

2023/24

WESTMINSTER CASH FIRST IMPACT REPORT

NPFF

LARGEST EMERGENCY FOOD AID
CHARITY IN WESTMINSTER

North Paddington Food Bank

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Charity No. 1165272

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FOOD AID
NETWORK

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In the midst of the COVID-19 pandemic, our community displayed an extraordinary level of generosity. Individuals, organisations, and faith groups came together, dedicating time, effort, money, and goods in an unparalleled outpouring of kindness. This collective effort saw and responded to need in real-time.

Now, as we face the ongoing challenges of the cost of living crisis, the North Paddington Foodbank continues to demonstrate this same spirit. Month after month, the volunteers and staff at the Foodbank see need and respond to it. Their unwavering dedication deserves our heartfelt thanks. They exemplify what makes a community strong and supportive.

However, this continued need for food aid prompts us to ask difficult questions about the root causes of these issues, which are becoming more severe. Despite being one of the wealthiest countries in the world, hunger, destitution, and homelessness are increasingly prevalent. In 2023, more than 3 million people experienced destitution, with many regularly going entire days without food. Factors such as benefit delays, sanctions, and insecure employment can trigger crises that leave individuals and families hungry.

While it is essential to celebrate the spirit of charity, a cornerstone of any decent society, we must also address the underlying causes of poverty and destitution that drive people to food banks in increasing numbers.

Throughout our journey, the North Paddington Foodbank (NPFB) has continually sought innovative ways to better serve our community. Recognising that traditional food aid alone is not a sustainable solution, NPFB has strategically shifted its core offering by adopting a 'cash first' model. This groundbreaking approach, now the largest of its kind from a UK food bank, provides local residents with essential money advice and emergency income through supermarket food vouchers.



“While we understand that temporary cash-based responses cannot replace a robust social safety net, they represent a critical and practical step towards reducing reliance on food aid and addressing the financial challenges faced by our community. This initiative exemplifies our commitment to finding innovative solutions and fostering financial resilience among the households we support.”

Executive Summary

In September 2022, North Paddington Food Bank (NPFB), in partnership with Turn2us, launched Westminster's Cash First Pilot Scheme, a pioneering 18-month initiative aimed at addressing the escalating socio-economic challenges exacerbated by the COVID-19 pandemic & rising costs of living.

- **Objective:** Support households most reliant on food bank services amid ongoing socio-economic challenges exacerbated by the COVID-19 pandemic and the rising costs of living.
- **Beneficiaries:** 150 households, directly impacting 390 individuals including family members
- **Grant Details:** £2,200 distributed per household, amounting to a total of £330,000
- **Implementation:** Carried out in two strategic phases, supported by welfare benefits specialists who provided personalised advice and action plans.

Key Highlights & Outcomes:

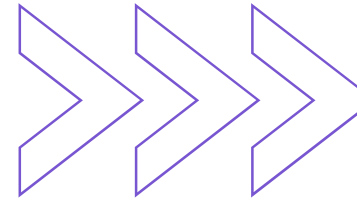
- **Direct Impact:** provided crucial financial support to 150 households through two strategic phases. Each phase was tailored to meet the specific needs of the recipients, combining lump sum payments with structured, ongoing financial disbursements.
- **Personalised Support:** Each phase of the grant distribution was enhanced by dedicated welfare benefits specialists who provided personalised advice & action plans, ensuring that recipients could make the most of the financial support provided.
- **Significant Reduction in Aid Dependency:** The structured approach to financial assistance led to a notable decrease in long-term dependency on emergency aid, with 79% of participants in the structured payment plan showing long term reduced reliance compared to 11% for those who received lump sum payments.
- **Encouragingly, 55% of households did not access the food bank or request assistance three months after receiving the grant,** indicating improved financial stability.
- **Innovative Community Impact:** By transitioning to a 'cash first' model, the initiative not only addressed immediate monetary needs but also catalysed broader systemic transformations that have begun to enhance community resilience & empowerment.

Future Directions & Recommendations:

The success of the Cash First Pilot Scheme underscores its potential scalability and replication in other regions. This model combines direct financial aid with personalised advice, transforming emergency aid frameworks into holistic, dignity-enhancing, and empowerment-centric solutions. Looking ahead, it's important to note that while Turn2us funded the pilot, expanding this model across Westminster or other areas requires financial support from local authorities and stakeholders.

NPFB will continue to lead strategic development and share best practices, but achieving broader implementation depends on collaboration and funding from local bodies. This report serves as a valuable resource for policymakers and community leaders, offering a detailed blueprint for deploying effective strategies to combat poverty and enhance financial stability among vulnerable populations.

A foodbank Transformed



North Paddington Foodbank was founded in 2014, by a group of local volunteers. Those founders did not foresee its evolution to a charity of this scale.

Until early 2020, the foodbank operated like a traditional model, relying heavily on a network of volunteers, regular food collections, and donations, all facilitated through a community hall that distributed emergency food aid once a week. Access was largely referral-based, though initial packages were available to those without referrals, who were then directed to support organizations for further assistance or additional referrals if needed.

Despite increasing numbers year on year, the Board adapted through persistent fundraising and recruitment efforts. For perspective, in the financial year 2015/16, NPFB served 520 households. The following year, that number more than doubled to 1,168 households. By 2019, it had risen to 4,256 households. At the height of the pandemic, from January to October 2020, NPFB provided nearly 12,000 households with emergency food aid.



