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# Crisis and Resilience Fund Deliberative Research

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# 1. Executive summary

# Executive summary 1

## Research overview

- Verian was commissioned by DWP to conduct deliberative research on the development of the **Crisis and Resilience Fund (CRF)**. The CRF is a new, reformed discretionary scheme for England, launching from 1 April 2026. It builds on the types of support previously offered through the Household Support Fund (HSF), which is due to end in March 2026, and Discretionary Housing Payments (DHPs). The Fund will be administered by Local Authorities (LAs).
- The overall objectives for the research were to **explore how potential CRF recipients felt about the CRF and how it could effectively provide timely and accessible crisis support**. It also sought to understand how the CRF could most effectively refer and support people to access and engage with activities that build financial resilience.
- Verian conducted **6 deliberative workshops** via Zoom with a total of 36 participants in September and October 2025. 40 participants were recruited for this research and there were 4 dropouts.
- Workshops with parents and carers were 2.5 hours long. Workshops with those of working age without children and those over 65 were 2 hours long.

# Executive summary 2

## Current support options

- Participants were asked to complete a short 'pre-task' in the week leading up to workshops which contained four questions relating to what a difficult financial situation looked like for them, and what support they would seek if they were in financial difficulty.
- Participants found the **task relevant to their past and current experiences of financial hardship** and it brought about feelings of frustration about the current support options available to participants.
- Participants cited a wide range of support options they have accessed in the past, both short and long term, that fell into four categories. These were **informal support, independent formal support, government support and direct financial support.**
- The role of informal networks, such as **family and friends, was key for nearly all participants.**
- Some participants felt eligibility criteria for government support was not always clear, especially for the Household Support Fund.
- Current support worked well when it was delivered by **qualified and empathetic staff, and had efficient administrative processes.**
- Challenges with current support included **accessibility and long wait times.**

# Executive summary 3

## Exploring options for the CRF

- Verian shared high-level information on the CRF, provided by the DWP policy team, with participants. Verian also tested terms such as ‘crisis’ and ‘financial resilience’ with participants.
- Participants were **positive about the idea of the CRF**. They felt it could address existing gaps in support and generally supported the idea of helping people build financial resilience to tackle causes of financial crises.
- Those with experience of the HSF highlighted issues that the CRF could hopefully improve, such as inconsistency in delivery between LAs and providing support that doesn’t always meet actual need.
- Concerns about the CRF related to **low trust in LAs to deliver the Fund effectively, a lack of clarity in how the CRF would be different to the HSF, and concerns about budget**.
- Some participants felt the term ‘crisis’ was too strong but generally supported the term ‘financial resilience’.
- Participants **generally supported the idea of having financial resilience activities** (such as help with budgeting) as a condition of receiving immediate financial support through the CRF.

## Co-designing the ideal offer

- Participants were shown several personas and asked prompts to support them to think about how well the CRF could support this person, what type of help that individual might need and what barriers they might face in accessing that help.
- Participants discussed key barriers for each persona which included **lack awareness of the CRF and how to access it**. They recognised that a range of short-term help was needed for each example, including travel passes, vouchers for groceries, and support to cover bills.
- Following the personas activity, participants were then asked to imagine they were responsible for creating a guidance for LAs around how to run the Fund. They were asked to develop a list of the key principles they would want to share with local authorities to shape how they go about it.

# Executive summary 5

## **Co-designing the ideal offer – key principles**

- Participants' key principles for the success of the CRF were broadly consistent across all groups and were:
  - good awareness and promotion of the Fund
  - balancing flexibility with a consistent approach to delivery
  - long-term funding
  - simple and quick access to support
  - not having strict eligibility criteria but be based on individual need
  - tailored support to meet individual need – both immediate (crisis support) and longer-term (resilience building activities).
  - evaluation of the Fund in its early delivery to help with informing the effectiveness of intended outcomes.
- Key learnings for LAs also emerged from the research and reflect the above key principles.

## 2. Research methodology

# Policy context

Verian was commissioned by DWP to conduct research on the development of the **Crisis and Resilience Fund (CRF)**, feeding into the wider co-design work driven by DWP.

The CRF is a new, reformed discretionary scheme for England, launching from 1 April 2026. It builds on the types of support previously offered through the Household Support Fund (HSF), which is due to end in March 2026, and brings together key funding streams - including Discretionary Housing Payments - into a single, streamlined offer. The Fund will be administered by LAs.

Councils will be able to use the CRF in two ways:

- **Immediate support:** To provide immediate support for people facing a financial emergency. This could be in the form of cash or vouchers for specific costs e.g. food, heating or utility bills. It could also be used to provide replacements for urgent white goods e.g. washing machine, fridge.
- **Preventative support:** The CRF hopes to give people in financial crisis access to wider support that helps them to avoid experiencing financial difficulties in future. This could be support or advice for things such as budgeting, managing debt and housing. It should also help local support providers to work better together.

# Research objectives



The overall objectives for the research were:

- To explore how the CRF can effectively provide timely and accessible financial crisis support, and refer and support people to access and engage with activities that build financial resilience.
- To explore how CRF can design financial resilience-building activities in a way that genuinely achieves intended outcomes.

DWP define 'financial resilience' as helping individuals and communities move from short-term crisis support to longer-term financial stability. It includes:

- **Improving financial resilience:** reducing debt, increasing income, minimising material deprivation, accessible advice services, and reducing reliance on emergency food.
- **Bolstering community support:** strong referral pathways, and local infrastructure that enables early intervention
- **Enabling wraparound support:** ensuring people can access wider support, including budgeting, housing, and employment support.
- **Supporting local flexibility:** allowing authorities to tailor resilience-building activities to local needs.

# Research questions

There were several questions that guided this research. These fit into three categories:

## Crisis support

- What barriers exist to accessing current support?
- Where would people look if they needed help?
- What kinds of support do people prefer?
- Should some form of evidence be required to apply for support?

## Financial resilience activities

- Would people engage with financial resilience activities if it were a condition to receiving crisis support?
- What activities do people find helpful in building their financial resilience?
- How do we ensure people buy into resilience building activities and see their value?

## Communication

- What is the best way to explain the support available through the CRF?
- How do we make the communication about the CRF clear and accessible?

