

Hackney's Crisis and Resilience Fund Equality Impact Assessment

Please refer to the accompanying Frequently Asked Questions document for support in completing an assessment. **The text in blue is guidance that can be taken out once the form has been created. Please adapt the form to meet your needs.**

[1: Proposal](#)

[2: Impact Analysis](#)

[2.1: Protected Characteristics](#)

[2.2: Additional Groups](#)

[2.3: Intersectional Analysis](#)

[2.4 Community Impact Analysis](#)

[3: Action Plan, Evaluation and Monitoring Impact](#)

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| Title of Equality Impact Assessment | Transitioning from the Household Support Fund to Crisis and Resilience Fund |
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| Name of lead report author | Maddie Knell-Taylor |
| Job Title | Senior Grants and Investment Officer |
| Service Area | Strategy, Equalities and Community Partnerships |
| Name of Director | Kieran Read |
| Date of initial assessment | January 2026 |
| Dates of assessment reviews How often will this assessment be updated and reviewed? | |

1.1: Proposal

[Summarise the aims and objectives of the proposal - this links with the “legitimate aim”.](#)

This Equality Impact Assessment aims to consider the impacts of the proposed new Crisis and Resilience Fund programme for Hackney. This funding is due to replace the

Household Support Fund from April 2026 until March 2029. Although the Fund was announced in June 2025, we did not receive the guidance or initial allocation from the funder, the Department of Work and Pensions, until December 2025. During this interim period, we have been working with colleagues across the council to design a programme compliant with the new Fund's criteria.

The three main objectives of the programme are as follows:

- **Outcome 1: Provision of effective crisis support.** Delivering effective crisis support is intended to prevent the occurrence or escalation of individuals' crises.
- **Outcome 2: Improving individuals' financial resilience.** By strengthening financial resilience among individuals, Authorities empower citizens to better manage financial shocks and mitigate the occurrence, recurrence and escalation of crises.

- **Outcome 3: Bolstering the local-level support landscape.**

A joined-up, visible local support network is key to the CRF's approach to build financial resilience.

The structure of the programme focuses on four key elements:

- **Crisis Payment:** Providing support to those in crisis.
- **Housing Payment:** Providing financial support towards housing needs, to those who face a shortfall in meeting their housing costs.
- **Resilience Services:** Funding for services delivered by Authorities or external providers to improve financial resilience.
- **Community Coordination:** Investment in activities that connect and enhance the local support landscape.

Over the past six months, we have worked with a range of stakeholders across the Council to design a programme that caters to the needs of Hackney residents. The

relatively late issuance of the guidance has created complications for the development of the programme.

We are aiming to deliver a programme with an explicit anti-racist objective, actively working to dismantle systemic racial inequities and ensure equitable outcomes for all Hackney residents, particularly those from racially minoritised backgrounds who are disproportionately impacted by poverty. As a result, we have devised revised objectives with an anti-racist focus:

- Provision and access to effective crisis support that addresses the specific needs of racially minoritised communities
- Improving individuals' and local communities' financial resilience by identifying and actively removing racialised barriers to economic opportunity and stability, acknowledging that poverty is often a direct outcome of systemic racism
- Bolstering community-level support through equitable partnerships with anti-racist organisations and those serving racialised communities, ensuring that the system is not set up to exclude smaller Black-led community organisations

| Question | Response |
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| <p>Describe the proposal</p> <ul style="list-style-type: none"> ● What is the background or context of this decision? ● Why are you making this decision - is it about finding savings, improving services, or integrating functions? ● What does the decision relate to - is it a policy, practice, service, function or initiative? | <p>The Department of Work and Pensions announced that the HSF is due to be replaced by the CRF in April 2026 for a three-year funding settlement. Since 2021, the HSF has been renewed several times, but often at short notice. Over successive rounds of funding, there has been a gradual shift in the DWP guidance from only providing crisis support to a greater focus on preventative approaches. The short-term nature of the funding has created multiple challenges for planning and delivery of an innovative programme, with funding only confirmed for 6 or 12 months at a time.</p> <p>With a three-year funding settlement and shift towards preventative approaches, now is the time to review the programme to shift from predominantly crisis support and to ensure that the services best meet the needs of residents in the long term.</p> <p>The HSF and therefore the CRF are informed by the Mayoral priority of Poverty Reduction, this work is underpinned by the Poverty Reduction Framework.</p> |

| Question | Response |
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| <ul style="list-style-type: none">● How does this relate to existing plans and strategies?● What is the decision-making route (Cabinet, Executive decision)?● What involvement and consultation has been or will be carried out, and with whom?● What are the timescales, key decisions?● What are the key documents that are being produced? | <p>The final proposal will go to Cabinet on the 23rd of March 2026. Due to this tight timeline, and the significant change in the programme structure and objectives, we have worked to update some key elements of the programme. These include:</p> <ul style="list-style-type: none">● Updating our crisis payment route● Developing our approach to community funding● Developing our approach to resilience services |

1.2 Stakeholders

Outline Stakeholder engagement

- Who are the key stakeholders whom this decision will impact
- What previous engagement has been carried out with stakeholder groups which might have relevant learning?

