the model

North Paddington Foodbank (NPFB) supports households in Westminster facing crisis and hardship. In 2021, we became the UK's first and only food bank to fully transition away from food parcels. Instead, we introduced supermarket vouchers so people could choose food that genuinely meets their needs — including culturally appropriate food, dietary requirements, and other essentials that make sense for their household.

Cash First doesn't mean cash only. It means using the most dignified and practical form of support for the situation. In some cases, vouchers are the right tool, particularly where support needs to be ring-fenced for essentials or where there are safeguarding considerations. For NPFB, supermarket vouchers were also a deliberate and essential step in our wider transition from food to cash. They allowed us to move away from food distribution quickly and safely, while restoring choice and dignity for the people we support. For many food banks, this offers a realistic and effective phased route from food parcels to Cash First support.

In 2022, we partnered with Turn2Us to pilot unrestricted cash payments alongside advice and wraparound support, testing what works best, for whom, and under what conditions.

As a member of the Independent Food Aid Network (IFAN), which has long championed a cash-first approach to tackling food insecurity, NPFB is also contributing to the development of a national framework to share learning from this work with food banks, food aid providers, and English local authorities beyond Westminster.

Following the findings set out in this report, NPFB now delivers a hybrid cash-first model: a tailored mix of cash grants and supermarket vouchers, combined with specialist welfare, housing and debt advice to reduce repeat crisis.

This report focuses specifically on the cash payments pilot delivered in partnership with Turn2Us, examining the evidence from structured weekly and monthly payments compared with one-off grants, and what this means for the future design of crisis support.

The National Picture — Why Food Insecurity Keeps Rising

Food insecurity in the UK is primarily an **income problem**, driven by low and unstable incomes, high housing costs, debt, and gaps in the welfare system. Emergency food aid has grown dramatically over the last decade — but it cannot address the causes of crisis.

- **Food bank use is at record levels.** The Trussell community of food banks distributed **2.9 million emergency food parcels in 2024/25** and reports a **51% increase over the last five years.**
- **Food insecurity** is not just about a lack of food, it is about not having enough money to consistently access adequate, nutritious, and appropriate food, or having to make harmful trade-offs between food and other essentials like rent, energy, or transport.
- It is also much bigger than food banks. Government survey data shows that even among households experiencing the most severe food insecurity (“very low food security”), most did **not** use a food bank in the last 12 months. Only 31% accessed a food bank — meaning **69% did not.**
- This shows that food bank use captures only a fraction of need, and that many households experiencing hunger remain invisible to emergency food systems.

This matters because it tells us two things:

1. Emergency food provision isn’t reaching everyone who needs support, and
2. Food parcels are a limited response to financial crisis — they don’t clear arrears, prevent eviction, reduce deductions, or fix benefit delays.

Why Food Parcels Can’t Fix A Financial Crisis

Food parcels can help someone get through a few days, but they can’t solve the underlying drivers of hardship: rent shortfalls, debt repayments, fuel costs, deductions and delays, childcare costs, or a sudden income shock. When those drivers remain unresolved, ‘emergency’ support becomes repeat support.

That’s why NPFB moved to a cash-first approach: giving people flexible support they can use, paired with advice that tackles the reasons they’re in crisis.

Westminster Context — Concentrated Need In A Wealthy Borough

(And Where The Pilot Was Delivered)

Westminster is often seen as affluent, but it contains some of the starkest inequality in the country. **Around 42% of residents live below 60% of the UK median income after housing costs**, making Westminster one of the highest-poverty boroughs in London. Local health and inequality reporting also highlights that **around a quarter of children in Westminster are living in poverty**, alongside sharp differences between neighbourhoods and entrenched deprivation in the north of the borough, where the **life expectancy gap for men is the widest in the country**, with an 18-year difference between its most and least affluent wards (Knightsbridge and Belgravia vs. Westbourne). While the borough has some of the highest average life expectancies, this masks severe health inequalities that have widened over the past four years, driven by better health outcomes in wealthier areas.

The Cash First pilot was delivered in **North Westminster**, focused on communities around **Harrow Road, Queen's Park, Westbourne and Church Street**, areas where high rents, temporary accommodation, insecure work and rising essential costs combine to push households into repeated crisis. Referrals came through NPFB's established local network, including **Westminster City Council teams**, housing and homelessness services, and family services, NHS/community health partners, and frontline advice and voluntary organisations.