## **Verian conducted six deliberative workshops via Zoom with a total of 36 participants in September and October 2025.**

- 40 participants were recruited for this research and there were four dropouts.
- Workshops with parents and carers were two and a half hours long and had a target of ten participants per group. This was to give sufficient time for participants to share their views and experiences, engage with stimulus materials and work together on co-design.
- Smaller groups (five participants) lasting two hours were convened for those of working age who do not have children, in order to split this cohort into two narrower age bands (25-40 and 41-64). Similarly, groups of five were convened for participants over 65, lasting two hours.
- Participants were asked to fill out a short form as a “pre-task” in the week leading up to their workshop. This included four questions that participants completed and returned to the research team ahead of their workshop. Researchers reviewed these responses ahead of each workshop.



The workshops incorporated elements of deliberation (introducing new information about the scope of the fund) and co-design (exploring the ideal from participants' own perspectives) to test initial views of the CRF. The workshops also used personas as a springboard for co-creation.

Deliberative methods are commonly described as a hybrid between consultation and research. They aim to involve the public in decision-making in a meaningful way. While in some ways similar to qualitative research methods such as focus groups, they provide an opportunity for participants to find out more about a topic, consider relevant evidence and discuss this evidence with other participants before presenting their view .

Please note this research is designed to explore participants' initial views of the new CRF. The data reported in this document have not been designed to provide statistically representative analysis for the population as a whole.

# Recruitment

Primary criteria for recruitment were:

- **Family type:** single parent (working age 20-64); in a couple with children (working age 20-64); working age with no children; aged 65+
- **Number of children:** one child; two children; three or more children
- **Working status:** working (part-time or full-time); not working
- **Experience of previous LA financial support:** Such as the Household Support Fund (HSF) and Discretionary Housing Payments (DHPs)
- **Location:** those who lived in rural and urban areas

As part of the screening process, the Material Deprivation questions were used to screen for those experiencing different levels of material poverty. Participants were recruited if they lacked 4+ items on the list because they could not afford them. More information and a full list of the Material Deprivation Indicator questions and what groups they were asked to is in Appendix 2.2 of the technical report.

# Breakdown of workshops

	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Total
Type	Single parent (working age)	In a couple with children (working age)	Aged 25-40 No children	Aged 41-64 No children	Aged 65+	Aged 65+	-
Target	10	10	5	5	5	5	40
Achieved	7	10	5	4	5	5	36
Length	2.5 hrs	2.5 hrs	2 hrs	2hrs	2hrs	2 hrs	-

## **3. Current support options**

# Section 3 overview

Participants were asked to fill out a short form as a “pre-task” in the week leading up to their workshop. This included four questions that participants completed and returned to the research team ahead of their workshop. Researchers reviewed these responses ahead of each workshop.

The task was designed to enable participants to reflect on existing support they may have used when they were in financial crisis such as financial support, foodbanks, or help with utility bills. Participants were asked how well this worked and what the gaps were. This acted as a warmup to what worked well and what worked less well when thinking about what current support is available. It also raised some useful starting points for discussion around CRF design.

# Participants found the pre-task relevant to their past and current experiences of financial hardship

## Pre-task questions:

1. What might a difficult financial situation look like for you and your household?
2. If you were in financial difficulty and facing an urgent crisis, where would you go to for help?
3. What kind of help would you want from your local authority/council if you were struggling with money problems?
4. If you wanted advice or support to feel more secure with money in the future, where would you go?

- Participants acknowledged that times were currently difficult and that they were generally struggling financially, making the questions easy to relate to and answer.
- **Each group had experienced some kind of unexpected financial hardship** in the past, such as a car breaking down, an unexpected high gas bill, or loss of income due to illness. The thought of these situations arising created worry and anxiety for participants.

**“You can quite quickly find your circumstances changing completely overnight and although the CAB [Citizens Advice] is good they’re fairly sparse now (...) you’re limited in where you can go and the questions reminded me of that (...) [banks, financial services] they’re not necessarily set up to help people sort out their problems.”**

Aged 65+

# Completing the pre-task brought about feelings of frustration about the current support options available to participants

Participants discussed difficulties related to the poor overall visibility of what was available and consequently how little help they felt there was. This led some participants to look for **solutions they perceived were easier** but had more longer-term impacts.



For example, one participant described how they were let go from their job in IT. They did not know where to go for help or who to ask but also felt they did not have the time needed to seek support when they had immediate bills to pay. As a result, they took a job in a warehouse for less income just to pay their rent and bills. This has meant they are now struggling more in the long term with less income.

Participants also described the **difficulties surrounding eligibility** in accessing support, often feeling that current support options they were aware of **were not available to them**.

**“There's a big chunk of people [who don't qualify for support] that are in this place where they can't get any additional help it just feels really unfair, you're damned if you do, you're damned if you don't”**

Two parent household

# Participants cited a wide range of support options, both short and long term, that fall into four categories

## Informal support networks



Family members, youth centres, churches (or other religious community spaces), or local charities and foodbanks. These were viewed as flexible forms of support; not only did they provide short term support i.e. family covering a one-time urgent bill, but also longer term, such as wellbeing support in community spaces.

## Independent formal support



Such as Citizens Advice, StepChange, KMAC, Age UK, and Job Centres\*. These were often viewed as a helpful bridge to accessing government support. Similarly to informal support networks, these sources offered a mixture of both short-term support, such as signposting, or longer-term such as job application advice and follow ups.

## Government support



Short-term support such as white goods (among which the Housing Support Fund and Discretionary Housing Payments were spontaneously mentioned). Longer term support such as childcare support, Universal Credit, PIP, and other benefits also stated as essential forms of support coming from government.

## Direct financial support



Using Cash Converters, credit cards, overdrafts or accessing loans through the bank was a form of immediate short-term support participants felt was a means of being self sufficient in order to afford essential costs.

\* Though Job Centres are government support, participants saw these as independent to other government support such as the Housing Support Fund.

# There was some differences between groups in the types of support options they were aware of, or had used in the past



StepChange and Citizens Advice tended to be cited more often **by those with children and those over 65**. Those over 65 also referenced specific age-related organisations such as Age UK.

**“They’ve [Citizens Advice] been pretty good - very knowledgeable very helpful very non judgemental.”**

Aged 65+



Those of **working age with no children tended to rely more on family** and informal networks. They reported finding it hard to understand what government support or independent formal support they were eligible for.