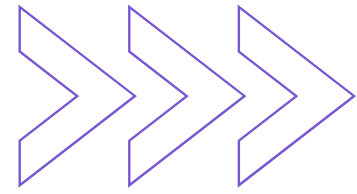
Meeting this unprecedented demand required a complete overhaul of operations. With the introduction of furlough in March 2020, we were fortunate to have a substantial number of volunteers ready to support with logistics and food delivery. Despite initial food shortages, we quickly purchased supplies from various suppliers. Our model shifted from primarily collection-based to full-time delivery, allowing us to take on more staff and operate multiple times a week.

Scaling our operation to this size was challenging, and sustaining this level of provision as the pandemic subsided proved even more difficult. Volunteer numbers and food donations began to decline, yet the hardship did not lessen—in fact, it intensified.

As the largest food aid charity in Westminster, NPFB is deeply concerned by the growing inequalities within our community and society. Last year, over 3 million people in the UK relied on food banks, underscoring a crisis where there are now more food banks than McDonald's restaurants.

After years of immense pressure to source, sort, package, and distribute food to individuals without the financial means to purchase necessities for their families—with no foreseeable end in sight—it became evident that food aid provision alone cannot effectively address food insecurity in Westminster. The persistent demand for support in a post-pandemic environment underscored the urgency of transitioning to a more sustainable, cash-first approach to meet ongoing needs efficiently.

What is Cash First?



Recognising that traditional food aid alone is not a sustainable solution, we embarked on a strategic shift in November 2021, redefining our core services from direct food provision to a 'cash first' model utilising supermarket vouchers.

This groundbreaking approach, now the largest of its kind from a UK food bank, provides essential money advice and emergency income through supermarket food vouchers. To date, we have delivered over 18,000 vouchers to nearly 4,000 households, totaling £684,000 in direct transfers. The most compelling reason for adopting a cash-first approach is the dignity and choice it offers individuals over what they eat and need. Previously, staff and volunteers made efforts to cater to customers' preferences within inventory constraints, but the cash-first model significantly enhances their autonomy and satisfaction.

99% Of our customers said they prefer vouchers or cash over a food parcel

97% Said that receiving vouchers or cash has a positive impact on their physical and mental wellbeing

Scotland's Transition to a Cash-First Strategy

Our transition aligns with broader initiatives, including those by the Scottish Government, which advocate for a 'cash first' strategy to address food insecurity. This approach ensures prompt access to emergency income and financial guidance. The Scottish Government's plan, "Towards Ending the Need for Food Banks in Scotland," sets out a human rights approach to tackling food insecurity and improve responses to financial hardship and reduce the need for emergency food parcels. By enhancing the availability, coordination, and access to cash-first support, they aim to put money into people's pockets during crises. This support, backed by financial advice, helps maximize incomes and prevent future crises, making food banks a last resort.

A notable initiative within their action plan is the Scottish Child Payment, one of five family benefits provided by the Scottish Government. This payment offers unparalleled financial support to families across the UK and has already helped slow the demand for food bank services in Scotland. Additionally, the government supports households through Discretionary Housing Payments and the Council Tax Reduction Scheme, mitigating the effects of UK government policies. While Scotland is the first part of the UK to commit to ending the need for food banks in the long term, achieving this ambition requires concerted action from the UK Government.

Leeds Cash Grant Pilot Scheme

At the local level, Leeds City Council ran a cash grant pilot scheme from October 2021 to April 2022, in conjunction with three local Trussell Trust food banks. They provided 187 grants to households, totalling over £45,000. The purpose of the grant programme was to improve the emotional well-being of recipients, reduce their reliance on food bank use, and enable them to afford essentials.

The small-scale pilot demonstrated that cash grants provided short-term respite, with many recipients using the funds for food and immediate needs such as energy. However, most grant recipients anticipated they would continue to need food aid, partly because there was a lack of intensive advice and income maximisation support, and the amount of cash provided (£200) was insufficient to address their long-term financial shortfalls.

Introduction

Turn2Us is a leading charity in the UK dedicated to alleviating poverty and supporting individuals and families facing financial hardship.

Partnering with Turn2us, the North Paddington Food Bank plays a pivotal role as a local community partner, providing essential emergency food aid and comprehensive support services to vulnerable populations residing in Westminster and surrounding areas. The crisis response grants offered by Turn2us are designed to address immediate financial crises faced by households, aiming to prevent them from slipping deeper into poverty and reliance on emergency assistance.

Objectives : The primary objective of the project was to deliver vital support to 150 vulnerable households in Westminster through the distribution of crisis response grants.

- These grants, totalling £330,000, were intended to mitigate the adverse effects of escalating living costs and promote financial stability among recipients. This report aims to critically evaluate the effectiveness of the 'cash first' model adopted by Turn2us and assess the overall impact of the crisis response grants on the financial well-being of participating households. Additionally, the report seeks to document key findings and insights derived from the project, providing valuable lessons that can inform future interventions and policy decisions aimed at supporting households experiencing financial hardship.

Scope: This comprehensive report covers the period from September 2022 to March 2024, encompassing the full implementation and outcomes of an 18-month initiative funded by Turn2us.

The evaluation focuses on assessing the impact of two distinct rounds of grant distribution: the first round launched in September 2022 and the second round initiated in April 2023. Key areas of examination include the different methods of grant distribution (lump sum payments versus weekly/monthly installments), levels of engagement among recipients, trends in dependency on emergency aid, and broader implications for policy and practice in addressing financial insecurity among vulnerable households.