In practice, this meant the pilot reached households facing the most acute and persistent pressures in the borough, including people in work whose wages didn't cover rent and bills, disabled people facing extra costs and benefit delays, and families in temporary accommodation dealing with arrears, deductions and sudden income shocks. The pilot was embedded in NPFB's existing delivery infrastructure in Westminster, alongside our welfare, housing and debt casework, ensuring cash support was paired with the practical help needed to prevent repeat crisis.

Why This Report Matters Now

The Government's new **Crisis and Resilience Fund (CRF) guidance** (April 2026–March 2029) reinforces a national shift toward **cash-first crisis support**, moving away from emergency parcels and toward direct financial support, prevention, and resilience-building systems.

NPFB's cash payments pilot sits directly in that direction of travel. It shows what cash-first looks like when it's delivered properly: **structured payments, joined-up advice, and monitoring focused on reducing repeat crisis**, not just "getting people through the week".

4. What Cash First Means In Practice — And Why It's A Stronger Response Than Food Parcels

Cash First is an approach to crisis support that treats food insecurity as what it usually is: an **income problem**, not a food-supply problem. Instead of defaulting to donated food, Cash First prioritises **direct financial support** (cash payments) **paired with specialist advice** to tackle the drivers of crisis, benefits issues, debt, housing insecurity, extra disability costs, and barriers to work.

This is the approach promoted across the Cash First evidence base in the UK: cash is most effective when it's delivered alongside advice and income maximisation, so households don't just survive the week, they stabilise and reduce repeat crisis.

Why This Model Works Better (And Why It's Smarter And Greener)

1) It deals with the real crisis.

A food parcel can't stop eviction, clear deductions, fix a benefit delay, or reduce debt. Cash support can, especially when paired with income maximisation and casework that increases income and reduces essential costs.

2) It's more dignified and practical.

Cash/vouchers give people choice: culturally appropriate food, dietary needs, school costs, travel, gas/electric top-ups — whatever is most urgent that week. It also reduces the stigma and friction that comes with "crates and queues."

3) It's more cost-effective and operationally efficient.

Food distribution requires storage, transport, sorting, refrigeration, and volunteer-heavy logistics. Cash-first delivery reduces these overheads and frees staff time to focus on advice, safeguarding, and long-term solutions.

4) It's greener.

Less transport, less storage, less packaging waste, and fewer operational emissions linked to moving and warehousing food. Cash-first also supports local supply chains by enabling households to buy locally.

Core Principles: What Cash First Looks Like in Practice

Across the UK, evidence and sector practice show that effective Cash First delivery is built on a small number of clear principles. These are the foundations of a model that works — not just to meet immediate need, but to reduce repeat crisis over time.

As a member of the **Independent Food Aid Network (IFAN)**, the leading voice for independent food aid providers in the UK, North Paddington Foodbank's approach is guided by IFAN's cash-first principles, which reflect both frontline experience and growing national evidence.

At its core, Cash First means:

- **Choice and dignity**

Providing support people can actually use, without shame or stigma — enabling households to buy what they need, when they need it, in ways that make sense for them.

- Financial stability

Delivering predictable, usable support that helps cover essentials like food, energy and housing, and reduces reliance on emergency aid.

- Prevention and resilience

Pairing cash with income maximisation, debt and housing stabilisation, and routes into work, so that the need for crisis support reduces over time rather than becoming entrenched.

When delivered well, cash-first interventions restore autonomy, reduce anxiety and stigma, and create the conditions for sustained financial recovery. Crucially, they shift the role of food banks from managing crisis to helping prevent it, a central aim of IFAN's work and a guiding principle of NPFB's model.

5. Project Overview

The Cash First Initiative

In partnership with Turn2Us, NPFB delivered direct financial support to households facing severe hardship, alongside wraparound advice and income maximisation.

Total support delivered:

- **150 households supported**
- **£2,200 per household**
- **£330,000 total cash-first investment**

Target Group

Households were selected because they were among the most dependent on NPFB support over the previous 12 months, and were experiencing acute and compounding pressures.