**“Whenever I’ve looked into what’s available on government websites I sometimes find it’s quite tricky or difficult to navigate or find the right advice.”**

Working age, without children

# The role of informal networks, such as family and friends, was key for nearly all participants



Participants across all groups discussed how they generally felt **less stigma and pressure when they looked for help through informal support networks**, particularly family. This was especially the case for men, who seemed to struggle more with asking for help in formal settings. They also felt asking friends and family was easier as they could provide quick access to financial support, often with less pressure to pay back immediately.

However, there were **some differences among groups** here as some participants were less likely to reach out to family and friends as **they did not want to feel indebted** to those around them. This was particularly the case with groups over 65.

**"You do have to pay it back but it [isn't] as desperate and [in] the timescale you know it's a manageable amount of time to pay it back."**

Two parent household

**"I feel like with my family it's just easier - I won't get turned down, with the benefits system (...) it feels like you have to beg for it (...) you don't have to wait around for days and days to get it."**

Working age without children

# Informal support networks such as foodbanks and church groups worked well by providing direct and quick support



Participants in two parent households discussed how foodbanks had been an essential source of support for them. They found foodbanks **easy to use, mostly accessible, and appreciated that access did not require filling out lots of applications.**



A small number of participants across groups shared how their **community groups, mosques, and churches** worked well in providing direct and immediate support such as help with providing baby clothes, vouchers for groceries and advice on local organisations they could reach out to for other help.

**“The community network is very, very strong so you usually find yourself in groups of people who are able to signpost you in terms of getting what you need (...) it’s easier for you to find help for when you most need it.”**

Two parent household

# Quick and efficient access routes to government and formal support is particularly important for meeting more urgent need

## What worked well

- ✓ **Quick, simple, and efficient admin processes to access support**  
*For loans and financial support specifically, quick and simple admin processes were seen as a significant advantage as this usually involved a more urgent need of support (i.e., being able to pay rent).*
- ✓ **Face-to-face support** *Related to efficient processes, participants appreciated the ability to speak to someone and access support in person.*
- ✓ **Good awareness or accessible information**  
*Being signposted to the relevant information was seen as very helpful, as this information was not always easy to find.*

All groups cited quick and efficient access routes as working well, though those over 65 tended to discuss this more, particularly in relation to receiving debt support.

**"I was in debt so approached Stepchange and they were absolutely brilliant. I filled in a form and told them what my bills and expenses were, and they told me how much they would be taking out my bank account."**

Aged 65+

Those over 65 tended to discuss the benefits of face-to-face support, such as at Citizens Advice.

# Main issues with current support included accessibility and long wait times

## What worked less well

### × **Accessibility issues due to administrative burden or barriers with technology**

*Participants struggled with complicated and time-consuming administrative processes often involved in applying for financial support. Other accessibility issues included the digitalisation of processes. Access to a computer, phone, and stable Wi-Fi were all considered necessary to complete application forms. This was a particular challenge for those living in rural areas or of an older age group.*

### × **Long wait times before support was given or granted**

*Receiving financial support was often time sensitive, yet the waiting time for accessing support funds was often long making it redundant. The wait before receiving key benefits such as UC was reported to be around 6 weeks, and for those that had used DHP or HSF, it was mentioned that it took considerable time to get approved for any form of funding.*

Both were prevalent across all groups where participants had sought government or independent formal support

**“I don’t drive and I have physical injuries that prevent me from walking long distances (...) but they will not provide any help with getting there and they also won’t talk to you on the phone.”**

Working age without children

**“It’s quite the process to go through if you’re not good with computers or emails“**

Single parent household

**“If you’re not able to use the computer or fill forms out because everything is now online...the reality of it is you still have to sit on the phone for an hour and book an appointment etc.”**

Single parent household

# Other challenges included barriers related to difficulty finding the right information and negative experiences with staff

## What works less well

### ✘ Lack of publicly available information

*Participants found that information about support available and how to access it was generally quite obscure and required a lot of research. Most were given useful information through word of mouth from others in similar situations. They felt that there was a lack of transparency on what they were eligible to claim.*

### ✘ Poor staff experience

*Lack of empathy from staff was described as a “massive issue”. Participants felt staff were often dismissive of their circumstances as well as being often unable to point them to the right support services.*

This was prevalent across all groups where participants had sought government or independent formal support

**“But also, just knowing where to start (...) whenever I've looked into what's available on government websites, I sometimes find its quite tricky or difficult to navigate or find the right advice.”**

Working age with no children

**“There needs to be something a bit more personal about somebody who's in crisis - because it's not black and white. At the job centre everything is black and white, it's this or it's that but life doesn't follow rule books.”**

Single parent household

Single parents tended to report poor staff experience more than other groups

# Some participants shared experiences of receiving inconsistent advice when accessing support, and barriers to eligibility

## What works less well

### × Eligibility barriers

*Participants complained about not being considered eligible for funds or support services because of an overly strict and inflexible eligibility criteria. They felt that there should be flexibility for exceptions and acknowledgement of the fact that you don't need to be on benefits to be struggling financially.*

### × Inconsistent advice

*Participants reported inconsistencies in the way they were required to submit documentation, or what they were told regarding their eligibility for various supports. Their experiences varied and depended heavily on the individual staff they were assigned. They also felt outcomes could depend on the language/terminology they used in applications, which as a result put those with more experience of accessing support, or those with better literacy skills, at an advantage*

**“What I don't like is that it does really depend who your worker is.”**

Single parent household

**“How you word the forms makes a difference and it shouldn't be like that.”**

Two parent household

**Participants also recognised that immediate solutions such as credit cards and cash converters did not help their financial situations in the long term and often could lead to debt.**

# Those without children, and those who were not in receipt of benefits, also felt there was a gap in support for them

## Support for those without children

Participants without children felt that there **was less support that was available to them due to not having dependents**, despite also struggling or experiencing financial crises. They felt their access to support would improve if there was specific options available to them.

**“Obviously quite rightly so those with dependents like children get more help it seems sometimes but then those who are single or living in shared housing, it’s harder to get anything for themselves.”**

Working age without children

## Support for those not receiving benefits

Participants who were not currently accessing benefits felt that many types of government and independent formal support was not available to them. They felt **support for financial crisis should not be means tested**.