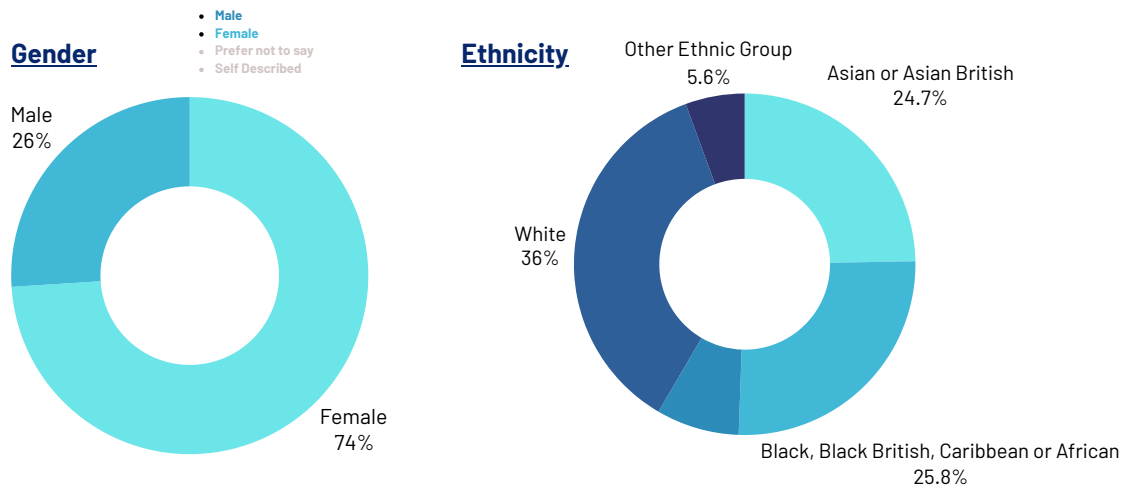
Project Overview

The Cash First Impact Initiative, launched in collaboration between Turn2us & North Paddington Food Bank (NPFB), represents a strategic response to the compounded challenges of economic distress in the Westminster area. This 18-month project focused on integrating direct financial support with personalised advisory services, aiming to transition households from financial fragility to stability & independence. Key to this initiative was the adaptive use of technology to facilitate grant distribution & the strategic use of data to track progress & outcomes, ensuring that interventions were both timely & effective.

Demographics and characteristics of the grant recipients

The initiative specifically targeted households within Westminster that were frequently reliant on emergency support services, such as food banks. These households included a diverse demographic encompassing

- out-of-work households with children under 18 living at home
- lone-parent families on low incomes with children under 18 living at home
- people with no recourse to public funds
- individuals or couples under state pension age who have a disability or significant health issues
- full time unpaid carers living in the same household as the person they are caring for
- & others experiencing acute financial crises due to unforeseen circumstances like job loss or illness.
- The project was tailored to address the needs of these groups, focusing on reducing immediate economic pressures & building long-term resilience.



64%

Priority has been given to marginalized communities, including Black and Asian communities, those with insecure immigration status, and vulnerable women affected by domestic violence and abuse.

Demographics and characteristics of the grant recipients

Main reasons mentioned for household's financial hardship

96% said inadequate benefits was driving their hardship **29%** Awaiting benefit decision, or Benefit Sanctions

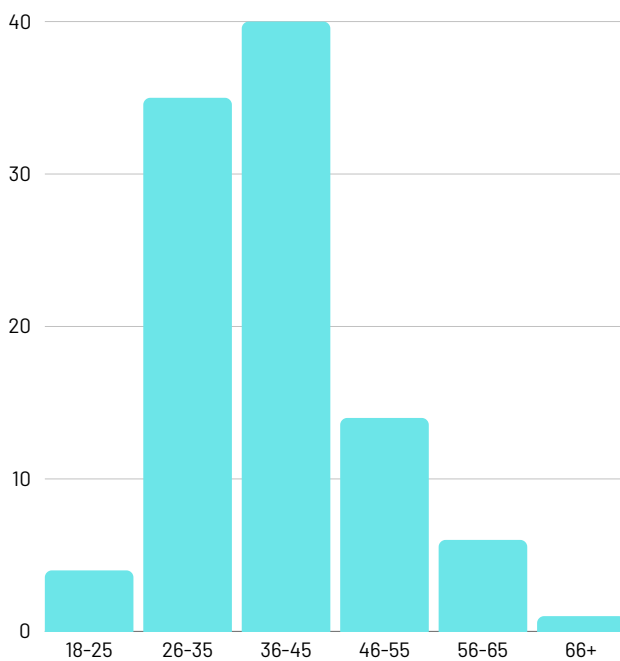
44% Cost of utilities

11% High Debt Repayments

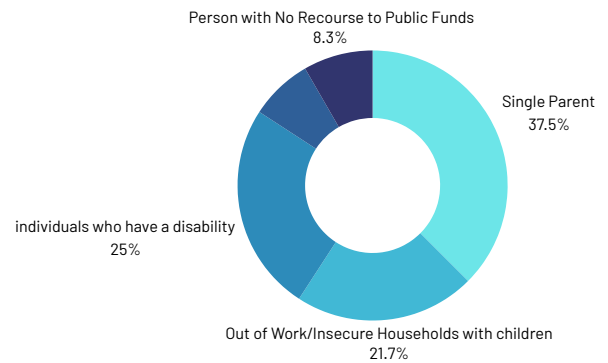
27% High rent which exceeds housing benefit