This included:

- Single-person households affected by deductions, caps or sanctions
- Single-parent families balancing childcare and insecure work
- People with disabilities or long-term health conditions facing employment barriers
- Unpaid carers providing care without financial recognition
- Households with No Recourse to Public Funds (NRPF), unable to access mainstream welfare

Delivery Approach (Cash + Advice)

Support was delivered through:

- **Structured payments (weekly or monthly)**

- **One-off lump sums** where urgent arrears clearance or single crisis costs were required
- **Tailored support** via income maximisation, welfare, housing and debt advice, plus referral pathways into wellbeing and employment services

To deliver payments safely and effectively, NPFB introduced the **Cash Perks** system, which transformed how the programme was administered by offering a secure, flexible and modern experience for participants. **Grant recipients could access funds via ATM without needing a card**, and the system also helped protect people from common banking risks. Many participants were frequently overdrawn, meaning traditional bank transfers could be swallowed by overdraft charges or debt recovery. **Cash Perks helped ensure funds stayed accessible for essentials** like food, utilities and rent.

Ongoing Support, Monitoring and Empowerment

The initiative went beyond immediate financial relief. It equipped participants with tools and support to build stability over time, including:

- Regular check-ins to track progress and respond quickly where people remained in crisis
- One-to-one financial counselling tailored to individual circumstances
- Financial literacy workshops covering budgeting, debt management and savings
- Peer-led support groups to build confidence, shared learning and community connection

Alongside this, NPFB used a structured **monitoring and data collection approach** to track household journeys and outcomes, helping ensure the initiative stayed responsive to participant needs and maximised long-term impact.

Income Maximisation Support

A dedicated welfare-benefits specialist at NPFB played a crucial role in leading an income maximisation team to help households maximise income (including the grant) and navigate challenges with welfare and debt. This enabled participants to secure entitlements, increase income, reduce deductions, address arrears, and plan for longer-term financial stability.

Turn2Us

As the primary funding partner, Turn2Us played a critical role in financing the project and enabling recruitment of a welfare advisor. They also provided technical infrastructure, access to benefits calculators, welfare policy guidance, and expertise in welfare rights and anti-poverty strategies, ensuring the programme combined immediate cash support with the longer-term help households needed to navigate a complex and often punitive welfare system.

6. Financial Stability & Food Insecurity Impact

Breaking the Cycle of Hardship

The Cash First Initiative was designed to tackle the root causes of food insecurity — low income, unmanageable debt, and systemic failures in the benefits system. By combining structured cash support with expert financial guidance, the pilot helped households stabilise finances, reduce food insecurity, and build foundations for long-term independence.

Before Receiving the Grant: A Picture of Financial Hardship

Prior to joining the pilot, households faced severe financial strain, forcing harmful cutbacks across essentials:

Grocery shopping: 94% reduced food spending

Electricity & gas: 71% cut back on energy consumption

Housing costs: 22% struggled with rent or mortgage payments, leading to arrears

Home maintenance: 58% deferred repairs

Childcare: 31% reduced spending, limiting work opportunities

Health expenses: 32% cut back on prescriptions or therapy

Caring for others: 22% reduced financial support for dependents

Transport: 24% reduced car journeys; 55% cut public transport use

Digital access: 63% cut mobile and broadband, restricting job and benefit access

Leisure & wellbeing: 53% reduced family activities; 43% cancelled subscriptions

Food insecurity was acute:

54% skipped meals in the past week

39% skipped meals in the past month

Impact of the Cash First Grant: Stabilising Households

The financial support had a transformational impact, particularly for recipients of **structured weekly or monthly payments**.

Food Security

- 89% of households receiving structured payments no longer skipped meals
- Only 6% of lump-sum recipients achieved the same improvement

Grocery Spending

- 68% of structured payment recipients increased food spending
- Only 23% of lump-sum recipients saw similar gains

Essential Living Costs

Energy bills: hardship fell from 71% to 30% among structured payment recipients; 50% of lump-sum recipients still struggled

Transport: constraints dropped from 55% to 7% for structured payment recipients

Digital access: exclusion fell from 63% to 20% for structured payment recipients; 44% of lump-sum recipients remained digitally excluded

How Households Spent Their Cash Support

When given financial autonomy, recipients overwhelmingly prioritised essentials:

- 100% of structured payment recipients used funds for food and bills
- 77% of lump-sum recipients prioritised essentials, but 60% used a significant portion to clear debts
- 30% of structured payment recipients invested in children's activities
- Lump sums were more likely to be spent on one-off repairs or furniture (35% vs 16% for structured payments)

Key insight: structured payments smoothed spending over time; lump sums were often consumed by urgent arrears and one-off crisis costs.