**“It’s all based around what benefits are you already getting, it’s all means-tested but I think that’s the trouble. I think what we need is something that’s not necessarily means tested.”**

Working age without children

## 4. Exploring options for the CRF

# Section 4 overview

Moderators shared some high-level information on the plan for the CRF with participants. This was provided by the DWP CRF policy team and outlined some of the current thinking that is shaping how the Fund could be delivered. The aim was not to test the concept but instead focus on gathering views on what the Fund could involve.

Participants were also provided with information around the context for why a new Fund was being designed including how it would differ from the HSF for example by having a more longer-term focus on resilience building as well as immediate crisis support.

Verian tested several terms and phrases with participants to gather views on how the CRF may be understood and interpreted. This included exploring views on what they understood by 'crisis' and what 'financial resilience' meant to them.

# Participants were positive about the idea of the CRF, but they also had some immediate questions

Both the immediate support - 'putting out the fire' - and the longer-term resilience building activities were appealing to participants across all groups

## Participants thought the CRF was a good idea:

- They hoped it could fill some existing support gaps by helping people who might not be eligible for other support (such as budgeting loans).
- They generally supported the idea of helping people build financial resilience to tackle root causes.
- Linking together local organisations and improving referral mechanisms was also seen as a positive development.
- Having one pot to apply for rather than multiple pots could make the system simpler to understand and navigate.

**“It sounds good, but then the last one they had during Covid sounded good as well but in reality, it still seemed to be the same people who couldn't get that support when they needed it.”**

Two parent household

## Key questions from participants

1. Who is this for? Will eligibility be based on immediate need, household circumstances, or both?
2. How will decisions be made about who receives support?
3. How big is the pot? Will it run out before the end of each year?
4. How will the Local Authority manage this fund and work with external organisations effectively?

**“If you have an umbrella and a process to follow under that umbrella (...) then it would eliminate a lot of that hustle and bustle of trying to find different things.”**

Two parent household

# Those with experience of the HSF highlighted issues that the CRF could hopefully address

## 1. Differences between areas in terms of process and eligibility

Some participants who had accessed the HSF in the past discussed how they experienced different application processes and requirements for eligibility between different LAs as well as within the same LA but in different years. They hoped the CRF would offer a more uniform approach to accessing support and streamline the application process.

**“It all sounds good in theory but who will set the criteria because if it’s individual councils setting the criteria then it’ll be completely different across the country.”**

Aged 65+

## 2. The fund running out of money after a few months

Participants discussed how in their experience of accessing the HSF, there was often a ‘mad rush’ to apply at the start of the year before funds ran out. They hoped the CRF could offer support throughout the year, but acknowledged this would be dependent on who was eligible to access the Fund.

# They also hoped it would address issues related to receiving a different type of support to what they felt they needed

## 3. Inflexible support options

A small number of participants described times where they were offered food vouchers when they needed support with household bills or appliances. Others recalled receiving food parcels when they would have preferred a voucher for a supermarket to better suit what they needed to buy. They felt the CRF would be effective if it made sure to cater to actual need.



For example, one participant (single parent household) had accessed the Household Support Fund twice in the past and through two different LAs due to moving homes. On the first instance, they had received a £350 online Tesco voucher. The second time, the participant found there were no direct vouchers or payments to help with food costs available to them unless they had been referred the LA by a local organisation. Instead, they received a food parcel which although useful, was not the support they felt they needed at the time.

**“[I’m concerned] that there’s just one option and that’s for everyone...when there are many things that need covering in a crisis.”**

Single parent household

# Following positive initial reactions, many shared concerns which highlighted low levels of trust in LAs and their ability to deliver



## **Low trust in Local Authorities ability to deliver the CRF:**

Participants had doubts about the ability of LAs to effectively deliver the CRF with their current staff. They were also concerned that the Fund could be used for other purposes by LAs that were struggling financially. These views were particularly expressed by those of working age without children. Part of this concern was about delivery costs, both for LAs and delivery partners. Participants felt it would be costly to manage and deliver the Fund and had questions about whether there would be additional funding to address this or whether delivery costs would come from the CRF itself. This was particularly the case among single parent households.

**“I think it’s going to be too much for the council to take on unless they can train people with real knowledge, but I think that would take a while – it’s too wide.”**

Working age without children

**“It would be interesting to see if the councils use a portion of the fund for administration alone.”**

Aged 65+

# Participants were also worried about potential inconsistencies in how the CRF would be delivered and some were unclear on how it will differ from the HSF



## **LA involvement will mean it is inconsistent between areas:**

There were concerns across groups that allowing for local needs will lead to fundamental differences in terms of who gets support, how much and how. Particularly, participants were worried about how LAs would make decisions related to eligibility and how this may differ across LAs, as they experienced with the Household Support Fund.

**“What will be their priority - people with children? People who are homeless? People who have just arrived to the country?”**

Two parent household



## **Lack of clarity in how CRF would be different to the HSF:**

Some participants across groups felt that the description of the CRF felt very similar to how the HSF functions and therefore did not feel it would add any new value.

**“I would say that’s the same as what they’ve promised already so I don’t see how that’s going to be any different.”**

Aged 65+

**“It just sounds like they're renaming it to be honest.”**

Single parent household

# Some participants had concerns about how LAs would manage CRF budgets



## **Budget concerns:**

There was a perception that budgets for the CRF won't be big enough to deliver support to cover all types of need and all groups who may experience financial crisis and require support. Other participants were worried about the knock-on effects of bringing multiple sources of funding together as this may limit their opportunities to access different sources of financial support.

**“First thing that comes to mind is that it will be easy to get at the start of the year versus the end of the year.”**

Single parent household

**“Let's say you've applied for four and you got two at least that's two - if now it's all into one pot and you don't get it then that's it.”**

Single parent household

# There were mixed views on the use of the word 'crisis' with some participants across groups feeling it was too strong

It should be noted that views on language were only discussed when prompted - there were no spontaneous objections to the name of the Fund.



## Participants had a negative or neutral view on use of the word 'crisis' for the fund:

- Some described it as too 'punchy', 'strong' or generally too emotive to use.
- For some, particularly men, it was not appropriate or descriptive of the fund. Some commented that none of the potential uses discussed, such as replacing white goods or paying a utility bill, would fit their definition of a 'crisis'. As a result, they may not think of the Fund as being an option for support in those types of situations.
- Participants agreed that the definition of a crisis is subjective and that this could lead to confusion about who and what the fund is for.
- Some participants felt that what was being offered was urgent help and preventative support. They felt the word 'crisis', and more broadly the 'Crisis and Resilience Fund', did not effectively capture the two distinct elements of the Fund.

