Equality Impact Assessment

Crisis and Resilience Fund (CRF) Policy

About this assessment

Liverpool City Council is committed to eliminating discrimination, advancing equality of opportunity and promoting good relations. We undertake equality analysis and use our equality impact assessment (EqIA) process to improve how we design our services, to inform our decision making, and ensure we consider the interests of the communities we serve.

Assessments include evidenced-based analysis of equality impacts across the nine protected characteristics covered by the Equality Act 2010. The Council has also chosen to include analysis of socioeconomic status and impacts on care experienced people as these are important in Liverpool.

The EqIA framework is an ongoing process and each assessment is a living document that should be reviewed and updated as each proposal is developed, changed or where further equality implications are identified.

Service Area & Head of Service:	**Transactional Services - Jude Green**
Lead Corporate Director:	**Ian Williams**
Lead Cabinet Member:	**Cllr Ruth Bennett**
Assessment author(s):	**Transactional Services - Tom Clark**
Date Assessment Completed:	**Tuesday, 24th February 2026**

Summary of Proposal

Liverpool City Council’s Crisis and Resilience Fund (CRF) Policy has been developed in accordance with the Department for Work and Pensions national guidance for local authorities covering the period 1 April 2026 to 31 March 2029. The policy establishes a framework for the provision of timely, needs-based financial assistance to residents experiencing financial crisis or acute vulnerability, with the dual aim of alleviating immediate hardship and strengthening longer-term individual and community financial resilience.

Operating as both an emergency response mechanism and a preventative intervention, the CRF is intended to support low-income households to stabilise their circumstances and reduce the risk of escalation into homelessness, safeguarding concerns, or deteriorating health outcomes. The housing payment element, which replaces Discretionary Housing Payments from April 2026, is designed primarily as short-term support to help claimants manage temporary income shortfalls while pursuing sustainable solutions. Liverpool's CRF Policy has been shaped using the national guidance to promote fair, transparent and equitable access, supported by consistent decision-making and accessible application routes, including assisted applications, telephone support and referrals via trusted partners. The national guidance can be accessed at:

https://www.gov.uk/government/publications/crisis-and-resilience-fund-guidance-for-local-authorities-in-england-1-april-2026-to-31-march-2029

This proposal is a: ***(tick all that apply)***

☒ Policy or strategy
☐ Project
☐ Programme
☒ Funding decision
☐ Commissioned service
☐ Internal service or change
☐ Restructure
☐ Procurement
☐ Other: [please state]

This proposal is:

☒ New
☐ A review of an existing proposal/EqIA
☐ A change to an existing proposal/EqIA

Equality Impact Assessment

1 Supporting evidence

Evidence sources

1.1 In the table below, detail or link to the evidence/data sources have you used and considered in developing this equality impact assessment:

Characteristics/groups	Evidence sources used
All characteristics/groups	Liverpool City Council – Indices of Multiple Deprivation (IMD) 2025
Age	IMD 2025 Income Deprivation Affecting Children and Younger People
Disability	IMD 2025 Health Deprivation and Disability domain; Public Health Evidence; Cabinet office report: UK Government – Disability Unit: The impact of the rising cost of living on disabled people in the UK
Gender reassignment	Liverpool City Council Equality, Diversity and Inclusion Policy; national evidence on financial vulnerability and social exclusion affecting trans and non-binary people - National LGBT Survey: Research report
Marriage & Civil Partnership	Equality Act 2010; Liverpool City Council Equality Impact Assessment guidance
Pregnancy / maternity	IMD 2025 Income Deprivation Affecting Children; Liverpool City Council safeguarding frameworks; Domestic Abuse Strategy; House of Commons Library – Support for single parent families report.
Race	IMD2025; Liverpool City Council Equality and Anti-Racism frameworks - Violence Against Women and Girls / Domestic Abuse Strategy (Liverpool); People in low-income households, by ethnicity report by DWP / ONS
Religion or Belief	Equality Act 2010; Liverpool City Council Equality and Inclusion framework
Sex	Domestic Abuse Strategy; safeguarding evidence - The ONS Crime Survey for England and Wales
Sexual orientation	IMD 2025 Income and Employment domains