Throughout the design process, we have consulted with colleagues across the council from a range of service areas, including:

- Emily Crawford, Ross Hatfull and Glyn Ashman, Here to Help
- Trusted Referral Partners
- Mark Lewis, HAF Coordinator
- Lynn Woolhouse, Finance
- Gemma Vare, Early Years
- Beth Evans and Eden Munro, Welcome Hackney
- Andi Tarver, User Researcher
- Joia De Sa, Public Health
- Emma Winch and Catherine De Abaitua, Libraries
- Laura Bleaney, Head of Corporate Parenting
- Pamela Mambu, Practice Development Manager (Children in Need)
- Lisa Williams, Head of School Improvement and Education Performance

- Lisa Atamian, Grants & Investment Manager
- Lisa-Raine Hunt and Nicola Duncan, supporting the Charedi community
- Laura Stagg, Parent Engagement System Leader
- Lee Georgiou, Interim Assistant Director of Benefits and Homeless Prevention
- Nick Porter-Ch'ng, Transformation Delivery Manager (Neighbourhoods)
- Deena Patel, Temporary Accommodation

Engagement with these individuals has been through workshops, a working group and targeted discussions around their service areas.

Previous school coffee mornings were held as part of an earlier round of HSF. The learnings from these sessions can be found [here](#)

1.3 Evidence Base & Knowledge Sources

| Question | Response |
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| <p>Describe the evidence base</p> <ul style="list-style-type: none"> ● What local and national data sources have been used? ● Are there gaps in the data, or groups missing? ● Does the lack of data or insight suggest a systemic knowledge gap in the organisation? | <p>Due to the short-term nature of HSF as discussed above, there has been a challenge around reviewing the existing programme, with different workstreams within the programme often feeling fragmented. Therefore, as part of the programme design, we have reviewed the following data:</p> <p>HSF programme overall</p> <ul style="list-style-type: none"> Sheffield Evaluation report and data study Quarterly monitoring (DWP forms and dashboard) Outcome of internal audit of existing HSF programme Learning from elsewhere, e.g. outcome of the London Council's survey, and Trussell data on hunger in the UK. The ongoing work of the System Convenors and continuous engagement with the VCS helps inform our understanding of financial hardship and solutions to it. |

Analysis of uptake of Here to Help Crisis payments, DHPs and advice support
Analysis of data on TRP uptake
Outcome data from Here to Help - income maximisation, wider outcomes, e.g. reduction in debt to Council, residents signposted to other services
Data from Here to Help
Monitoring returns from VCS advice providers
Outcome of Advice in GP Practices
Advice in Children's Centres,

Council Tax Escalation routes and Money clinics- could we use council debt data to understand residents facing hardship? What considerations are there about this?
VCS advice mapping

We have also used data on deprivation in Hackney as an evidence base for the development of the programme.

 Top-Level Analysis of the English Indices-of-deprivation (202...
<https://deprivation.communities.gov.uk/>

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| | <ul style="list-style-type: none"> ☰ Overview of current trends in poverty and finances in Hackney ✚ Tackling Poverty and Inequality Member Officer Oversight G... ☐ Mayoral priority slides -Reducing Poverty SUMMARY ☰ Evidence Review Report- Draft ☰ VCS Strategy Refresh and Grants Programme Redesign - s... |
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1.4 How will this proposal contribute to advancing our Equality Objectives,

How will this proposal contribute to advancing our Equality Plan Objectives?

Explain how the action will contribute to advancing equality objectives. This could involve ensuring access for underrepresented groups, reducing inequalities, or improving workforce diversity.

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| Objective 1: | Objective 2: | Objective 3: | Objective 4: | Objective 5: |
| Eradicate inequality at | Building opportunity | Celebrate and serve | Embed equality into | Change as an institution to ensure internal and systemic change |

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| every life stage by taking protective, preventative, positive action | and well-being | diverse communities and value the contribution they make | service plans and practice across the council and the borough | |
| Throughout the design of the programme, we have worked closely with colleagues across the Council to consider the range of residents | The function of the CRF is to support residents in financial crises and move them towards more preventative approaches | We will work with the Voluntary and Community sector to provide support for underrepresented groups who are less | The programme will work with partners across the council to deliver support to residents and ensure support is tailored. | The CRF is tied to the Mayoral poverty reduction priority, and will seek to provide support for those furthest away. This commitment will be underpinned by an explicit understanding that poverty reduction cannot be achieved without an anti-racist approach, as systematic racism is a primary driver of socioeconomic inequality. We will critically examine our internal systems and practices to ensure they reflect anti-racist competency and do not |