**"...different interpretations of what a crisis is (...) crisis is a very aggressive word and in this context which is around supporting I don't know if it's the right word to use."**

Single parent household

**"There's two distinct things isn't there – there's helping someone out of an immediate crisis and there's the more positive proactive preventative side of things (...) the crisis word is talking about the here and now they need something that bridges the gap between the two."**

Single parent household

# Participants shared alternative suggestions for the name of the CRF which they felt had less focus on individual responsibility

As well as viewing the term 'crisis' as too strong or emotive, some participants across groups also felt that it suggested those who accessed the Fund were in fact responsible for the financial crisis they found themselves in. They felt this had the potential to disregard wider structural factors such as the rising cost of living.

**"It makes it look like something awful has happened that shouldn't have happened or that somebody was unprepared for something they should have expected – what's really happened is they aren't being supported in the first place."**

Single parent household

## **Suggested alternatives included:**

- **Financial Emergency**
- **Financial Hardship**
- **Financial Support**
- **Financial Independence Fund**

## **Possible Implications**

1. Use of 'crisis' could lead to self-exclusion by some who need support.
2. Including 'financial' to the name could help to clarify what the fund is for.
3. Use of 'crisis' could be a useful way of getting potential claimants to consider other options.

# Participants were generally positive about use of the word 'resilience'

These views were only discussed when prompted, but there were few objections to this word.

## Participants had a positive or neutral view on use of the word 'resilience' for the fund:



- There was a more consistently shared understanding about what resilience means, although it was noted that those with low literacy levels may not understand it.
- Participants felt that 'resilience' was a good way of describing prevention activities provided by the fund.
- Overall, there was support for focusing on how to help people avoid financial crises in future – that this should be considered when offering support.

**“There’s a lot of people who are not literate - maybe they could change that to a slogan where some people can understand...resilience means you’re on your way and able to face what is happening but when you’re in an emergency you’re not in that place.”**

Two parent household

**“There’s the more positive proactive and preventative side of things - the ‘building financial resilience’ addresses this ‘let’s prevent this from happening in the future again.’”**

Working age without children

# For all groups, being financially resilient meant being able to deal with unexpected costs, having access to support and a sufficient income



## **Unexpected costs:**

Participants across groups agreed that financial resilience meant having some savings to help with unexpected costs such as a car or washing machine breaking down, or short-term unemployment.



## **Access to support:**

Being able to reach out to friends and family was a key element of financial resilience across groups. Participants also felt that being eligible for government support was important in supporting resilience.



## **Sufficient income to cover higher living costs:**

Many participants felt it was very difficult to be financially resilient on a lower income due to the rising costs of living. They felt that to be able to save money and cope with unexpected costs, you needed to have a high income.

**“You can cover those emergency costs (...) like your washing machine breaks (...) or it covers your wages for 2 weeks if you're off ill.”**

Single parent household

**“I don't understand how you can become financially resilient if they don't put the food prices, transport costs, utilities down (...) if they're not going to reduce any of that it's very difficult to save money for a safety net.”**

Aged 65+

# Overall participants were positive about the principle of helping people address the root causes of financial crises

## Participants agreed with the principle of addressing root causes of crises.



- Helping people to avoid future crises was seen as vital and existing support seen as lacking in this area.
- Agreement that some people lack the skills, knowledge or the opportunity to build resilience – some crises can be avoided by changes to behaviour.
- Some participants said they would personally welcome access to support that helped them to build financial resilience, especially budgeting help and checking benefits eligibility.

**“It is person-centred that’s what I quite like about this because if it’s government or centrally run – the employees won’t really know about certain things, but I think the council would be better at running it.”**

Working age without children

**“Financial skills – we’re not really taught anything in this country about money...having financial skills can definitely make a massive difference to your resilience...I learnt too late so that makes the resilient part more difficult.”**

Two parent household

**Overall, there was support for making resilience building activities a condition for receiving support, as long as it is delivered in the right way.**

Participants across groups liked the idea of resilience-building activities helping them in the long-run, as well as receiving short term financial support. They felt this would give them more autonomy over their futures.

**“I want to build my own financial resilience.”**

Working age without children

# Participants would like help with budgeting, saving, understanding what benefits they are eligible for, and finding work

## Key types of support:

1. Budgeting support and help with managing outgoings.
2. Ensure they are claiming everything they are eligible for.
3. Encourage savings among those with capacity to do this.
4. Help with finding suitable work (for those not eligible for JCP support).
5. Ensure people are accessing mental health support.

Particularly for those who didn't learn this at school

Across groups, though more common among those without children

Guidance and advice on best savings accounts and related risk

Especially for those over 65 who found this very hard

Recognition that mental health plays a big role in financial habits

# While participants were positive about offering activities that address root causes of financial crises, they had concerns about how these activities would be delivered

Most concerns were based on previous experiences of seeking support, including at Job Centres.

## Key concerns

1. That support will be delivered in a judgmental or condescending way.
2. That activities offered will not address actual needs of individuals.
3. Referrals will be hard to navigate.
4. That those in rural areas or people who are digitally excluded will not be able to access support.
5. That this is extremely ambitious and will be hard to deliver.

## Key questions

1. Who will deliver these activities?
2. Who decides what support is needed?
3. How much will this cost?
4. Will people have options for how and where to access support?
5. Will impact be evaluated?

**“I might feel like I am being told off...I'd worry about them coming across as patronising and that would put me off.”**

Two parent household

**“It sounds good in principle but to me it doesn't seem very clear...I think it can be wishy-washy.”**

Working age without children

## **5.1. Co-designing the ideal offer: Insights from personas**

# Section 5 overview

Participants were engaged in activities to help them to co-design how the CRF could work. The first activity involved reviewing a series of fictional 'personas' that were developed to help participants to think about how the CRF could support people in different circumstances.

Two or three personas were shown to participants in each workshop. Participants were shown a persona that was relevant to their group e.g. a single parent or a pensioner, to highlight a relatable situation, as well as being shown at least one other persona of an individual in a different life situation. Participants were asked a series of prompts to support them to think about how well the CRF could support this person, what type of help that individual might need and what barriers they might face in accessing that help.

