

Update on Cash First Programme

Kensington + Chelsea Advice Forum

March 15th 2023

Cathy Bickham, K+C Foundation



The programme has been operating since January 2022

- Since The K+C Foundation's Winter Warmth programme was set up in 2012, we have raised funds each year to help older people struggling to pay fuel bills.
- In 2022, as fuel costs increased, the programme was expanded by removing the minimum age criteria. A new element, Cash First, provides immediate cash payments to people in crisis.
- RBKC committed significant funding, while KCF sourced donations and in late 2022 ran a very successful Winter Crisis fundraising appeal.
- The scheme is administered by four advice agencies in the borough: Citizens Advice (CAB), Age UK K+C (AUK), Nucleus Legal Advice (NLA) and World's End Neighbourhood Advice Centre (WENAC)*
- Fuel bill payments are made by the agencies direct to suppliers. Cash payments are delivered through the Cash Perks system

Cash First Criteria

Be a resident of the Royal Borough of Kensington + Chelsea (this includes residents of K+C who have temporarily been housed outside of the borough by RBKC)

Have limited or no savings (less than £10,000 for a single person over State pension age, or less than £8,000 for a single person or a couple under state pension age)

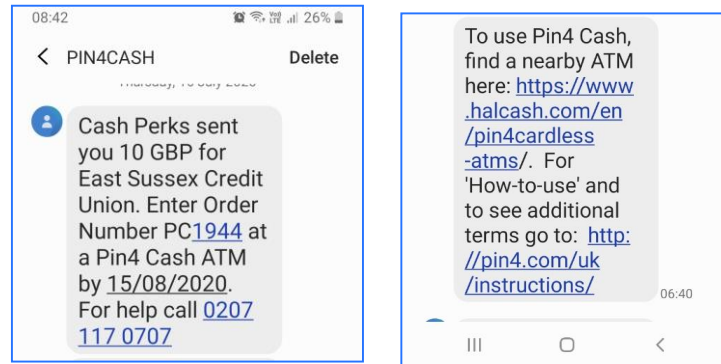
Have shown a recent copy of a bank statement

Amounts paid are based on benchmarking data from the Joseph Rowntree Charitable Trust:

Weekly allowance table	Food and Drink	Utilities	Total
Single Adult, Working Age	70	30	100
Couple, Working age	100	40	140
Single + 1 child	70	30	100
Couple + 1 child	110	40	150
Each additional child	30	0	30
Single pensioner	70	40	110
Couple Pensioner	110	40	150

Cash Perks process

Once payment is set up the recipient receives two text messages giving them the order details, a link to find the nearest atm and a helpline number.

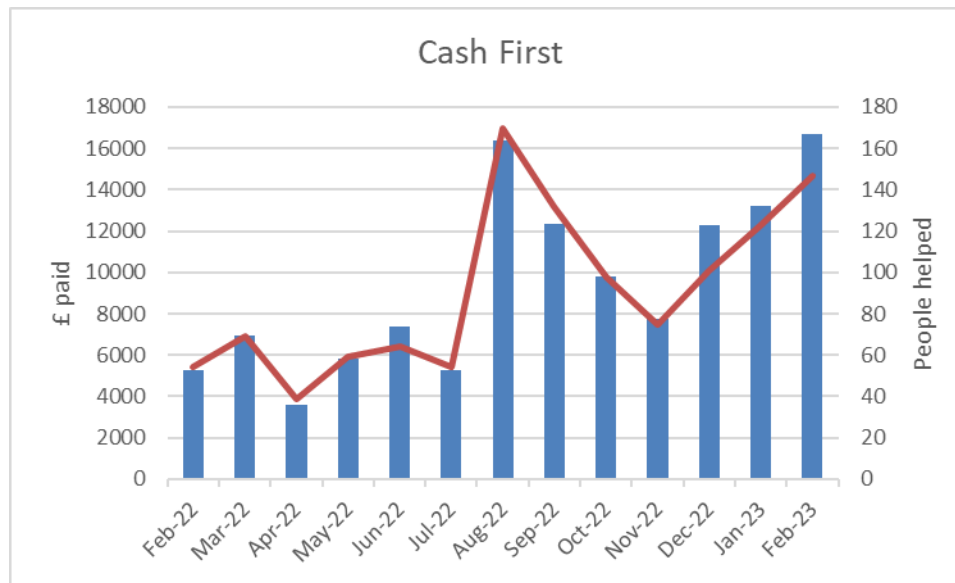


There are over 17,000 UK atm's.

No bank card is needed.