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| <p>who experience disadvantages because of deep-rooted systemic biases and discrimination, explicitly recognising how racism contributes to these disadvantages. We plan to provide support in a range of routes actively</p> | <p>to foster resilience. This will explicitly address the racialised dimensions of poverty, recognising that systemic racism creates and perpetuates financial instability for many racially minoritised individuals and</p> | <p>likely or struggle to access council services for support due to systemic oppression. This includes a deliberate focus on partnering with organisations that are led by racially minoritised groups, understandi</p> | | <p>inadvertently exclude or harm racially minoritised staff and residents.</p> |
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| <p>working to overcome historic mistrust with the council by demonstrating anti-racist competency and ensuring our practices focus on the safety and well-being of Black and Global Majority communities</p> | <p>families.</p> | <p>ng that anti-racism is a core part of improving services for all. An open-access grants round is planned to allow Voluntary and Community Sector (VCS) organisations to design support that best aligns</p> | | |
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| <p>s. We are planning to engage with VCS organisations on the development of the programme.</p> | | <p>with their communities' needs, in accordance with the Fund's objectives.</p> | | |
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2: Impact Analysis

2.1: Protected Characteristics

There are nine Protected Characteristics outlined in the Equality Act 2010.

When assessing the impact of decisions, public authorities have a duty to:

- Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act
- Advance equality of opportunity between people who share a protected characteristic and those who do not.
- Foster good relations between people who share a protected characteristic and those who do not.

Your equality impact assessment should consider each protected characteristic and how the decision-making might affect people with these characteristics. Where relevant include Hackney Council staff as well as residents in your analysis.

When thinking about eliminating discrimination consider where systemic inequalities are produced by Hackney's ways of working. See Systemic Discrimination reflection questions for guidance.

| Protected Characteristics | Is there a potential positive and/or | Explain impacts and provide <u>evidence</u> . | What actions will be taken to mitigate negative impacts and to maximise positive impacts? These should be "SMART" |
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| | negative impact? | Consider potential evidence gaps and how these could be filled. | |
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| <u>Age</u> | Potential positive and negative impact | Positive- The shift to more preventative and long-term support could benefit children by addressing some of the root causes of child poverty. Focusing on financial resilience could result in improved stability for families. The current FSM eligibility criteria | <p>There is historic mistrust with the Council and we must ensure support is accessible and trauma-informed.</p> <p>To mitigate this, we are planning to phase out the FSM holiday provision by continuing to fund the school holidays until September. We will work closely with colleagues in Education to manage this transition with parents and guardians. Initial ideas around this include encouraging parents/guardians to sign up children for HAF provision, as well as additional financial support, including school uniform grants. We are also planning to carry out some engagement with VCS groups and affected residents to understand</p> |

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| | | <p>do not fully identify all children experiencing food insecurity. A preventative strategy could help us reach and better support this group.</p> <p>Negative- The guidance mandates a move away from FSM holiday provision, which will negatively impact families who rely on this support.</p> <p>Child poverty in</p> | <p>how to best develop our resilience services as a part of the programme.</p> <p>We plan to run a data-driven campaign for those who are eligible for Pupil Premium to link them into income maximisation work and further financial resilience support to ensure children receive support beyond phasing out FSM holiday provision.</p> <p>We intend to find dignified, year-round solutions to food insecurity. This involves implementing a flexible, cash-based support system or providing direct assistance for access to food banks and low-cost food shops.</p> |
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| | | <p>Hackney is the second highest in London at 45%, and this has recently gone up. The current HSF programme awards around 47% of the budget to food holiday support for children.</p> <p>According to the 2025 Indices of Multiple Deprivation, deprivation among children in this area is the highest in England,</p> | |
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| <p>considers that it is the barriers in society, such as inaccessible buildings or people's attitudes, that create disability. Ensure mitigations include a focus on changing disabling environments .</p> | <p>negative</p> | <p>impacted by poverty.</p> <p>The guidance demonstrates a shift away from food banks; any alternatives must consider the needs of residents with a disability.</p> <p>The resident survey indicates that disabled residents are more likely to report financial challenges. Trussell asserts that disability was</p> | <p>hybrid model, colocation of advice services, etc. The design of these models will be a collaboration with food organisations, and we can use their data and insights to understand the needs of residents with a disability.</p> <p>It is essential that we actively support disabled-led organisations to apply to the VCS grants programme we plan to run and ensure the funded organisations reflect the diversity of need within this demographic.</p> |
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| | | <p>one of the most common factors underpinning hunger in the UK in 2024. Three in four (74%) people referred to food banks in the The Trussell community in 2024 were disabled. In comparison, 28% of people across the UK were disabled.</p> | |
| <p><u>Gender Reassignment</u></p> | <p>Potential positive</p> | <p>Trans people are more likely to experience food insecurity and</p> | <p>We do not currently have an understanding of who we are reaching through the HSF programme.</p> |