Following this activity, and reflecting on the discussion as a whole, participants were then asked to imagine they were responsible for creating the guidance for LAs around how to run the fund. They were asked to develop a list of key principles they would want to share with LAs to shape how they go about it.

# Persona 1 - Sarah: 42, married, three children, not working



Sarah is married and has three children aged, 11, 15 and 17. Her husband works full-time, and she was working part-time up until she became ill 3 months ago.

She hasn't been able to work since her illness and has had increased costs due to having to travel to medical appointments.

Her and her husband are worried about how they will cope longer term but also how they will pay for the essentials as they've now spent all the savings they had covering bills.



## Is the CRF for Sarah?

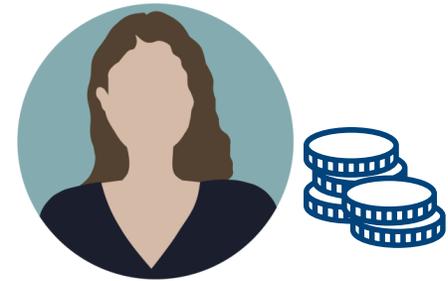
There were mixed views on whether Sarah is in crisis and in need of financial support right now. Participants agreed that she needs preventative support in case her circumstances worsen. This could include advice to understand what benefits she could be entitled to.

Although the CRF could help with this, some felt there were other options for this type of support for example, via charities.

**“Sarah will need lots of care - she has a long term illness - that will also affect the ability of the husband to work full time and also juggle it with childcare needs so generally it will affect the family income - there are multiple needs in this family.”**

Two parent household

# Persona 1 – Sarah



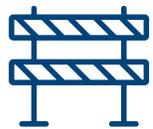
## What short term help does she need?

- Money or free travel passes to help cover travel costs for health appointments
- Food bank referral or food vouchers to help reduce outgoings short term

## What long term help does she need?



- Budgeting support/financial advice on how to reduce outgoings
- Benefits eligibility check and support if the illness becomes longer term
- Possibly carer support to help manage at home
- Possibly support with returning to work if appropriate in the future



## What barriers might she face?

- Lack of awareness of the CRF or how to access it
- Feeling that it isn't for people like her in a family where both parents were working
- The stress and anxiety of her situation might prevent her from feeling able to seek help

**“Just because her washing machine hasn't blow up doesn't mean she doesn't need support before she gets to that point.”**

Working age  
without children

**“Just not knowing about it - there isn't a list of benefits and who should apply for it in front of everybody's face.”**

Aged 65+

# Persona 2 - Samir: 28, lives alone, in work, on long-term sick leave



Samir was working full-time in IT support but is currently on long-term sick leave due to mental health issues he has been struggling with for a couple of years. He lives alone in a rented flat.

He previously managed to keep on top of his bills but when his mental health got worse, he stopped opening letters and failed to pay his bills. He has relied on credit cards to pay for essentials since his income reduced while on sick leave. He has several thousand pounds worth of debt and has failed to pay his energy bills so now risks being disconnected.



## Is the CRF for Samir?

Participants agreed that Samir is in a financial crisis which should make him eligible for support from the CRF.

He would benefit from both the short term and long-term support that the CRF offers.

**“He needs somebody to pay the energy bill. So to make sure they're not, he's not cut off from energy, that would be something to look at right away.”**

Working age without children

# Persona 2 - Samir



**“He needs help with his mental health so that he can get back to work. And once he's back to work, then he needs to be able to stay in work and just build up any sort of savings or just stay on top of the bills.”**

Working age without children



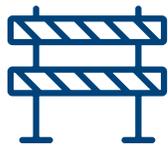
## **What short term help does he need?**

- Money to help cover the cost of his energy debt and bills to ensure he is not cut off

## **What long term help does he need?**



- Referral/sign posting for mental health services viewed as being as important as financial support - he needs to be supported to return to work
- Support with managing his credit card debts
- Budgeting support to enable him to pay off his debts and longer term, to save for his future



## **What barriers might he face?**

- Lack of awareness of the CRF or how to access it – it was felt his employer might be able to direct him to the CRF as they should be aware of his issues
- Not engaging with communications or referral information due to his mental health condition
- Feeling that the fund is not for people like him who are working and are not currently in receipt of benefits

# Persona 3 - Linda: 74, lives alone, pensioner



Linda is a pensioner living alone and she has limited mobility. Her daughter lives nearby and helps her out with tasks like shopping and she attends a local day centre weekly where she meets up with friends.

She lives off her pension and receives a small top-up via Pension Credit but still struggles to cover her essential bills.

Her boiler has just stopped working and the weather is getting colder. She has no money to get the repairs done or replace the boiler.

## Is the CRF for Linda?



Participants mostly agreed that Linda should receive financial support from the CRF as the boiler is essential and it would be a 'crisis' if she didn't have a working boiler in the winter.

If she's already explored other options such as boiler grants, then the CRF would be a good way for her to get immediate support.

**"The council should definitely be helping out to stay warm."**

Single parent household

**"I think she's eligible for it. If she can't get a boiler grant, which should be the first port of call. If she can't get a boiler grant, then she needs some help."**

Single parent household

# Persona 3 - Linda



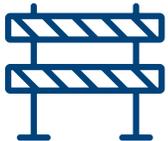
## What short term help does she need?

- Money to help cover the cost of the boiler repair/ a new boiler



## What long term help does she need?

- Possibly none – some participants felt there was no information to suggest that she is not managing well day to day but still felt help for the ‘crisis’ was appropriate
- Some felt retired people had less opportunities to maximise income so wouldn’t need the same level of advice/long term support as working age people



## What barriers might she face?

- Lack of awareness of the CRF – although this could be something the day centre she visits could play a role in addressing
- Accessibility of the application process for the fund – if online or face to face in a location she cannot get to

“ It might just be the case that they [pensioners] might be actually managing really well, doing their best, something's happened, they're on a limited income and they just need help with that [crisis] and they will carry on.”

Working age without children

“I think if they're not working anymore, if they're retired, what can you do? ...there's a lot of charities out there like Age UK and things like that, possibly they might be able to help depending on what money they have available. So, but I think it's [long term support] definitely on an individual basis.”