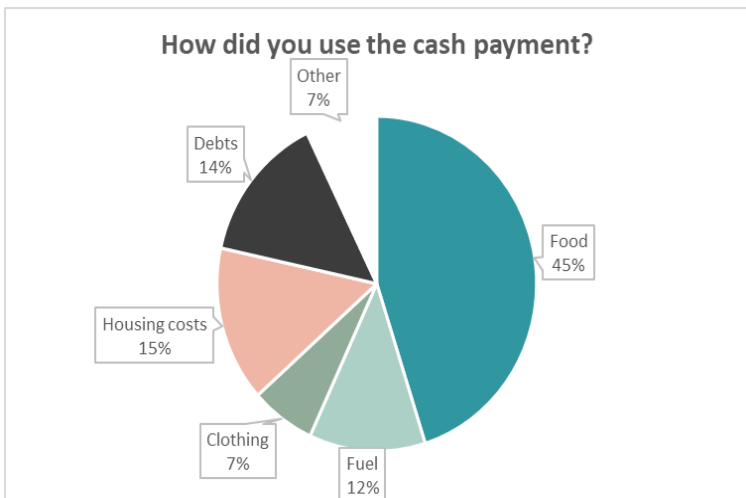
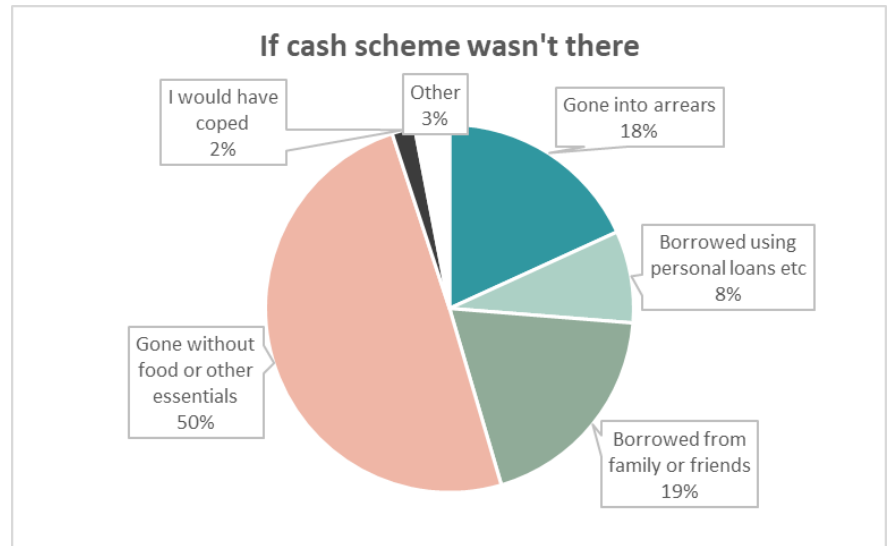
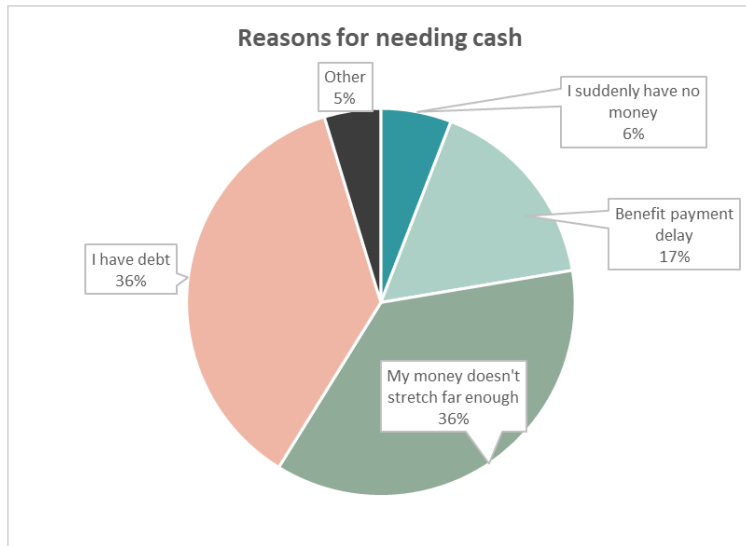
£122,760 in 1,185 cash payments have been made since the programme began



Requests for help declined in the autumn as £400 energy bills discount payments funded by government arrived. However, demand has been increasing in recent months.

Alongside cash payments, £290,000 has helped over 700 people with fuel bills.