4% Low paid or insecure work

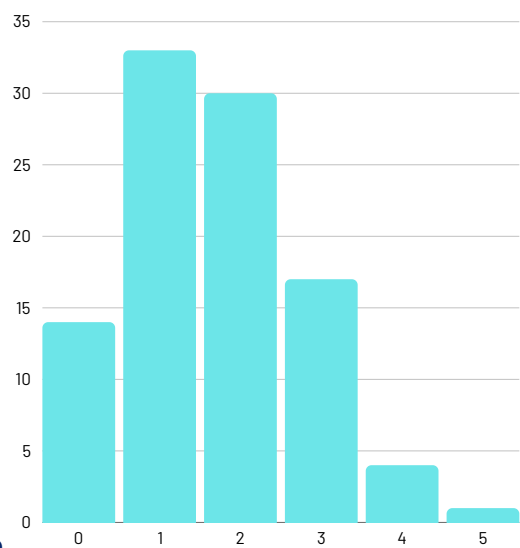
Age



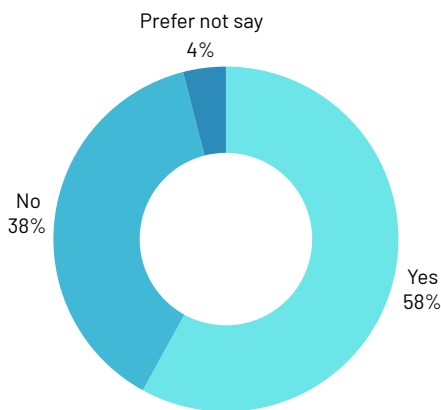
Household Type



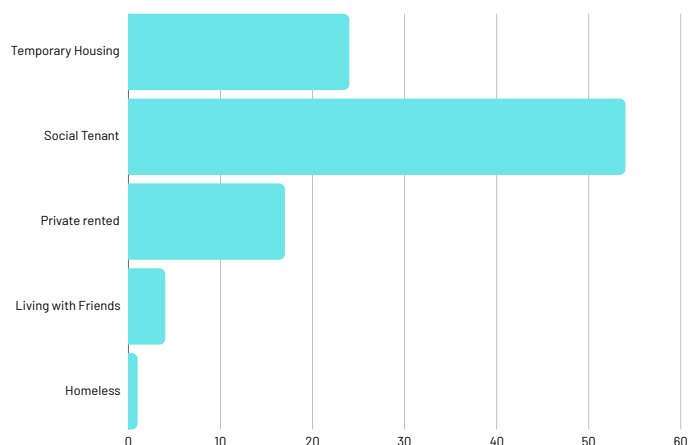
Number of children under 18



Does a member of your household have a disability?




Housing Type



Grant Distribution Methods

The project implemented two distinct methods for distributing crisis response grants, each tailored to accommodate the diverse needs and preferences of the grant recipients:



Lump-Sum Payment

['lʌmp 'sʌm 'pā-mənt]

A monetary sum paid all at once rather than in installments.

- **Lump sum payments**

Directly transferred into the recipients' bank accounts.

- This method ensured that households received immediate access to the entirety of the grant amount, facilitating swift disbursement and addressing urgent financial needs.



cash perks

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- **Structured Weekly/Monthly Payments:**

For sustained financial support, the project implemented structured payments through the 'Cash Perks' system

- This approach mirrored a regular income, helping recipients manage their finances better over time. It encouraged better financial planning & reduced the stress associated with financial instability.

Innovative Administration & Technology Use

Dedicated Welfare Benefits Specialist

- Richard, a welfare benefits specialist with lived experience & legal training, played a crucial role in providing personalised advice & navigating the complexities of the welfare system. His background enabled him to relate closely with clients, fostering trust & openness that enhanced the effectiveness of the support provided.

Cash Perks System:

- The use of the Cash Perks system for weekly and monthly disbursements revolutionized the administration of grants. This technology enabled flexible, secure access to funds, aligning with the modern banking experiences that recipients were accustomed to.
- Furthermore, the Cash Perks system proved invaluable for recipients who were often overdrawn or at risk of having payments to their bank accounts swallowed up by existing debts. By providing an alternative means of accessing their funds, the system ensured that recipients could reliably use the money for essential needs like food and other necessities, without the risk of it being consumed by overdraft fees or prior financial obligations.

Data & Feedback Loop:

- Continuous monitoring and adjustment were facilitated through a robust data management system that tracked recipient outcomes and program efficacy. This feedback loop was vital for adapting strategies in real-time to meet emerging needs effectively.
- The comprehensive data collection enabled the team to identify trends, address challenges promptly, and ensure that resources were allocated efficiently to maximize impact.

Empowering Recipients:

- The initiative not only provided financial aid but also invested heavily in empowering recipients through education and access to resources. This dual approach helped recipients maximize their income through proper benefit claims and budget management, leading to notable improvements in their financial and overall well-being.
- Recipients were equipped with the knowledge and tools to navigate the complex welfare system, ultimately fostering greater self-sufficiency and stability.
- This empowerment was further enhanced by regular workshops, one-on-one financial counseling, and support groups, creating a community of informed and resilient individuals.

52%

Following the grant, 52% of recipients reported feeling more in control of the important aspects of their lives, a significant improvement from 0% before receiving the grant.

Implementation Process

The implementation of the Cash First Impact Initiative was a carefully orchestrated process designed to ensure maximum effectiveness & reach within the Westminster community.

The project was launched in September 2022, following these key steps:

1. Initial Planning & Partnership Formation:

The project commenced with strategic planning sessions between Turn2us & North Paddington Food Bank (NPFB), defining the project's scope, objectives & key deliverables.

2. Funding & Resource Allocation:

Turn2us provided the necessary funding & collaborated with NPFB to allocate resources effectively. This included financial resources for the grants & human resources, such as the hiring of dedicated welfare benefits specialists.

3. Recipient Identification & Outreach:

NPFB used its deep community ties to identify & reach out to potential recipients. This process involved close cooperation with local community leaders & other social support services to ensure that those most in need were aware of & could access the project.

