

Research & Campaigns Bulletin

March 2026

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What Has Household Support Fund Taught Us?

As HSF household grants draw to a close, we are reflecting on what we learnt from delivering support to more than 28,000 households - and how we can help to prevent future financial crisis for our community in BCP.

Household Support Fund (HSF) began in 2021 as a temporary measure during the Covid pandemic. Over time, HSF household grants became a lifeline for thousands across BCP.

The total value of HSF grants issued since 2021 is approximately **£5.37 million**, with an average grant value of **£187**.

Approximately **55%** of households receiving HSF had children or dependants within the home; **25%** of households were of pension age; and **20%** of households had one or more disabled persons within the home.

We estimate that around **15%** of clients presented with additional emergency needs, such as domestic abuse, risk of homelessness, or imminent bailiff action.

There has been a profound change in living standards over the last 5 years. Demand for HSF household grants reflected this, showing a growing shift to working households, where rising costs have left people trapped in negative budgets.

Around 70% of people required a grant more than once across the lifetime of the programme. However, the proportion of repeat clients within any year averaged only 45%. This suggests that although financial pressures often recur, the support provided each time helped reduce a need for immediate repeated assistance.

HSF household grants will transition to Crisis and Resilience Fund (CRF) over the coming months. CRF will focus not only on crisis help, but on building long-term financial resilience for local people.

See next page for more details on how learnings from the delivery of HSF could help to plan a considered future approach to crisis support.



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Understanding What Good Crisis Support Should Look Like

“ Rachel's Story

Rachel's application to the Household Support Fund was submitted at a point of financial crisis, as she was left with no food or money. Despite working for an accommodating employer, health problems had reduced her hours and exhausted her sick pay eligibility, leaving her with a monthly deficit of over £170.

Her situation was complicated by a history of domestic abuse, which led to ongoing mental health issues, further affecting her return to work.

Rachel faced significant debt of more than £25,000, including substantial energy arrears and rent payments for her private tenancy. Her family's income had dropped further following a reduction in money as her disabled 16 year old daughter moved from from DLA to PIP. This meant that Rachel was pursuing a mandatory reconsideration for the award, alongside navigating a persistent financial crisis in her daily life.

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Rachel had no food or money and a significant monthly deficit, making her a clear fit for an emergency payment. If this could be provided quickly, it would help her to access essentials and stabilise immediate hardship.

Rachel's debt, reduced income, and benefit changes mean she would benefit from financial resilience support such as budgeting help, income maximisation, and structured steps toward regaining financial control.

Given Rachel's mental health challenges and history of domestic abuse, she would benefit from a coordinated multi-agency response, ensuring safe referrals, reduced repetition, and wraparound support addressing her financial and personal vulnerabilities.