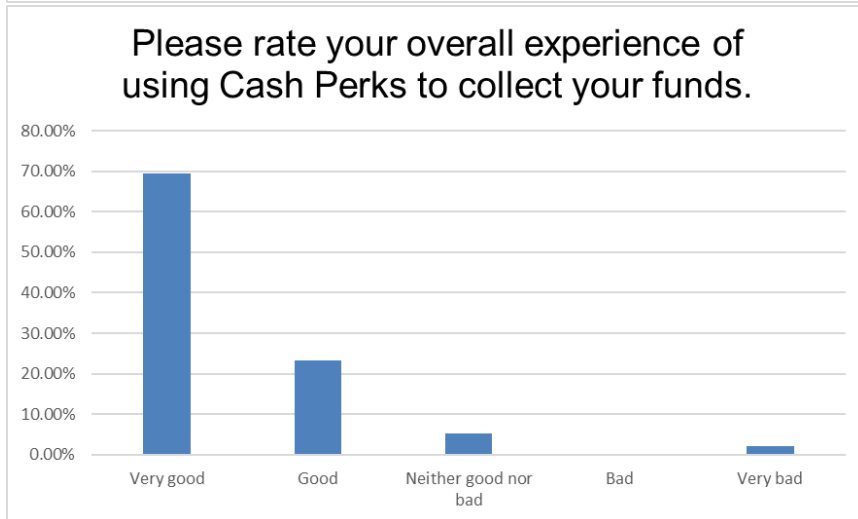
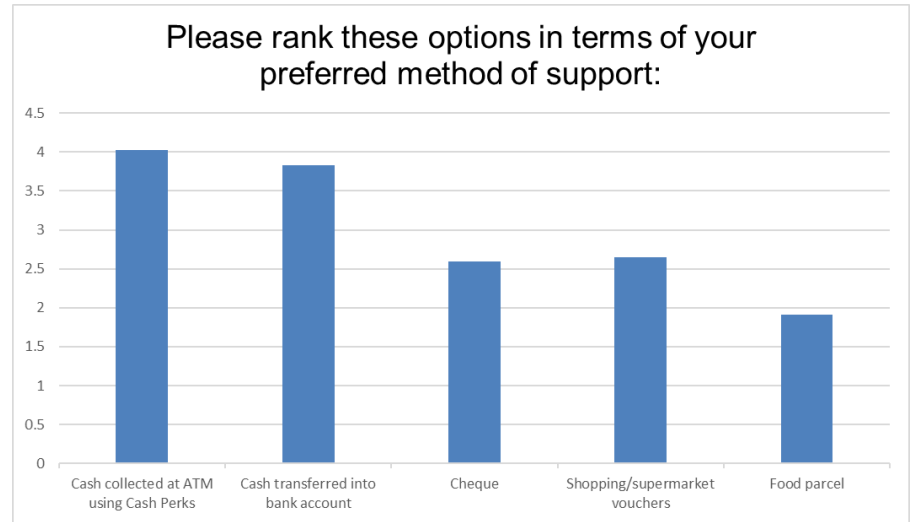
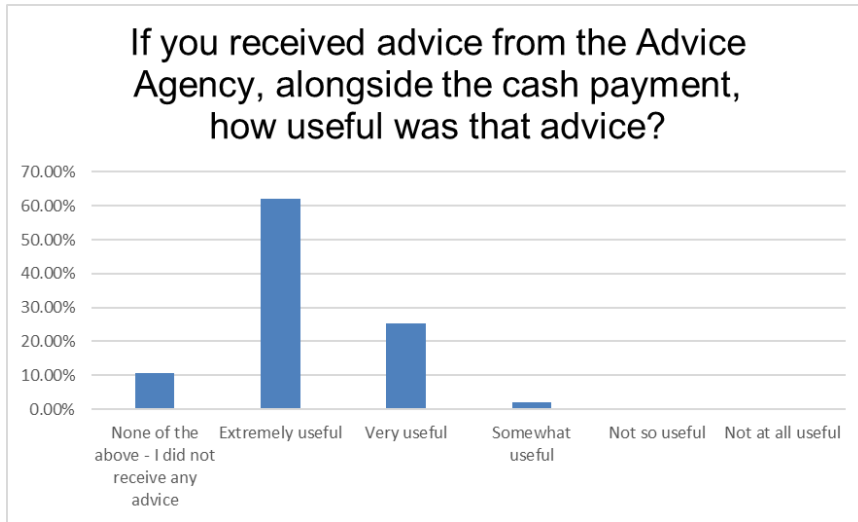
All cash recipients receive a short survey



There is monthly prize draw to win £20 to encourage participation

This data is based on 95 responses

An important part of the programme is to help people make a sustainable change to their financial position



Thank you. I have a newborn and the payment really helped with essentials.

Thank you. It has helped me pay this month's rent.

without the cash payment wouldn't have known what to do so it has help me in a very big way ..Thank you

The advisor was courteous and extremely helpful and supportive throughout the entire process.

Had some difficulty finding machine that worked had more difficulty getting machine to work correctly

It's not perfect...but we are working on issues

- People do find the atm process confusing – many have not done anything similar and some need plenty of support.
 - Cash Perks have produced an information sheet so that recipients know what to expect. They also have a support number.
- There have been issues with atms being out of service
 - Advice agencies are encouraged to report these to Cash Perks so they can update their data
- KCF meet regularly with the agencies delivering the system to discuss any issues and identify changes needed.