Beyond Survival: Building Long-Term Resilience

Structured payments delivered durable benefits beyond immediate relief:

- Reduced reliance on food banks: 74% of structured payment recipients no longer needed food aid after six months, compared with 11% of lump-sum recipients
- Higher engagement with support services: 79% of structured payment recipients continued accessing financial guidance, versus 11% of lump-sum recipients
- Greater financial control: the share who felt in control rose from 0% pre-grant to 52% after structured payments

The evidence is clear: structured, predictable cash payments combined with tailored advice produce stronger, longer-lasting improvements in food security, essential spending, and financial resilience than one-off grants.

7. Case Studies & Impact

The Cash First pilot wasn't just about giving money — it was about what becomes possible when **structured financial support is combined with specialist welfare, housing and debt advice**.

Across the pilot we repeatedly saw the same pattern: cash support provided immediate stability, while income maximisation and casework addressed the root causes of crisis — benefit delays, sanctions, deductions, housing shortfalls and unmanageable debt.

These case studies show how the model works in practice, and why it aligns so closely with the direction set by the Crisis and Resilience Fund (CRF): **cash-first crisis support, delivered locally, paired with prevention and resilience-building support**.

(Names have been changed.)

Case Study 1: Emily — From Temporary Accommodation To Stability

Emily is a single mother of three who fled an unsafe home situation. She was living in temporary accommodation, caring for her children and elderly parents, and trying to keep her household afloat on Universal Credit and Child Benefit. Even with support, she faced a monthly shortfall of **£293.39**, leaving her unable to cover rent, energy and childcare costs.

What was driving the crisis

- Incorrect Housing Benefit deduction of **£224 per month**
- A **£285 UC sanction** for missing a work-focused interview while hospitalised
- High transport costs juggling work, childcare and caring responsibilities
- Unclaimed Child Benefit, reducing household income further

What NPFB did

Emily was supported by NPFB's specialist welfare adviser and received structured cash support alongside income maximisation and advocacy.

Key interventions and financial impact

- Housing Benefit corrected: removed the £224 deduction, restoring full entitlement
- UC corrections: registered Emily as a full-time carer, increasing income by £371.72/month and overturning the £285 sanction
- Mobility support: applied for a mobility scheme, reducing transport costs by £160/month
- Child Benefit claim: secured an additional £63.60/month

Total monthly income increase: £1,104
Backdated payment secured: £4,460.64

What changed for Emily

Cash support gave Emily breathing space while the advice work fixed the underlying issues. She moved from crisis management to planning and stability — no longer reliant on repeat emergency support.

Emily's message:

"If you're caring for others, it's easy to put yourself last and think you can manage on your own. But it's okay to seek support... Don't be embarrassed to reach out when you need it."

Case Study 2: David — Breaking The Cycle Of Debt And Arrears

David, in his late 40s, had worked for years as a self-employed contractor. When his health deteriorated he couldn't continue working. With no savings, his UC claim was delayed and he quickly fell into arrears and debt.

David's situation before support:

- **Rent arrears:** £1,200
- **Energy debt:** £450
- **Council tax arrears:** £330
- **No income for 6 weeks** due to delays linked to UC's waiting period

David was skipping meals, limiting electricity use, borrowing from friends, and facing eviction risk.

What NPFB did

David received **structured weekly cash payments** alongside welfare and debt support.

Key interventions:

- Weekly cash payments to stabilise essentials (food, bills, travel)
- Negotiated affordable repayment plans for rent, energy and council tax arrears
- Additional fuel support to reduce immediate strain

Outcomes:

- £2,200 delivered through structured cash support
- Eviction risk reduced through repayment plans and stabilised income

- Debt pressures reduced and additional support accessed

David's message:

"This wasn't just money — it was the difference between losing everything and getting back on my feet. For the first time in months, I could sleep knowing I wasn't going to be kicked out of my home."

Case Study 3: Lisa — Supporting A Single Parent Caring For A Disabled Child

Lisa is a single mother caring for a disabled child. Rising costs, benefit deductions and a sanction pushed her into crisis. She was skipping meals to protect her child and falling behind on household bills.