Socioeconomic status (poverty)	IMD 2025 Income, Employment, Health Deprivation and Disability, Income Deprivation Affecting Children and Older People); Liverpool City Council poverty reduction and safeguarding context
Care experience	Liverpool City Council commitment to care-experienced people; evidence of increased risk of poverty, housing instability and limited support networks among care-experienced residents - Data set from Dept of Education. Children looked after in England including adoptions, Care leavers (now 22-25 years) - activity - by local authority; Carers UK & WPI Economics – Poverty and financial hardship of unpaid carers in the UK
Any other affected groups	Digital inclusion and access to services evidence - Good Things Foundation – Digital Nation (UK digital exclusion and access to services) The Extent of Furniture Poverty 2026 report

Evidence gaps and limitations

1.2 While robust deprivation data is available at ward and LSOA level, there is limited routine monitoring data that disaggregates CRF applicants by all protected characteristics. As the policy is implemented, demographic monitoring and outcome data will be strengthened to better assess differential impacts and ensure equitable reach. This will be addressed through ongoing monitoring and periodic review of the EqIA.

2 Consultation and engagement

Stakeholders affected by the proposal outcomes

Residents and service users

Low-income households experiencing financial hardship and engaging with the fund

Residents experiencing crisis linked to cost-of-living pressures, debt, housing instability or income shocks

Households with protected characteristics who may be disproportionately affected by financial hardship, including disabled residents, carers, older people and single-parent households

Care-experienced residents, who may have limited financial resilience and support networks

Delivery and operational partners

Voluntary, community and faith sector organisations involved in outreach, referral, advice or crisis support

Advice and support providers, including welfare benefits, debt, housing and domestic abuse services

Other commissioned or grant-funded delivery partners supporting residents to access or be referred into the fund

LCC staff responsible for administering and managing the fund, including assessment, decision-making and monitoring

Frontline staff and services who may identify and refer residents in financial crisis

Policy, finance, legal and equality teams involved in governance, assurance and oversight

Safeguarding and domestic abuse leads, where financial crisis intersects with risk and vulnerability

Elected Members, with an interest in supporting residents and addressing financial hardship locally

Strategic partners, including health, housing and safeguarding partnerships, where crisis support aligns with wider system objectives. Feeding Liverpool, Citizens Advice Liverpool, End Furniture Poverty, Better Policy, LATAN, Raise at Rotunda.Consultation and engagement activity summary

2.1 Engagement has taken place with internal services and voluntary and community sector partners involved in crisis support, welfare advice, housing, and safeguarding. These partners provide insight into lived experience of financial crisis across diverse communities and inform the design of accessible referral pathways.

Ongoing engagement with delivery partners will support continuous improvement and monitoring of equality impacts. Entities engaged with included Feeding Liverpool, End Furniture Poverty, Citizens Advice Liverpool LATAN, Raise at Rotunda.and Better Policy

3 Considerations for all groups

General comments

3.1 The policy applies equally to all residents based on need and includes mitigations to ensure accessibility, dignity, and fairness. The services under CRF equally are to be delivered equally to all sections of the Community where the qualifying criteria applies to access CRF support and therefore available to all groups of protected characteristics. No negative impacts affecting all groups equally have been identified.

3.2 The CRF schemes are intended to promote and encourage a person centred and needs based approach to consider the requirements and eligibility to crisis and resilience support provisions. In determining any application process, the services will seek to be easy to access and navigate in a way that does not discriminate against access to completing this, and support is provided where necessary in a manners that enables people to access.

4 Impact on protected characteristic: Age

Summary of evidence (Age)

Children experience the highest rates of poverty of any age group, and working-age adults also experience high levels of financial hardship, particularly those in insecure or low-paid employment, disabled people, carers and single adults. Young people living alone are also disproportionately affected by poverty. Pensioners generally experience lower poverty rates, in part due to the relative protection of pension income.

There will be a change to the current approach to holiday support for children who receive benefits-related Free School Meals. In line with Government guidance for the Crisis and Resilience Fund, support will move from a blanket holiday voucher approach to a preventative, targeted model. This approach is intended to focus resources on families experiencing the greatest financial hardship and to address underlying income and entitlement issues.