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| | | <p>homelessness. https://trustforlondon.org.uk/news/trans-learning-partnership/ The move towards a focus on financial resilience will aim to provide a more holistic and sustainable system.</p> | <p>It is essential that we actively support organisations led by Trans People to apply to the VCS grants programme we plan to run and ensure the funded organisations reflect the diversity of need within this demographic.</p> |
| <p><u>Marriage or Civil Partnership</u> only applies in respect of the requirement</p> | <p>Potential positive</p> | <p>The data that indicates higher poverty levels (and food insecurity) in single-parent households could be a risk to</p> | <p>To prevent barriers to access for same-sex married or civil partnership couples, funding will be distributed through a diverse range of organisations, including non-religious groups.</p> <p>We do not currently understand the intersection of single-parent households or</p> |

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| <p>to have due regard to the need to eliminate discrimination</p> | | <p>designing the programme in a way that could negatively impact dual-parent households. (example data: https://foodfoundation.org.uk/sites/default/files/2024-03/Single%20Parents%20briefing_FINAL.pdf)</p> | <p>dual-parent households accessing support. It will be important to collate this data as part of the new programme, as well as not focusing criteria around only supporting single parent households.</p> |
| <p><u>Pregnancy & Maternity</u></p> | <p>Potential positive</p> | <p>The new programme could allow us to work more closely with Best Start Family Hubs by utilising existing funding to</p> | <p>We have consulted with colleagues in Education to understand gaps in Family Hubs and how we can best complement their work. They are currently recommissioning the advice offered in Children's Centres, and we would look to complement and enhance this rather than</p> |

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| | | bring added value and address gaps. | <p>duplicate it through the resilience offer as part of the Fund.</p> <p>One of the Trusted Referral Partners for the programme is Health Visitors; we will need to ensure links are maintained with this team to ensure that expecting parents can access support if needed.</p> |
| <u>Race / Ethnicity</u> | Potential positive | We are aiming to provide more tailored support to communities facing disproportionately high poverty rates, which are often a consequence of historical or ongoing racial discrimination. | <p>We must engage with Black and Global Majority (B&GM) residents and B&GM-led VCs organisations to understand their needs and how we can best design support, and ensure their voices directly shape policies and practices.</p> <p>We will also use insights from the recent VCS redesign programme, including engagement that was done with VCS organisations directly.</p> <p>There is historic mistrust with the Council,</p> |

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| | Potential negative | <p>This could positively impact residents from Black and Global Majority Communities.</p> <p>A shift away from FSM holiday vouchers could disproportionately impact B&GM parents, potentially representing a practice that actively harms or</p> | <p>and we must be transparent about the changes we can/will make, actively working to rebuild trust by demonstrating anti-racist competency.</p> <p>The Fund also includes a Voluntary and Community Sector (VCS) grants programme. It is essential that we actively support Black and Global Majority (B&GM) organisations to apply and ensure the funded organisations reflect diversity in terms of geography and cultural competency.</p> <p>We will implement robust data collection and disaggregation by race/ethnicity to understand uptake and outcomes, identifying and addressing any systemic knowledge gaps that perpetuate racial inequities. We will work to include measures to understand outcomes, focusing on metrics that demonstrate progress in dismantling racial</p> |
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| | | <p>increases danger for these communities if not carefully mitigated. We don't yet have the data for how this plays out in HSF, revealing a critical gap in our ability to fully understand and address racialised impacts.</p> <p>Trussell states that a quarter (25%) of people from a racialised community experienced food insecurity in 2024,</p> | <p>disparities.</p> |
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| | | <p>almost twice the rate (14%) for White people. This increases to 38% of people who were Black or Black British. People from a racialised community were over-represented among people referred to food banks in the Trussell community, underscoring the urgent need for anti-racist interventions in poverty reduction.</p> | |
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| <p><u>Religion and Belief-any religious or philosophical Belief including no religion/belief</u></p> <p>Check also for impact on religious buildings</p> | <p>Potential negative</p> | <p>Shifting away from the current FSM holiday food support could negatively impact 11 Charedi VCS organisations funded through HSF.</p> <p>Food banks are often faith-based; the guidance indicates a shift towards low-cost food shops; instead, this could represent a gap in support. There is</p> | <p>We will mitigate this by funding Passover, Shavuot and the Jewish high holidays in 2026, which are high-cost periods for the Charedi community.</p> <p>We are planning to fund the existing food banks/hubs funded through HSF for the first quarter to manage a transition. After this point, we will engage with VCS groups across the borough, including faith-based organisations, to build a more sustainable approach to funding food provision, while ensuring the provision of a culturally competent food offer.</p> <p>Engage with the Faith Network to understand residents' needs and to ensure the design of the programme has accessible routes of support.</p> |
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| | Potential positive | <p>also a risk of a lack of infrastructure to support this shift. How can we invest in food infrastructure to get more food into the borough and into the hands of the right groups? Many existing food banks/kitchens have relationships with faith-based organisations, although they themselves may not be faith-based, d e.g.</p> | <p>To mitigate this, as part of a VCS funding round, we plan to encourage applications from grassroots organisations. We will ensure a geographical and culturally competent spread of funded organisations, as well as, funding for Advice Workers and AQS accreditation.</p> <p>It is essential that we actively support faith led organisations to apply to the VCS grants programme we plan to run and ensure the funded organisations reflect the diversity of need within this demographic.</p> |
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| | | <p>AMURT at Salvation Army.</p> <p>The OJ funding review indicated that residents struggle to access advice provision in the community and would not/do not know about support through Here to Help. The most recent VCS core grants round also indicated a gap in culturally competent advice provision across</p> | |
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| | | <p>the borough.</p> <p>We currently only fund specific provision for Charedi residents, and as such, we are not funding provision for the range of religious communities in the borough. Research shows that poverty is higher among the Muslim community in the borough.</p> | |
| <u>Sex</u> | Potential positive | Women are disproportionately | Increase data collection to understand the gender split of residents supported |