Key challenges

- UC sanction: lost £350 after missing an appointment while caring
- Housing support didn't cover full rent
- Unable to work due to lack of affordable childcare
- Debt building through rent and energy arrears

What NPFB did

Lisa received structured payments while NPFB supported her to challenge decisions and maximise income.

Key interventions and financial impact

- **Sanction overturned:** NPFB advocacy lifted the £350 sanction
- **Additional entitlements secured:** Child Benefit and Carer's support increased income by £560/month
- **Housing support:** applied for Discretionary Housing Payments to reduce rent pressure
- **Structured weekly payments:** prevented further crisis escalation and reduced reliance on emergency food aid

Outcomes

- **£2,200** in structured payments prevented immediate crisis
- **£560/month** longer-term increase through entitlements
- Stabilised housing position and reduced stress

Lisa's message:

"The financial stress was unbearable. I was skipping meals to make sure my child had enough to eat. Now, I can finally breathe."

Case Study 4: Kevin — From Long-Term Foodbank Use To Work And Independence

Kevin, 63, had been out of work for over a decade and relied on foodbank support for years. When his rent increased, his situation collapsed. As a single person affected by caps and deductions, his UC fell to £0, leaving him with no income.

Kevin's situation before support:

- No cash income
- Rent arrears mounting
- Unable to pay for food, energy, phone or internet
- Isolation and worsening mental health
- Nearing pension age with limited prospects

What NPFB did

Kevin received immediate cash-first support while the team worked on longer-term stabilisation — including housing support and a route back into work.

Key interventions and impact

- Structured cash support to cover essentials
- Housing intervention: secured a Discretionary Housing Payment to address rent arrears
- Pathway into activity: connected Kevin to a food-growing project where he rebuilt confidence
- Employment outcome: through NPFB's network, Kevin secured a paid community gardening role with Groundwork

Outcomes

- Additional £600 per month from employment and UC top-up
- Maintained housing, cleared arrears and rebuilt independence
- Improved wellbeing through routine, purpose and income

Kevin's message:

"Before, I felt like I was just waiting for pension age... feeling suicidal, stuck in a situation I couldn't change. Now, I'm back doing something I love, earning my own money, and I feel like I've got my independence back."

What These Stories Show: Preventing Crisis Saves Money (And Reduces Repeat Need)

These case studies also highlight a wider point: a cash-first approach paired with advice prevents hardship escalating into far more expensive crises, including:

- eviction and emergency accommodation
- high-cost debt spirals
- worsening mental health and increased pressure on health and crisis services
- repeat reliance on emergency food aid

They reinforce the pilot's core finding: **structured payments + income maximisation** is the strongest combination for reducing repeat crisis and supporting long-term stability, and it's exactly the kind of approach CRF should fund, scale, and embed locally.

8. Systemic Barriers & Policy Recommendations

Systemic Barriers The Pilot Exposed

The Cash First Initiative reduced hardship for participating households, but it also exposed the structural problems that keep people trapped in repeated crisis. These barriers can't be solved by charity alone. They require reform to the systems that shape people's incomes and essential costs.

Across the pilot, the dominant driver of hardship was not "poor budgeting", but **an income system that regularly fails to cover basics** through benefit design, deductions, sanctions, delays, housing shortfalls and rising living costs.

What Drove Hardship For Households In The Pilot (Pilot Data)

Participants consistently pointed to the same pressure points:

- **Inadequate benefit levels:** 96% said low benefit income was the main cause of financial struggle
- **Delays and sanctions:** 29% were awaiting a UC decision and/or had experienced a sanction
- **Energy costs:** 44% struggled with unaffordable bills

- **Rent shortfalls:** 27% faced rents that exceeded housing support, forcing cutbacks elsewhere
- **Debt repayments:** 11% had high repayments reducing disposable income
- **In-work insecurity:** some households were in work but still couldn't cover essentials

Conclusion: for most households, crisis was caused by a system that does not reliably meet the cost of living, not by individual decisions.

Universal Credit: Instability Built Into The System

Universal Credit was designed to simplify support, but in practice it often creates volatility — especially for single adults and single parents.