Working age without children

# Persona 4 - Ayesha: 37, single parent of one child, in work



Ayesha is a single parent of one child aged 11, currently working full-time in an admin role. She lives in a rural location with very limited public transport options.

She relies on her car to get to work and take her child to school. Her car unexpectedly needs repairs that she can't afford.

She's used all her available credit to pay for essentials already and has no family that she can ask for financial support.



## Is the CRF for Ayesha?

Participants mostly agreed that Ayesha should receive CRF support as her situation could escalate quickly - she may lose her job or child may miss school if the car is not repaired quickly.

Some felt she might be able to use other transport options and could potentially save for the repairs while using these options.

**“Especially with a child in school being involved, the child can't get to school unless she's got a car, she can't get to work if she's got no car, unless she can get to work, she's got no money, and she'll be applying for more money to put food on the table. So you've got to get her back on the road.”**

Single parent household

# Persona 4 - Ayesha



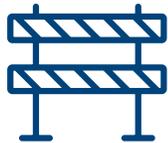
## What short term help does she need?

- Money to help cover the cost of the car repair. This would need to be delivered quickly so the family can get around



## What long term help does she need?

- Budgeting support – participants felt that she should be able to save some money each month as she is working full time
  - This could cover advice around maximising her income to enable her to build her own emergency fund and avoid accessing the CRF in future



## What barriers might she face?

- Lack of awareness of the CRF as she's working full time and caring for her child, she potentially wouldn't be aware this was something for her
- Applying for the fund – if she needs to travel to a face-to-face location she cannot get to easily or if application helplines are only available during her working hours

**"Maybe a chat about how she can build her own resilience so that if it does happen again she can deal with it. That looks like budgeting advice, perhaps looking at her work seeing if they can get her a better job or better paying job."**

Single parent household

# Persona 5 - John: 32, single parent of two children, in work



John works part-time in a retail job to support his children aged 5 and 8.

His landlord has just got in touch to let him know that his rent is going to increase by £150 a month.

He's now worrying about how he's going to be able to afford his rent and his bills as he's already struggling to meet his bills as his energy costs have risen so much over the last few years.

## Is the CRF for John?

Participants had mixed views on whether the CRF would be for John. Some felt the CRF was for a one-off crisis payment which wouldn't apply to John's situation. They felt his wider circumstances were unclear, and that a more appropriate support route would be to check his eligibility for benefits.

They did agree he should receive support to keep his home and some acknowledge the short-term help to cover the rent increase from the CRF could be helpful but it wouldn't resolve the longer-term issue.

**"I think it would help him out because he obviously can't stay in this property now unless his wages are going to go up, which is not going to happen...So two or three months of paying that 150 pounds, support on finding him another place that he can afford to live. And that's the kind of thing that you'd be expecting from this sort of fund."**

Single parent household

**"I'd interpret the crisis to be just one month where that's a permanent thing, isn't it, the rent going up? So you know a one off then I would say that's when you'd go for the crisis [fund]."**

Two parent household

# Persona 5 - John

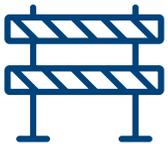


## What short term help does he need?

- Money to help cover the rent increase over a period of months until he can increase his income, reduce his outgoings or find more affordable accommodation

## What long term help does he need?

- Maximising his income to cover the rent increase going forward which may include:
  - Changing his job - although participants felt he was likely working part-time to balance childcare needs and therefore limiting his employment options
  - Checking eligibility for benefits he isn't claiming
- Budgeting advice to reduce outgoings – although ultimately, he may need to move home, but advice would support this decision



## What barriers might he face?

- Lack of awareness of the CRF
- Not feeling it is for him as he might not perceive his situation as a 'crisis' however the longer-term support around resilience might be more relevant and appealing
- Pride or perceived stigma of claiming from a crisis fund

**“I guess he needs sort of to see if he can access any help with getting a better paid job, I don't know, or finding alternative cheaper accommodation.”**

Working age without children

**“I would say that John might think that it is for floods, it is for fires or deaths and that kind of thing and he isn't in that situation. But really it is, because in the future he's going to lose his place to live.”**

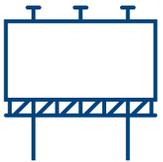
Single parent household

## **5.2. Co-designing the ideal offer: Principles for success of the Fund**

# Awareness raising activities will be key to CRF success

## Participants agreed that awareness raising activities would be needed:

- Local Authorities seen as best placed to do this – suggestions that they could
  - Include information on existing comms such as council tax letters
  - Run CRF specific communications campaigns locally.
- For awareness activities to be successful there needs to be clear messaging about what the fund is and what it is not, so people can relate it to their needs and circumstances.
- Local partners could play a role – Job Centres, schools, health services and third sector could help increase awareness and direct people to the CRF.
- Reaching people at the right time is crucial to success of the CRF.



Not doing this could mean that access to support is reliant on speaking to the right person at the right time – which was seen as unfair. But participants recognised that promotion of the fund could mean that it is inundated with applications.

**"Just generally being more transparent than they have been to date. Singing this from the rooftops. If we've got a fund, we can help you. Let us help you. This is how you can do it. "**

Aged 65+

**"Lumping too much into this crisis thing there's got to be more black and white about what this is for – it's not the citizens advice bureau, its not UC, what is it? It needs to have an identity."**

Single parent household

# Ensuring fair and open access between, and within, LAs will be important but there was also a clear need for flexibility to ensure the fund meets local needs

## Participants wanted the core service to be the same across areas:



- Ultimately, they did not want LAs to be able to restrict the fund to specific groups or referral pathways - although there was some discussion about prioritising families or more vulnerable groups, on reflection participants felt this was too restrictive.
- They wanted the process to be similar between LAs in terms of who can access the CRF and how the application process works.
- They were supportive of some LA control to meet local needs in terms of the type of support provided as they acknowledge this could differ considerably between areas.

Participants struggled to balance the potential benefits of tailoring the CRF at LA level with the potential risks of creating an inconsistent, possibly unfair, system between areas.

**“I suppose there has to be a bit of discretion when it comes to different areas, because somewhere like Brighton, they might be struggling more with children and eating in the holidays and things like that, whereas someone that lives in quite a well-off place might be struggling, or a rural place might be more struggling with transport, so there aren't going to be differences in different areas.”**

Single parent household

# Flexible eligibility criteria will be important to avoid excluding some people in genuine need



## What does this person need?

Participants want the CRF to be open to anyone who may need it but given to those most in need.