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| | | <p>impacted by poverty. The move towards a more preventative model could benefit this demographic more so than their male counterparts. We do not currently understand the spread of genders supported across the HSF.</p> | <p>throughout the programme.</p> |
| <p><u>Sexual Orientation</u></p> | <p>Potential positive</p> | <p>The new focus on financial resilience and improved access to advice could provide a</p> | <p>Engage with LGBTQIA+ organisations to understand how best to support this demographic.</p> <p>It is essential that we actively support</p> |

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| | | <p>more holistic and sustainable system for LGBTQIA+ residents, who are disproportionately impacted by poverty.</p> <p>Organisations have expressed in the past that there is a gap in current funding for LGBTQIA+ specific access to food support, for example, there are no lunch clubs or community meals that cater to</p> | <p>LGBTQIA+ organisations to apply to the VCS grants programme we plan to run and ensure the funded organisations reflect the diversity of need within this demographic.</p> |
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| | | <p>this demographic. Trussell states people from the LGBTQIA+ community were far more likely to experience food insecurity than people who do not identify as LGBTQIA+. In 2024, one in three (34%) people from the LGBTQIA+ community had experienced food insecurity in the previous year. This was double the rate for people who were not part</p> | |
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| | | of the LGBTQIA+ community (15%). | |
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2.2: Socio-economic Inequalities, Care Experience & other groups

Your assessment should also include addressing the Socio-Economic Duty and other groups identified locally to be facing inequality, for example, those identified in the Equality Plan.

The Socio-Economic Duty extends Due Regard under the Equality Act; that public bodies adopt transparent and effective measures to address the inequalities that result from differences in occupation, education, place of residence or social class

The duty states that when making decisions of a strategic nature about how to exercise its functions public authorities must do so in a way that is designed to reduce inequalities of outcome which result from socio-economic disadvantage.

The Equality Plan 2024-2026 identifies a number of other groups who experience inequality of outcomes locally. These groups should also be considered as part of this assessment, along with

any other groups that have been identified in your consultation or evidence gathering that may be impacted.

The Objectives of the Anti-Racist Framework, LGBTQIA+ Framework and Poverty Reduction Framework should be considered in your analysis.

2.2.1 Socio-economic Inequalities

| | Group or characteristic(s) | Is there a potential positive and/or negative impact? | Explain impacts and provide evidence. Consider potential evidence gaps and how these could be filled. | What actions will be taken to mitigate negative impacts and to maximise positive impacts? These should be “SMART” |
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| | <p>Socio-economic Inequalities Socio-economic disadvantage could manifest in education, occupation, income, locality, housing or social class. See Hackney's Poverty Reduction Framework</p> | <p>Potential positive</p> <p>Negative impact</p> | <p>The shift from crisis to resilience is positive in tackling inequality long-term. However, we must explicitly acknowledge that socio-economic inequalities are deeply intertwined with racial injustices, and that poverty</p> | <p>We plan to run a data-driven campaign for those who are eligible for Pupil Premium to link them into income maximisation work and further financial resilience support to ensure children receive support beyond phasing out FSM holiday provision. However, there are further considerations to be explored for racialised groups identified as most vulnerable to ensure we are not inadvertently perpetuating racial disparities.</p> |
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| | | | <p>reduction efforts must be anti-racist to be truly effective. Hackney has the second-highest rate of child poverty in London (45%), with racialised communities disproportionately affected. Removing the blanket provision of FSM holiday</p> | |
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| | | | <p>vouchers poses a short-term risk while preventative measures are developed and as residents begin to access these interventions, potentially creating a practice that increases danger or excludes racially minoritised</p> | |
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| | | | communities if alternatives are not equitably designed or implemented . | |
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2.2.2 Care Experience