4. Development & Deployment of Distribution Systems:

The project employed a hybrid distribution model. Lump sum payments were administered first to provide immediate relief, followed by the introduction of structured weekly/monthly payments through the innovative Cash Perks system, which allowed for flexible access to funds.

5. Ongoing Support & Monitoring

Continuous support was provided to recipients through regular check-ins, financial advice sessions & workshops focusing on financial literacy & budget management. This phase also included rigorous monitoring & data collection to track the progress & impact of the initiative.

Role of the Partners

- **Turn2us:** As the primary funding body, Turn2us played a critical role in financially backing the project and recruiting a dedicated Welfare Advisor. They also provided technological support and resources for project monitoring, as well as benefits tools, guidance, and policy advocacy to address systemic barriers contributing to financial instability.
- **North Paddington Food Bank (NPFB):** NPFB was pivotal in the strategic direction and operational execution of the project, including implementing the Cash Perks system and developing the welfare advice framework for recipients. They managed direct interactions with recipients, including distributing grants and providing ongoing support. NPFB's deep understanding of the community's needs ensured that the project was appropriately tailored to address specific local challenges.

Challenges and Solutions:

Initial Recipient Reluctance: Some recipients were initially hesitant to accept financial aid due to stigma, mistrust in the project and system, or concerns that cash grants might lead to benefit sanctions or deductions. The idea of receiving such aid seemed too good to be true for some, further fuelling their reluctance.

- **Solution:** To overcome this, NPFB and Turn2us collaborated to organize community engagement events and informational sessions. These sessions provided clear explanations of the benefits and security features of the new system, helping to build trust and acceptance among the community.

Managing Varied Financial Needs: The diverse financial situations and needs of recipients posed a significant challenge in providing uniformly effective support.

- **Solution:** The project adopted a flexible approach by offering various types of financial disbursements, including lump sums and structured payments. Additionally, a dedicated welfare specialist provided personalised advice to help each household maximize the benefits of their specific grant type. This tailored strategy ensured that the unique financial circumstances of each recipient were addressed effectively, allowing for more impactful and meaningful support.

Challenges and Solutions:

Digital Literacy: The implementation of the Cash Perks system required a certain level of digital literacy, which some recipients lacked.

- **Solution:** NPFB facilitated digital literacy workshops and provided one-on-one support to ensure that all recipients could confidently use the new system. Additionally, alternative methods of access were made available through consultation with Cash Perks, including the development of a "No Phone" feature. This feature allowed recipients to access payment codes via email if text messaging was not possible due to issues such as a lost or disconnected phone. These measures ensured inclusivity and ease of use for everyone involved.

Navigating Complex Benefit Systems: Navigating the complex and often rigid systems of public assistance posed significant challenges for beneficiaries.

- **Solution:** Leveraging his expertise in legal and welfare rights, Richard provided crucial advocacy to help recipients navigate these systems and access benefits such as PIP and DLA. His support secured necessary adjustments and entitlements, thereby facilitating smoother access to the support recipients needed.

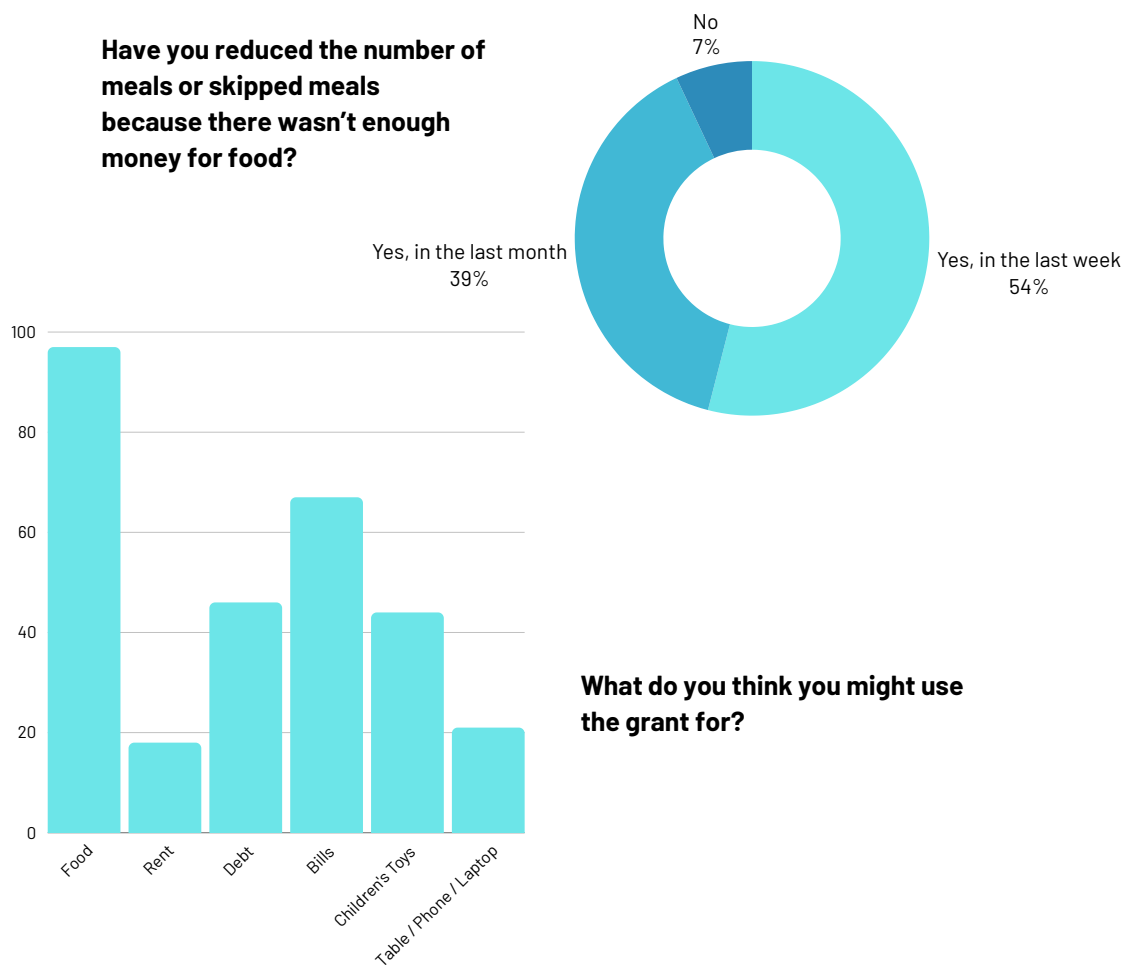
The Implementation of the 'Cash First Initiative' in Westminster exemplifies a successful collaboration between a charitable funding body & a local community organisation, tailored to meet specific local needs while overcoming operational challenges through innovation & adaptability. The partnership between Turn2us & NPFB, underpinned by a shared commitment to enhancing financial stability & empowerment, has set a robust model for future cash first support programmes.