<u>Potential and anticipated positive impacts (Age)</u>

4.1 The CRF will likely have a significant positive impact on both younger and older residents. The CRF is anticipated to provide rapid support to prevent escalation into homelessness, safeguarding, and health deterioration. For older people, it is anticipated to help prevent cold homes and loss of independence; for younger people, it is anticipated to support stability and reduces crisis recurrence. a new data management tool (LIFT) will be used to identify families who may not be receiving their full benefit entitlements and to proactively target income maximisation and wider support. This approach is designed to provide more sustainable financial outcomes for families, rather than short-term support alone.

<u>Potential and anticipated negative impacts with mitigation (Age)</u>

4.2 Potential risks relate to digital exclusion, particularly for some older residents. This is mitigated through assisted applications, telephone support, and referrals via trusted partners. No unlawful discrimination is anticipated.

5 Impact on protected characteristic: Disability

Summary of evidence (Disability)

5.1 Liverpool ranks 2nd most deprived nationally for Health Deprivation and Disability, with 61% of LSOAs in the most deprived decile. Disabled residents are more likely to experience income instability, higher living costs, and energy vulnerability according to a Cabinet office report: UK Government – Disability Unit: The impact of the rising cost of living on disabled people in the UK

Potential and anticipated positive impacts (Disability)

5.2 Disabled residents are likely to disproportionately benefit from the CRF. Timely intervention can prevent deterioration in physical or mental health and support independence and dignity. Accessible communication routes and flexible evidence requirements are anticipated to mitigate barriers related to impairment or long-term health conditions.

Potential and anticipated negative impacts with mitigation (Disability)

5.3 There is a risk that complex processes could disadvantage some disabled residents. This will be mitigated through simplified criteria, staff support, and partner referrals. No disproportionate negative impacts are anticipated.

6 Impact on protected characteristic: Gender reassignment

Summary of evidence (Gender reassignment)

6.1 IMD 2025 data shows that Trans and non-binary people are more likely to experience poverty, housing insecurity, and social isolation backed up by , trans respondents reported an average life satisfaction score of around 5.4 out of 10, compared with 7.7 for the general UK population on the National LGBT Survey Summary Report.

Potential and anticipated positive impacts (Gender reassignment)

6.2 The CRF is anticipated to provide inclusive, needs-based support at points of crisis, particularly where financial hardship intersects with housing instability or reduced support networks.

Potential and anticipated negative impacts with mitigation (Gender reassignment)

6.3 No negative impacts are anticipated. Inclusive language, confidentiality, and staff training should mitigate risks of discrimination.

7 Impact on protected characteristic: Marriage and civil partnership

Summary of evidence (Marriage and civil partnership)

7.1 Access to the Crisis and Resilience Fund is not dependent on marriage or civil partnership status. Applications are assessed based on household financial circumstances and need, rather than individual relationship status. The proposals are therefore expected to have a neutral impact in relation to marriage and civil partnership.

Potential and anticipated positive impacts with mitigation (Marriage and civil partnership)

7.2 No evidence to suggest impact on this characteristic.

Potential and anticipated negative impacts (Marriage and civil partnership)

7.3 No evidence to suggest impact on this characteristic.

8 Impact on protected characteristic: Pregnancy and maternity

Summary of evidence (Pregnancy and maternity)

8.1 IMD 2025 shows high levels of income deprivation affecting children. Families with young children and single parents are more likely to experience financial crisis according to the House of Commons Library – Support for single parent families report 45% of single parents were in relative poverty after housing costs, compared with 22% of parents in a couple.

8.2

Potential and anticipated positive impacts (Pregnancy and maternity)

8.3 The CRF is anticipated to support family stability, reduces stress, and help prevent adverse impacts on children's wellbeing. This aligns with safeguarding and child-friendly city principles.

Potential and anticipated negative impacts with mitigation (Pregnancy and maternity)

8.4 No negative impacts are anticipated.

9 Impact on protected characteristic: Race

Summary of evidence (Race)

9.1 People in low-income households, by ethnicity report by DWP / ONS data shows People in Pakistani and Bangladeshi households were the most likely to live in low-income households, both before and after housing costs, while White British households were the least likely.

9.2

Potential and anticipated positive impacts (Race)

9.3 The CRF addresses these inequalities through non-discriminatory access and partnership working with community and voluntary sector organisations to reduce barriers.

Potential and anticipated negative impacts with mitigation (Race)

9.4 Potential awareness or language barriers are mitigated through trusted referral routes and accessible communications.