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| Group or characteristic(s) | Is there a potential positive and/or negative impact? | Explain impacts and provide evidence. Consider potential evidence gaps | What actions will be taken to mitigate negative impacts and to maximise positive impacts? These should be “SMART” . |
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| | | and how these could be filled. | |
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| <p>Care Experienced people, looked after children and care leavers</p> <ul style="list-style-type: none"> As a result of a 2025 council motion, Hackney council treats care experience as if it were protected characteristic | Positive impact | Care leavers and looked-after children are more likely to experience socio-economic disadvantage and often lack familial safety nets, so they are more at risk of financial shocks. The shift towards resilience advice and financial stability aligns directly with supporting care | <p>Following feedback from colleagues in Corporate Parenting, we are planning to develop a model of co-located services for care leavers to offer financial resilience support.</p> <p>We will implement robust data collection and disaggregation by understanding how this group of residents are accessing support. We will work to include measures to understand outcomes, focusing on metrics that demonstrate progress in supporting this group.</p> |

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| | | leavers as they transition into adulthood. | |
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2.2.3 Other groups

| Group or characteristic(s) | Is there a potential positive and/or negative impact? | Explain impacts and provide evidence. Consider potential evidence gaps and how these could be filled. | What actions will be taken to mitigate negative impacts and to maximise positive impacts? These should be “SMART” |
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| <p>Consider other groups as outlined in the Equality Plan:</p> <ul style="list-style-type: none"> ● Single parents and teen parents ● People with insecure immigration status ● Ex Armed Forces ● People with multiple interconnected challenges (“complex needs”) including those who fall | <p>Teen parents and single parents- Positive impact</p> | <p>Single-parent households are at a higher risk of poverty. The CRF’s focus on financial resilience could increase stability for this group. We don’t understand how many single/teen parents we are supporting through the HSF currently.</p> | <p>Build on existing work with trusted referral partners to ensure a no wrong door approach.</p> <p>We don’t currently understand the intersection of single-parent households or teen parents accessing support. It will be important to collate this data as part of the new programme to understand who we are reaching.</p> <p>Build on existing work with Welcome Hackney to co-locate services and ensure a no wrong door approach. Although we won’t be able to support a significant proportion of this demographic due to the guidance, we can ensure that those who are eligible have access to support. We will continue work</p> |
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| <p>below statutory thresholds</p> <ul style="list-style-type: none"> ● People experiencing perimenopause and menopause ● People in insecure private rented accommodation, at risk of homelessness and people in temporary accommodation ● Domestic abuse victims and survivors | <p>People with insecure immigration status-negative impact/positive impact</p> | <p>This demographic is largely excluded from CRF eligibility; however, through the HSF, we have supported those recently granted leave to remain. Our Safeguarding Midwives service has supported residents with NRPF who are</p> | <p>with our Trusted Referral Partners including Safeguarding Midwives, health visitors, and the STEPS team, as well as culturally competent VCS organisations who may come across residents with precarious migration status.</p> <p>Build on an existing no wrong door approach, while also adopting a targeted, proactive outbound approach coupled with an open access route.</p> <p>We fund an existing Temporary Accommodation Outreach Worker post who supports residents to access support. Bringing DHPs into the CRF programme could allow for a more holistic offer.</p> |
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| <ul style="list-style-type: none"> ● People with an offending history ● Unpaid Carers | <p>People with interconnected challenges- Positive impact</p> <p>People in insecure accommodation- positive impact</p> | <p>heavily pregnant or about to give birth with financial support.</p> <p>The fund is designed to support this group to offer co-located and sustained preventative support. Data</p> | <p>The council's Domestic Abuse Intervention Service is a trusted referral partner; we will work closely with them to ensure support is accessible to this group of residents, as well as promoting the scheme. The government-mandated payment within 48 hours of complete application could positively impact this group.</p> <p>Build on an existing no wrong door approach, while also adopting a targeted, proactive outbound approach coupled with an open access route. As the programme is predicated on supporting financial resilience, we plan to support residents to access employment support if relevant. However, there are further links to develop with this resident group.</p> |
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| | <p>Domestic abuse victims and survivors- positive impact</p> <p>People with an</p> | <p>from H2H to understand who they are reaching.</p> <p>This group is acutely impacted by the housing crisis in Hackney and is more reliant on DHPs. Bringing DHPs into the CRF programme could allow for a more holistic offer.</p> | <p>In our early conversations with colleagues in Adult Social Care, they have identified this group as being particularly vulnerable. Build on an existing no wrong door approach, while also adopting a targeted, proactive outbound approach coupled with an open access route. We currently fund Hackney Carers Centre through the HSF, and we will aim to engage them in delivery of this programme.</p> |
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| | offending history- positive impact | This demographic would particularly benefit from crisis payments. How do we make this more accessible? | |
| | Unpaid Carers- positive impact | Offending history is a barrier to | |

employment and housing. The shift towards preventative support and advice could promote financial sustainability, reducing the risk of reoffending linked to poverty.