Outcomes & Impact

Summary of Financial Hardships

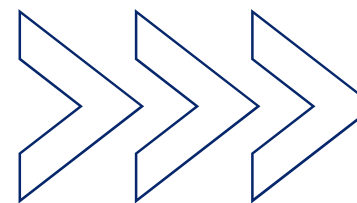
Before Receiving the Grant: Households faced significant financial hardships and had to make considerable cutbacks in various areas:

- **Grocery Shopping:** 94% of families reduced spending on groceries.
- **Electricity/Gas Usage:** 71% cut back on energy consumption.
- **Rent/Mortgage/Accommodation:** 22% of households struggled to afford their housing costs, leading to increased arrears.
- **Home Upkeep:** 58% limited expenses on home maintenance.
- **Childcare Costs:** 31% spent less on childcare.
- **Health Costs:** 32% cut back on health-related expenses.
- **Caring for a Relative/Friend:** 22% reduced financial support for caregiving.
- **Car Journeys/Fuel:** 24% cut spending on car travel and fuel.
- **Public Transport:** 55% reduced public transport expenses.
- **Mobile/Broadband:** 63% cut back on mobile or internet services.
- **Entertainment/Subscriptions:** 43% spent less on entertainment.
- **Gym/Leisure/Family Activities:** 53% cut back on leisure activities.



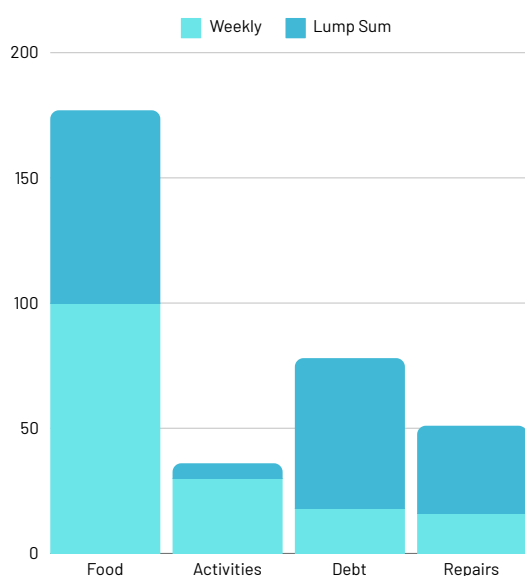
Outcomes & Impact

Impact of the Grant



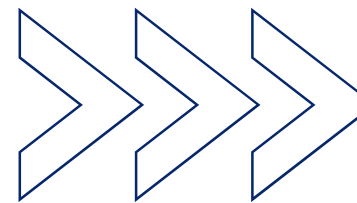
- **Meal Skipping:** One of the most significant impacts of the grant was on meal skipping. Among households receiving regular monthly or weekly payments, 89% reported that they did not skip meals. In stark contrast, only 6% of those who received a lump sum grant avoided skipping meals. This clearly indicates that regular payments had a more substantial and positive effect on ensuring food security.
- **Grocery Shopping:** The grant also led to noticeable improvements in grocery shopping habits. Before receiving the grant, many households had to cut back significantly on grocery spending. However, during the grant period, 68% of weekly payment recipients reported still needing to cut back on groceries, compared to 77% of those who received a lump sum. This represents a 30% improvement in the ability to manage grocery expenses among those on regular payments.
- **Public Transport:** Another area where the grant made a significant impact was in the use of public transport. Before receiving the grant, 55% of households had to cut back on public transport expenses. During the grant period, only 7% of recipients on regular payments reported having to cut back on public transport, demonstrating a significant reduction in transportation-related financial strain.
- **Energy Costs:** Households also saw improvements in managing energy costs. Among those on weekly payments, only 30% had to cut back on energy expenses during the grant period, compared to 71% before receiving the grant. For those receiving lump sum payments, 50% reported still needing to cut back, which is a 20% decrease from their pre-grant situation.
- **Digital Inclusion:** The grant contributed to better digital inclusion. Before receiving the grant, 63% of households had to reduce spending on mobile and broadband services. This figure dropped to 20% among weekly payment recipients during the grant period. Although lump sum recipients also saw some improvement, 44% still reported needing to cut back on digital expenses.
- **Support Feelings:** Overall, 96% of all households who received the grant felt supported throughout the project. This high level of perceived support underscores the effectiveness of the grant in addressing financial hardships.