Key issues surfaced through the pilot included:

- **The five-week wait:** new claimants typically wait around five weeks for a first UC payment, pushing people into immediate debt and food insecurity.
- **Deductions that take people below subsistence:** many households had repayments taken directly from UC. DWP data shows a large share of claimants have deductions, capped as a proportion of the standard allowance (with exceptions for “last resort” deductions).
- **Sanctions and zero-income periods:** sanctions and conditionality failures can remove income entirely for periods, often escalating rent arrears and emergency need (reflected repeatedly in pilot journeys)

Housing Costs And Local Debt Recovery Compound Crisis

Alongside UC design, high housing costs and debt recovery practices were major drivers of instability.

- **Benefit cap limits:** the benefit cap sets an upper limit on total benefits, which can make it impossible to cover rent in high-cost areas.
- **Council tax debt and enforcement:** rigid repayment plans, deductions and enforcement action can reduce already-low disposable income and push people deeper into crisis

What Needs To Change (Policy Direction)

The pilot strengthens the case for reforms that prevent repeat crisis:

- **Raise UC to reflect the real cost of essentials**
- **Reduce the scale and impact of deductions** so people are not left below a minimum income floor
- **Reform sanctions** so households are not left with no income

- **End the five-week wait** as a default feature of the system
 - **Align housing support with real rents** in high-cost areas and reduce the cliff-edge effects of caps
 - **Promote flexible, prevention-focused local debt approaches** (especially council tax) to avoid escalating hardship
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9. Conclusion & Next Steps

Cash First: Proven Success — And A Route Out Of The Food Bank Model

This pilot shows that **structured financial support combined with expert income maximisation** is more effective than traditional food aid. Weekly and monthly payments helped households smooth spending, manage debts, stabilise housing, and reduce food insecurity, dramatically cutting repeat reliance on emergency support.

But the bigger point is this: **food banks were never meant to be permanent.** Food insecurity is a symptom of low incomes, high housing costs, debt and gaps in social security. The long-term solution is a social security system that prevents crisis in the first place. Until that happens, crisis support must be delivered in the most effective and dignified way possible — and the evidence here shows that means cash-first support delivered through trusted local systems.

The Exchange: What A Cash-First Foodbank Can Become

Alongside the pilot, NPFB launched The Exchange in partnership with Westminster Council, a practical model of what Cash First looks like on the ground, and part of an exit strategy for food banks.

It shows how food bank infrastructure can evolve from emergency distribution into places where people can access:

- **income maximisation and advice**
- **housing, debt and welfare support**
- **mental health and wellbeing support**
- **employability pathways** (including training and routes into work)
- **community connection, culture and activity**

Food banks have built trust and reach that public systems often don't have. The Exchange demonstrates how those community assets can be repurposed into hubs that reduce crisis — not reinforce it.

What Crf Changes, And Why It Matters Now

The government's new **Crisis and Resilience Fund (CRF)** creates a national opportunity to move beyond emergency food parcels and **make cash support the default response to crisis**, while also funding the systems that prevent repeat crisis: advice, income maximisation, local delivery and practical infrastructure.

NPFB is already delivering the approach CRF is asking areas to build:

- **Cash-first by default:** Cash Payments tailored to need
- **Structured payments + advice:** proven to reduce repeat need and improve outcomes
- **Prevention and resilience:** income maximisation, debt support, housing stabilisation, routes into work
- **Local delivery through trusted hubs:** The Exchange and our Money & Advice Hub

What We Recommend Crf Should Fund Locally

1. **Support food banks to transition to cash-first delivery**
Fund the shift from food parcels to cash/vouchers safely — including systems, safeguarding, capacity and partnership working — so delivery is practical and consistent.
2. **Invest in frontline income maximisation**
Fund specialist welfare, housing and debt advice, and train frontline staff to identify entitlements and reduce key costs quickly. Cash works best when it's paired with support that tackles the drivers of crisis.
3. **Fund the repurposing of community spaces**
Food bank premises are some of the most trusted and accessible community assets in the country. CRF (and aligned local funding) should support councils to repurpose these spaces into community hubs — using models like Westminster's community hubs approach and The Exchange as a blueprint.

A Cash-First Future

CRF sets the direction of travel. The next test is implementation: ensuring cash-first support becomes the norm, advice and income maximisation are embedded, and food banks can transition into spaces that build resilience, connection and opportunity, not long-term dependence on emergency food aid.

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