Unpaid carers can have a limited capacity

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| | | <p>for employment due to their caring responsibilities. This group benefit from income maximisation support and wider financial resilience work.</p> | |
| Any other groups identified during evidence gathering | | | |

2.3: Intersectional Analysis

Taking an **Intersectional Approach** means that we are alert to how intersections of different characteristics can create very different experiences for different people due to the interaction of different types of systemic discrimination.

An intersectional approach in an Equality Impact Assessment requires that we don't just look at each characteristic in isolation, but explore, understand and record how we have considered the impacts of discrimination across multiple characteristics. This isn't just about where impacts affect multiple groups, but also where there is a distinct or specific impact due to the intersection of multiple characteristics. For example, something that may have a minor impact on disabled people, minor impact on women, but a disproportionate impact on disabled women would indicate an intersectional impact. Socioeconomic disadvantage often compounds inequality linked to disability, ethnicity, gender, and sexuality, among others.

This will vary depending on the decision being made, the communities affected and the type of evidence explored. Use any themes that are recurring in the protected characteristics to explore any intersectional impact. You may have covered some interconnected protected characteristics and lived experiences in 2.2 to avoid duplication, please refer back.

| Describe cross-cutting theme or unique intersectional impact | Is there a potential positive and/or negative impact? | Explain impacts and provide evidence. Consider potential evidence gaps and how these could be filled. | What actions will be taken to mitigate negative impacts and to maximise positive impacts? These should be “SMART” |
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| Race, disability, socioeconomic disadvantage | Negative impact (disproportionate risk) Positive impact (Opportunity to develop services that are tailored to this group) | The document highlights that B&GM communities and disabled residents are independently more likely to report financial instability due to systemic oppression and discrimination. Where these characteristics intersect with socioeconomic disadvantage, it | We are working with colleagues in Transformation leading on a neighbourhood working model to join up existing support, as well as understanding barriers to accessing support. We will build robust data collection systems to track outcomes and understand a resident's journey. |

| Describe cross-cutting theme or unique intersectional impact | Is there a potential positive and/or negative impact? | Explain impacts and provide evidence. Consider potential evidence gaps and how these could be filled. | What actions will be taken to mitigate negative impacts and to maximise positive impacts? These should be “SMART” |
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| | | <p>compounds complex financial needs.</p> <p>Opportunity- Holistic, co-located advice is suited to support individuals with complex interconnected challenges, e.g. debt, health and income maximisation.</p> <p>Data is required to understand who we're</p> | <p>There is historic mistrust with the Council, and we must be transparent about the changes we can/will make, actively working to rebuild trust by demonstrating anti-racist competency.</p> <p>The Fund also includes a Voluntary and Community Sector (VCS) grants programme. It is essential that we actively support Black and Global Majority (B&GM) organisations to apply</p> |

| Describe cross-cutting theme or unique intersectional impact | Is there a potential positive and/or negative impact? | Explain impacts and provide evidence. Consider potential evidence gaps and how these could be filled. | What actions will be taken to mitigate negative impacts and to maximise positive impacts? These should be “SMART” |
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| | | supporting through HSF with these intersectional needs. The current DWP monitoring collection of Households with X vulnerability limits this further. | and ensure the funded organisations reflect diversity in terms of geography and cultural competency. |
| Socioeconomic disadvantage and religion | Negative and potential positive | The current model provides FSM holiday support to 11 OJVCS organisations. This is crisis-focused, but removing it creates a | We are planning to carry out some engagement with VCS partners in the community to understand the mitigations we can put in place to lessen the impact of moving away from this |

| Describe cross-cutting theme or unique intersectional impact | Is there a potential positive and/or negative impact? | Explain impacts and provide evidence. Consider potential evidence gaps and how these could be filled. | What actions will be taken to mitigate negative impacts and to maximise positive impacts? These should be “SMART” |
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| | | <p>very specific, culturally linked food insecurity risk. A blanket shift away from FSM holiday support that does not involve the VCS risks loss of trust and failure to provide culturally appropriate food.</p> | <p>type of support.</p> <p>Through the CRF programme, we can target support to the wide range of religious communities with higher instances of poverty.</p> <p>The CRF will also include a VCS grants programme. It is essential that we actively support faith-based organisations to apply and ensure the funded organisations reflect diversity in</p> |

| Describe cross-cutting theme or unique intersectional impact | Is there a potential positive and/or negative impact? | Explain impacts and provide evidence. Consider potential evidence gaps and how these could be filled. | What actions will be taken to mitigate negative impacts and to maximise positive impacts? These should be “SMART” |
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| | | <p>60% of Muslim households in Hackney earn less than £15,000 a yr, approx 36% in work.</p> <p>Income deprivation is high among Orthodox Jewish residents. In parts of Stamford Hill, up to 99% of children live in income-deprived households.</p> | <p>terms of geography and cultural competency.</p> <p>Engage with the Faith Network to understand residents' needs and to ensure the design of the programme has accessible routes of support.</p> |