10 Impact on protected characteristic: Religion or belief

Summary of evidence (Religion or belief)

10.1 No evidence suggests financial crisis differs directly by religion or belief, though poverty may intersect with community factors.

Potential and anticipated positive impacts (Religion or belief)

10.2 The policy applies equally regardless of religion or belief. No negative impacts are anticipated.

Potential and anticipated negative impacts with mitigation (Religion or belief)

10.3 No significant negative impacts are anticipated.

11 Impact on protected characteristic: Sex

Summary of evidence (Sex)

11.1 The ONS Crime Survey for England and Wales highlights that women, particularly lone parents, are more likely to experience poverty and domestic abuse.

Potential and anticipated positive impacts (Sex)

11.2 The CRF is anticipated to support women, domestic abuse victims and single parents at points of crisis, including those fleeing abuse, helping maintain family stability and protect children through a fast-tracked application process.

Potential and anticipated negative impacts with mitigation (Sex)

11.3 No negative impacts are anticipated.

12 Impact on protected characteristic: Sexual Orientation

Summary of evidence (Sexual Orientation)

12.1 LGB+ people may face higher risks of isolation, discrimination, and housing insecurity – see 6.1.

Potential and anticipated positive impacts (Sexual Orientation)

12.2 Inclusive, needs-based access to the CRF is anticipated to support financial stability and reduces crisis impacts.

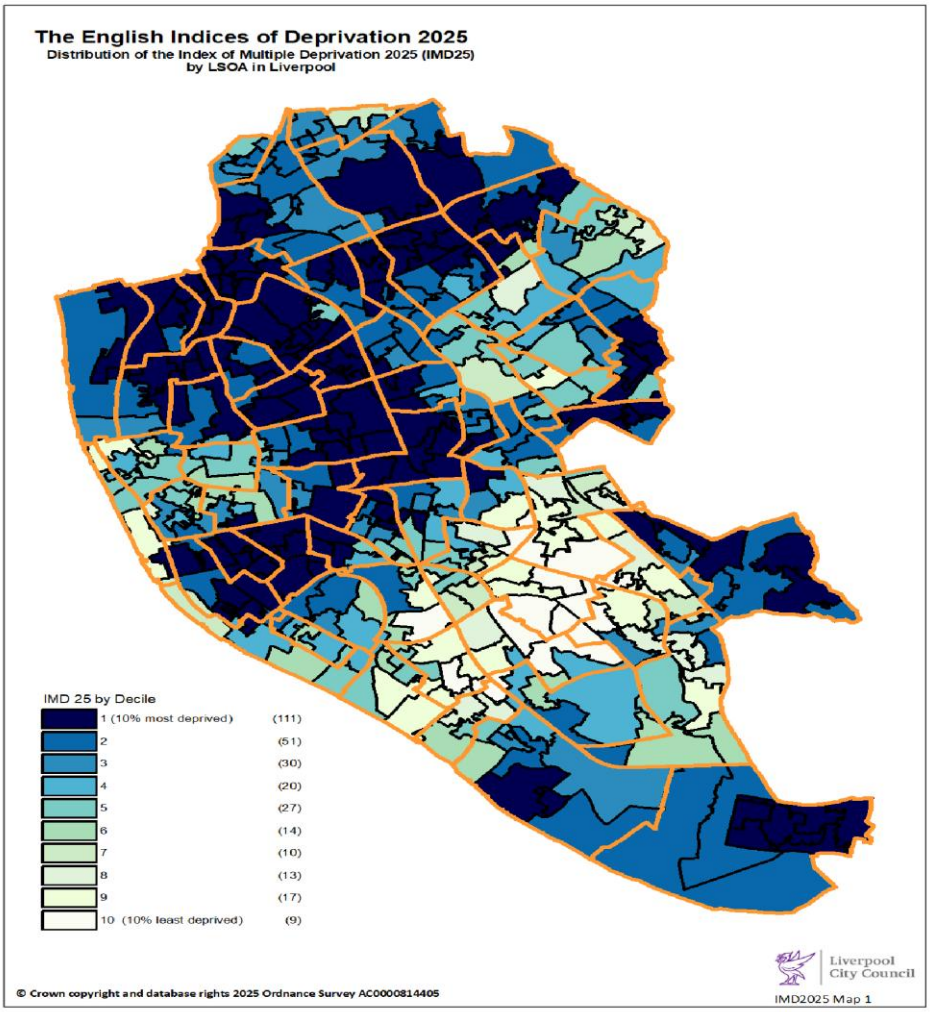
Potential and anticipated negative impacts with mitigation (Sexual Orientation)

12.3 No negative impacts are anticipated.

13 Impact on additional characteristic: Socioeconomic status (poverty)

Summary of evidence (Socioeconomic status)

13.1 IMD 2025 highlights severe income, employment, and health deprivation across Liverpool, particularly in wards such as Kirkdale, Everton, Anfield, Toxteth, and Dingle (see map below).