GRANT USAGE



- **Food and Bills:** 100% of households receiving weekly or monthly payments used the majority of the grant to purchase food, and manage essential. In comparison, 77% of those who received a lump sum used the grant for food and essentials.
- **Children's Activities:** 30% of recipients on regular payments used the grant to support children's activities, such as swimming and after-school clubs, indicating a positive impact on family life and children's well-being.
- **Debt Repayment:** A significant portion of lump sum recipients (60%) used the grant to pay off debts. This shows that lump sum payments were often directed towards resolving larger, immediate financial obligations.
- **Household Repairs:** 35% of lump sum recipients used the grant for household repairs, furniture, and electrical equipment, compared to 16% of weekly payment recipients. This suggests that lump sum payments allowed for more significant one-time expenses.

Outcomes & Impact



The Cash First Impact Initiative demonstrated overall significant results, underscoring its effectiveness in reducing emergency aid dependency among participants:

- **Emergency Aid Dependency:** There was a 74% reduction in emergency aid dependency among recipients who received structured weekly/monthly payments compared to a 11% reduction among those who received a lump sum.
- **Engagement & Financial Stability:** The initiative significantly increased engagement levels, with 79% of participants receiving structured payments demonstrating high engagement with support services, compared to only 11% of those who received lump sum payments. This high engagement is linked to improved outcomes in financial stability & independence.
- **Advice & Support Services:** The intensive support from the welfare benefits advice worker recruited by North Paddington Food Bank was instrumental. This support not only facilitated immediate financial relief but also enabled long-term planning & income maximisation for the families involved.
- **Feedback & Adaptation:** Continuous feedback from participants helped refine the support strategies, ensuring they were effectively meeting the needs of the recipients. This adaptive approach was key in maintaining high engagement levels.
- **Broad Impact:** Beyond individual financial improvements, the project fostered a sense of community & empowerment among participants. The support helped them navigate complex systems & access entitled benefits, leading to improved self-efficacy & reduced reliance on emergency services.
- **Empowering Outcomes:** Many recipients reported not only improved financial stability but also enhanced well-being & confidence in managing their finances & life challenges, demonstrating the comprehensive impact of the project.

The initiative's impact is further illustrated through personal stories & case studies that highlight the transformative effects on recipients' lives. One such case is that of Emily Harris.

Example Case Study: Emily Harris

Emily Harris is a single mother of three children who also cares for two elderly adults with severe arthritis. Recently, Emily underwent major surgery, adding to the weight of her long-standing medical issues. Her recovery prevents her from working, and the challenge of balancing caregiving responsibilities, which takes a toll on her mental well-being. She has daily concerns about affording food and paying energy bills.

Before the grant, Emily received only universal credit and child benefit. However, after essential expenditures, she found herself facing a significant deficit of £293.39 per month.

NPFB AFFORDABILITY ASSESSMENT: EMILY HARRIS

Housing Expense	Amount
Actual rent	£658.52
Rent Top Up (not covered by UCHE or HB)	£224
Electric	£200
Internet	£28
Phone Bill	£58
TV Package	£29
Total Housing Expenses	£539

Transportation Expenses	Amount
Petrol	£100
Car insurance	£125
Road Tax	£35
Oyster card	£40
Total Transportation Expenses	£300

Personal Care	Amount
Toiletries	£15
Haircuts	£20
Home school material	£25
Clothing/Footwear	£60
After School Clubs	£40
Total Personal Care Expenses	£160

Food	Amount
Groceries	£200
Dining Out	£0
Takeaway	£0
Others	£0
Total Food Expenses	£200

Debt Payments	Amount
Credit Cards	£137
Personal Loan	£32
Total Debt Payments	£169

UC Breakdown	Amount
Standard	£368.74
Children	£744.17
Deductions	£55.31
Total UC	£1,057.60

Summary	Amount
Total Income	£1,057.60
Total Savings	£0
Total Expenses	£1,450.99
Disposable Income	- £293.39

ACTION PLAN

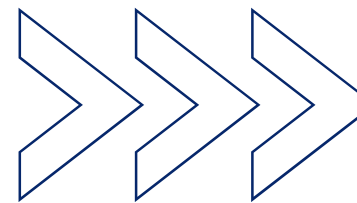
Following a comprehensive affordability assessment, the main issue exacerbating this deficit is the removal of the non-dependant deduction for housing benefit, leading to a £224 monthly shortfall. Emily, who cares for her parents (both receiving high-rate attendance allowance), should not have had this deduction applied.

To address Emily's financial challenges, we outlined the following steps:

- 1. Income Maximisation:** Adjusting her housing benefit to eliminate the £224 monthly deduction.
- 2. Change of Circumstances with Universal Credit:** Registering Emily as a full-time carer for two adults, which would add £371.72 per month and remove a previous £285 sanction from missing a work-focused interview due to hospitalisation.
- 3. Mobility Scheme:** Applying for the mobility scheme, reducing her car costs by £160 per month (insurance and road tax).
- 4. Additional Child Benefit:** Assisting Emily in obtaining an additional child benefit of £63.60 per month.

Successfully implementing these measures has significantly improved Emily's financial situation and quality of life, immediately lifting her out of extreme hardship with a total monthly income increase of £1,104 and a substantial back payment of £4,460.64.