Eligibility should be based on the specific crisis people present with.

This means that eligibility should not be limited to specific groups or based on existing support use, benefits claimed or work status.



## Do they have other options?

While it should be open to anyone, it should not be used for everything and reserved for those most in need.

Participants felt that the CRF should be used by people who do not have other options to deal with the crisis.



## What will happen if we do not provide support?

When considering eligibility, participants felt it would be useful to consider what would be likely to happen without the support.

This was seen as a key aspect of preventing crises.

Examples include repairing a car, so someone gets to work or covering a rent shortfall for a while to prevent homelessness.

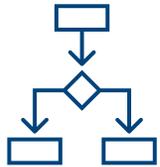
**“There has to be some sort of personalised touch because like you said, you could have a million pounds worth of house, but it's not money that you can access now in this crisis that's going to help. So really it's down to their funding, their finances, but also what the outcome is going to be if they don't receive that help.”**

Single parent household

# Fairness of access to the Fund should be supported through offering a range of options for applying

## Participants wanted multiple options for applying for the CRF:

- **Online:** The preference for many participants, but not for everyone – some digitally excluded and others may struggle to articulate a complex and overwhelming situation in a form.
- **Face-to-face:** Some wanted the option to sit down and talk through situation, but those in rural areas, those with caring responsibilities and some with conditions such as anxiety, said that face-to-face options would not work well for them.
- **Telephone:** Could help overcome barriers of other options but those with caring responsibilities, or those in work might struggle to make the call when the helpline is open if it is restricted to office hours only.



**“There should be various ways of accessing it. In person, online and a telephone line where somebody you can just ring up and speak because there's a lot of people who are stuck at home, they can't get out into the high street, they can't use the internet. They just need somebody to speak to. Yeah, there's got to be various different ways.”**

Aged 65+

# Key principles of the CRF should include the ability to deliver support year-round, quickly, and in response to specific need

Participants discussed the tension between making the process simple and quick, while also ensuring support goes to those most in need.

## Crisis support must be quick



If the CRF is only for those in great need, then support needs to be provided when it is needed, not days, weeks or months later. Timing will depend on the specific need – it may need to be the same day in some cases.

## Support should meet the specific need



This will require some flexibility about what can be offered, including providing cash in some circumstances, and any related conditions should be reasonable.

## Support should be flexible



Some people may need support over several months until they can make necessary changes. This should be provided if there are no alternatives – for example covering rent shortfall for a few months.

## Support should be available all year



If the fund is to support people in financial crises, it should not run out after a few months – the budget should be managed to help those in need all year.

**“I mean, if you're working on the basis that it's a crisis, emergency, advice, fund type of thing, then, people want the money as quickly as possible.. It doesn't want to be a process like..the PIP process, which is painfully slow and quite stressful. You would need a quick decision.”**

Aged 65+

# Participants felt that the success of resilience building activities will depend on design and delivery principles

## Assessments should be person centred



Resilience activities should be based on an open and reflective assessment of a person's needs and circumstances – not on a standard, automatic referral.

## Activities should be supportive



Activities should be compassionate and supportive, helping people develop awareness, skills and behaviour change – not framed as correcting people.

## Activities should be open to all



Resilience activities were seen as so important that some felt they should be available to anyone who might need them, even if they are not in crisis and do not need money.

## Activities should be useful



While most participants felt it was reasonable to set a condition of accessing the CRF, they want this to be based on an actual support need, not the need to tick a conditions box.

## **6. Conclusion and implications**

# Conclusions 1



Participants were **positive about the idea of the CRF** but wanted to know more about how decisions would be made on who receives the funding if there were competing priority groups.



The use of the word 'crisis' might be off-putting for some who would benefit from support from the fund. Ensure **communications about the Fund provide clarity** on who it is aimed at and what sort of circumstances might qualify as a crisis. This will help mitigate against those self-excluding due to their interpretation of 'crisis'.



**Full devolution of the Fund** was not generally supported by participants. They believed that consistency and fairness across LAs was important, but they did see the benefit in offering flexibility to tailor the Fund to local needs.

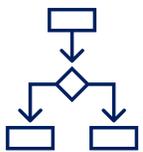
# Conclusions 2



**Access to crisis support** should be open but decisions need to be quick. Participants wanted applications to be carefully considered, but also done quickly so support is delivered when needed. Ensuring **fair and open access between, and within, LAs was important to participants** and could be supported by having different ways in which to apply to the fund.



Participants were **generally positive about the use of the term 'resilience'** and felt resilience building activities would be beneficial if delivered in a non-judgemental and empathetic manner. **Resilience activities** should be focused on meeting the individual's needs, not on meeting a condition. Participants felt that if these activities are personalised, useful and accessible, people will want to do them, but they want this to be based on an actual support need, not the need to tick a conditions box.



**Evaluating the Fund** in its early delivery may help with informing the effectiveness of intended outcomes and identifying areas for improvement to be shared across LAs.

# Key learnings for LAs

**Local awareness raising activities** need to happen to ensure fair access to the fund. Utilising local partners and existing comms channels would ensure messages reach relevant audiences, at the right time.

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Ensure **communications about the Fund provide clarity** on who it is aimed at and what sort of circumstances might qualify as a crisis. This will help mitigate against those self-excluding due to their interpretation of 'crisis'.

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**Everyone should be able to apply** – not limiting access to certain groups – but there needs to be clarity about how applications will be assessed (using the suggestions around alternatives and consequences) and need to be clear that not everyone will receive it.

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If people apply but are not eligible for the Fund, **they should be offered alternative support options** – potential for them to access the resilience activities if appropriate and helpful, or be signposted to other support options.

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**Providing transparency on administration costs and suitably qualified staff to deliver the Fund** will be key to recipients' trust in the Fund and to ensure support is genuinely useful for individuals not just a tick box.

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**Resilience activities should be appropriate and tailored** and their impact measured to ensure activities are making a difference - potential to link to demand for the Fund which should reduce over time if activities are successful in building resilience.

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**Careful management of the Fund** to ensure it is available to those in need throughout the year. Where other funds have 'run out' the CRF is perceived to be a bigger pot that should provide support more consistently over the year.