Potential and anticipated positive impacts (Socioeconomic status)

13.2 The CRF is anticipated to have a strong positive impact on residents experiencing poverty by preventing escalation into homelessness, ill-health, or safeguarding intervention.

Potential and anticipated negative impacts with mitigation (Socioeconomic status)

13.3 No negative impacts are anticipated. Ongoing monitoring will review if reach has been equitable.

14 Impact on additional characteristic: Care experience

Summary of evidence (Care experience)

Care-experienced people are more likely to experience poverty, housing instability, and limited support networks. 39% of care leavers aged 19–21 were not in education, employment or training (NEET), compared with around 13% of all young people - House of Commons Library – Support for care leavers report

Potential and anticipated positive impacts (Care experience)

14.1 The CRF is anticipated to provide an important safety net for care-experienced residents, particularly young adults, supporting stability and resilience.

Potential and anticipated negative impacts with mitigation (Care experience)

14.2 No negative impacts are anticipated.

15 Considerations for any other affected groups

General comments

15.1 **Carers (unpaid):**

Unpaid carers may be disproportionately affected by financial crisis due to reduced income, increased living costs, and caring responsibilities. 27% living in poverty compared with 18% of non-carers, rising to 43% among those providing more than 35 hours of care per week – Carers UK & WPI Economics – Poverty and financial hardship of unpaid carers in the UK.

The Crisis and Resilience Fund may have a positive impact as it's anticipated to provide timely support to prevent escalation into debt, ill-health, or safeguarding concerns.

15.2 **People at risk of homelessness or with insecure housing:**

Residents experiencing insecure housing arrangements or at risk of homelessness may be particularly vulnerable to financial shocks. The Crisis and Resilience Fund is anticipated to support early intervention to stabilise households and prevent escalation into homelessness.

15.3 **People experiencing domestic abuse, including financial abuse:**

Financial crisis is a recognised factor in domestic abuse situations. The Crisis and Resilience Fund may support residents fleeing abuse by providing immediate financial assistance to maintain safety and stability, aligning with safeguarding responsibilities.

15.4 **Digitally excluded residents:**

Some residents may face barriers accessing online services due to digital exclusion or low confidence. The Crisis and Resilience Fund is anticipated to mitigate this through assisted applications, telephone support, and referrals via trusted partners.

15.5 **People in insecure or low paid employment:**

Residents in insecure or low-paid work may be particularly exposed to sudden income loss or unexpected expenses. The Crisis and Resilience Fund is anticipated to provide short-term support to mitigate crisis impacts and promote financial stability.

15.6 **People in Furniture Poverty:**

16 The Extent of Furniture Poverty 2026 report shows that around 9% of the UK population experiences furniture poverty nationally. Given Liverpool's higher levels of deprivation, local prevalence is likely to be at least comparable and potentially higher. Groups disproportionately affected include disabled residents, families with young children, people from ethnic minority backgrounds, care leavers, and survivors of domestic abuse. The Crisis and Resilience Fund mitigates these impacts by providing discretionary support for essential furniture and white goods, helping residents to maintain safe, dignified and sustainable living conditions. The Council will monitor award patterns to ensure equitable access and identify any unintended disparities.Action plan

Using the below table, set out any actions you have identified:

Improvement / Mitigation / Action Required	Action Owner	Timescale
Monitor demographic data and outcomes	Transactional Services	Ongoing
Review of application routes	Transactional Services	6 months
Update EqIA based on Monitoring	Strategic Head of Transactional Services	Annual
Develop an element of resident feedback	Strategic Head of Transactional Services	6 months

17 Proposed way forward

Recommendation

17.1 Upon review of the equality analysis and impacts anticipated, it is recommended that the proposal:

☐ **Continue unchanged** – the proposal does not cause any negative impacts and can proceed with no major change required.