Role of Specialist Welfare Advisor



Description of Role

Richard Conway, the Specialist Welfare Advisor, played a pivotal role in the successful implementation of the Cash First Impact Initiative. His responsibilities encompassed a broad spectrum of activities designed to offer tailored support to the beneficiaries:

- **Personalised Financial Guidance:** Richard provided bespoke financial advice to each beneficiary, assessing individual circumstances to devise specific strategies that addressed unique challenges. This personalised guidance was crucial in helping recipients navigate financial difficulties & improve their overall financial management.
- **Holistic Support Coordination:** Collaborating extensively within the North Paddington Food Bank & with external partners, Richard ensured that the support provided was comprehensive & multidisciplinary, addressing not just financial but also emotional & practical needs of the beneficiaries.

Impact of Advice

Richard's contributions had a profound impact on the financial stability & personal empowerment of the recipients:

- **Enhanced Financial Stability:** Through meticulous assessment & advice, Richard helped beneficiaries maximise their income by accessing untapped benefits, correcting benefit issues & advising on financial management practices.
- **Educational Empowerment:** Richard equipped recipients with essential financial literacy skills, empowering them to make informed financial decisions & manage their resources effectively.
- **Advocacy & System Navigation:** As an advocate, Richard played a crucial role in liaising with government agencies, helping recipients overcome bureaucratic challenges to access the benefits to which they were entitled, thereby ensuring that they received comprehensive support.

Importance of Lived Experience in Financial Support Initiatives:

Incorporating Richard's lived experience of financial insecurity significantly enhances the efficacy & depth of the Cash First Impact Initiative. His personal journey through financial challenges not only imbues the project with authenticity & credibility but also ensures that the advice & support provided are grounded in real-world experiences. This personal connection fosters a deeper resonance with the initiative's beneficiaries, making the program's outreach & messaging more impactful.

Authenticity & Credibility: Richard's own experiences with financial hardship bring a genuine understanding & empathy to his role. This authenticity enhances the credibility of the program, as recipients feel they are receiving advice from someone who truly understands their struggles.

Insight into Systemic Issues: With his first-hand knowledge, Richard can identify the root causes of financial insecurity that are often overlooked by those without similar experiences. His insights are invaluable in shaping a holistic approach that addresses not just the symptoms but the underlying factors of financial insecurity.

Designing Inclusive Solutions: Richard's input ensures that the solutions developed are inclusive & tailored to meet the real, varied needs of the community. His perspective helps prevent the implementation of generic, one-size-fits-all solutions, leading to more effective & responsive support services.

Building Trust: Having advisors like Richard, who may share similar backgrounds with the beneficiaries, significantly enhances trust. This trust is crucial for effective engagement, as it encourages openness & honest communication. Beneficiaries are more likely to seek help & follow advice when they feel understood & respected.

Democratising Knowledge: By involving Richard & other beneficiaries in the conversation around financial solutions, the initiative helps democratise knowledge production. This approach values the expertise of those with lived experience, ensuring that solutions are not imposed from above but developed through a collaborative, bottom-up process that respects & incorporates the insights of those most affected.

79%

The structured approach to financial assistance significantly boosted high engagement levels with Richard, and other support services. This resulted in a notable decrease in long-term dependency on emergency aid, with 79% of participants in the structured payment plan showing sustained reduced reliance, compared to just 11% for those who received lump sum payments and demonstrated low engagement levels.

Recommendations for Future Projects:

The Cash First Impact Initiative has provided crucial insights into effective strategies for financial support & highlighted the importance of addressing systemic barriers that contribute to financial insecurity. This section synthesizes key learnings from the initiative & outlines actionable recommendations for the continuation of this project & the design of future initiatives.

01 Implementing Adaptive Grant-Making Practices:

Future initiatives should include flexible grant-making practices that adapt to the changing needs of beneficiaries, and Digital Literacy Initiatives to fully capitalise on digital tools for financial management, implementing digital literacy programs for all beneficiaries is essential, ensuring equitable access to & effective use of these technologies

02 Policy Advocacy for Systemic Reforms:

We must advocate for policy reforms that address the systemic issues of complex benefits systems, inadequate housing, & employment instability, which have been significant barriers for our beneficiaries.

03 Enhanced Training for Social Workers

There is a critical need to enhance the training of social workers & other front-line staff. Training should focus on navigating complex benefits systems & providing holistic support, ensuring they are well-equipped to assist beneficiaries effectively.

04 Stigma Reduction & Narrative Change:

Efforts should be made to change the negative narrative around benefit claiming through community engagement & public education campaigns, reducing the stigma & encouraging more individuals to seek the help they need (which can be found via the Turn2us Benefits Calculator).

Conclusion

Reflecting on the valuable insights & impactful strategies garnered from the Cash First Impact Initiative, we at North Paddington Food Bank are encouraged by the potential to foster significant change across our community.

The initiative has not only proven the effectiveness of comprehensive support systems & strategic digital integration, but it has also highlighted the importance of targeted advocacy for systemic reforms.

As we contemplate expanding this model to broader areas such as across Westminster, it is crucial to clarify the role of our partner, Turn2us, in these efforts. While we are deeply committed to sharing the successful practices & learnings from our initiative, it's important to note that Turn2us is not in a position to finance the scaling of these efforts throughout the borough. They are eager to support our strategic development & provide guidance, but the financial responsibility for broad implementation will need to be undertaken by local authorities & other stakeholders.

Looking ahead, we are excited to continue collaborating with a variety of partners, including community leaders, policymakers, & like-minded organisations. Our aim is to leverage their expertise & experience to advocate for necessary changes & empower communities to adopt & adapt these proven strategies, using their own resources.

By fostering these clear & supportive partnerships, we believe we can extend the reach & deepen the impact of our efforts to combat financial insecurity. This warm spirit of collaboration & shared commitment will undoubtedly lead to more robust, sustainable solutions that positively affect diverse communities far & wide.

Contact Us

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MORE THAN
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