☒ **Justify and continue** – the proposal could cause some negative impacts, but these can be either avoided, minimised, or are justified as part of the overall proposal, and the recommendation is to continue.

☐ **Change** – before the proposal can continue, it requires some changes to minimise negative impacts and maximise positive impacts.

☐ **Stop** – the proposal will cause a significant risk to equality that cannot be changed, mitigated, or justified, and should not continue.

Rationale for recommendation

17.2 The introduction of Liverpool City Council's Crisis and Resilience Fund Policy is anticipated to have generally positive and inclusive impacts across protected characteristic groups, by providing timely, needs-based support to residents experiencing financial crisis or acute vulnerability. The policy is designed to ensure fair and equitable access to emergency assistance, recognising that socio-economic disadvantage often intersects with protected characteristics such as disability, race, age, and sex. By embedding transparent criteria and consistent decision-making processes, the fund promotes equality of opportunity and seeks to reduce inequalities within the city.

17.3 People with disabilities are likely to disproportionately benefit from the policy, as they are more likely to experience income instability, higher living costs, and energy vulnerability. The fund should enable rapid intervention to prevent a decline in physical or mental health arising from crisis situations, ensuring that disabled residents can maintain independence and dignity. The policy also will support accessible communication routes for applications, mitigating barriers for people with sensory impairments, learning disabilities, or long-term health conditions.

17.4 The policy has a positive impact on older residents, who may face fixed incomes, higher risk of cold homes, digital exclusion, or sudden health-related expenses. Similarly, younger residents, including care leavers, may benefit from the fund where limited financial resilience or insecure housing arrangements heighten their risk of crisis. The policy will provide a safety net that supports stability and prevents escalation into safeguarding or homelessness situations.

17.5 Evidence from the IMD shows that Black, Asian and minority ethnic residents are statistically more likely to experience poverty and employment insecurity. The Crisis and Resilience Fund will help address these inequalities by providing culturally sensitive, non-discriminatory access to emergency support. The policy is supported by partnerships with community and voluntary sector organisations to ensure it reaches diverse communities and reduces barriers associated with language, trust, or awareness of services.

17.6 The policy will also support women and single parents, who are more likely to experience economic hardship, domestic abuse, and care-related financial pressures. By enabling immediate support at points of crisis, the fund helps to protect residents fleeing abuse, maintain family stability, and prevent adverse impacts on children and young people. The fund therefore aligns closely with wider safeguarding responsibilities.

17.7 Importantly, the Crisis and Resilience Fund is designed to treat all applicants with dignity, respect and fairness. No negative impacts on protected groups have been identified. Where risks of digital exclusion, literacy barriers or misunderstanding are present, mitigation measures - such as assisted applications, telephone support, and referral pathways via trusted partners – should ensure equitable access for all communities.

17.8 Overall, the policy contributes positively to Liverpool City Council’s ambitions to reduce poverty, advance equality, and foster a more inclusive and resilient city.

17.9 Ongoing monitoring of demographic data, service usage, and outcomes will ensure the fund continues to meet the needs of diverse communities and complies fully with the Council's Public Sector Equality Duty.

18 Approval & sign-off

By signing off the EqIA you are confirming that you are satisfied that the project or service has been designed with due regard to the need to:

- **Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Equality Act 2010.**
- **Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it and;**
- **Foster good relations between persons who share a relevant protected characteristic and persons who do not share it.**

In order to be marked completed, Equality Impact Assessments must be signed off by Director or Corporate Director. This includes any subsequent updates to completed Equality Impact Assessments.

18.1 **Officer responsible for assessment**

Signed: J Green
Name: Jude Green
Role: Director of Transactional Services
Date: 05/01/2026

18.2 **Approval**

Signed:
Name:
Role:
Date:

19 Publication

19.1 Ensure you save a copy of the completed EqIA for future reference. Save new updated versions if there are any changes to the EqIA.

19.2 To publish the EqIA on Council's website please send to the Corporate Equalities Team (CorporateEqualities@liverpool.gov.uk)

19.3 If the EqIA is being completed as part of a Cabinet decision, the completed EqIA **must be included as part of the appendices in the Cabinet Pack** on Modern.gov.

20 Version history

Version Number	Date	Change	Author
V1.1	24/02/2026		Tom Clark