| Describe cross-cutting theme or unique intersectional impact | Is there a potential positive and/or negative impact? | Explain impacts and provide evidence. Consider potential evidence gaps and how these could be filled. | What actions will be taken to mitigate negative impacts and to maximise positive impacts? These should be “SMART” |
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| | | <p>58% of Christian households in Hackney earn less than £15,000 a year.</p> <p>Beyond the Orthodox Jewish community, the HSF programme has not specifically reached any religious communities, despite data illustrating the acute need.</p> | |

2.4 Community Impact Analysis

Public Sector Equality Duty requires us to have due regard to fostering good relations between those that share a relevant protected characteristic and persons who do not share it. This aligns with creating an inclusive borough where diversity is celebrated and there is strong community cohesion. Inequality reduces trust, which is essential in community cohesion.

What Communities may be impacted

In addition to identifying possible affected

communities, also consider:

- Could this proposal affect how communities perceive or interact with others?
- Could your proposal impact trust in the council or between groups impacted in different ways?
- Could it lead to prejudice, community tensions, conflicts, isolation or segregation?

What are or might be the positive or negative impacts

Consider potential evidence gaps and how these could be filled

What actions will be taken to mitigate the negative and maximise the positive?

These should be “SMART”

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| <ul style="list-style-type: none"> How does the proposal help tackle prejudice and promote understanding between communities with different protected characteristics? | | |
| <p>Parents and Carers of FSM-eligible children</p> | <p>Negative impacts: Removing the easily understood, direct voucher method could be understood as withdrawing support, regardless of what provision this is replaced with. This is also a risk with the upcoming elections.</p> <p>We are planning to phase out the end of</p> | <p>We plan to engage with parents and carers and VCS organisations to understand how we can best mitigate the impacts of withdrawing this support. Ensure we communicate changes effectively with parents and carers. Develop a “You Said, We Did” campaign for parents and carers, explaining the changes. We will</p> |

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| | <p>FSM holiday provision by September 2026 to allow time for a transition and careful communication with parents and carers.</p> | <p>work with the FSM service and the SEND and Children in Need services to ensure we reach parents who may be furthest from Council services. Ensure all materials are co-designed with parents. Run an outbound data-led campaign to ensure FSM-eligible parents are receiving all the benefits they are entitled to.</p> |
| <p>The VCS and frontline staff</p> | <p>Negative: The shift requires a shift in how the VCS partners currently operate and will result in an open</p> | <p>To mitigate this, as part of a VCS funding round, we plan to encourage applications from a range of organisations</p> |

grants programme. The move towards resilience will in some cases, result in complex triage, which can create additional demand on services. This can create further tension between the VCS and the Council.

The OJ funding review completed in the summer illustrates that some organisations are better equipped for a shift than others.

across the sector. Funding will be more substantial and multi-year, which will provide security. We will ensure a geographical and culturally competent spread of funded organisations, as well as funding for Advice Workers and AQS accreditation. However, there is a risk of adding greater pressures to the VCS, which already prop up Council services and decades of underfunding.

The role of the System Convenors as part of

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| <p>Service users</p> | <p>Positive: The CRF aims to move away from emergency food parcels, which can carry stigma, towards empowering residents with resilience. This shifts the narrative</p> | <p>the programme will build on existing work to join up services and encourage capacity building for organisations in line with their aims.</p> <p>Focus on trauma-informed care and language for front-line staff supporting service users.</p> <p>Careful messaging</p> |
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from dependence to independence.

Negative: However, food partners are aware of different models trying to move away from emergency provision, while they continue to see demand for their services rise. Without careful mitigation, there is a risk of overwhelming and losing trust in these organisations.

We don't accurately understand who experiences stigma

around the comms for the CRF, as well as providing resources to access support in a range of formats e.g. paper, online, through targeted campaigns.

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| | across the HSF programme. | |
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3: Action Plan, Evaluation and Monitoring Impact

How will you bring together the actions needed in the identified timeframe, working with stakeholders identified from the learning above, and how will the plan embed the Council's Equality Objectives.

Demonstrate how this assessment has influenced the proposal and decision, and how it will be monitored through the action plan. Include any evidence on the justification for the disproportionate impact that you've referenced in your workings.

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| <p>Evaluation</p> <ul style="list-style-type: none"> Summarise any changes made to the proposal as a consequence of this Equality Impact Assessment | <p>This assessment has highlighted the need for engagement, especially regarding the phasing out of FSM holiday vouchers.</p> <p>The proposal now includes specific considerations for groups previously under-identified, including the intersections of other religious groups and socioeconomic disadvantage.</p> |
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| <p>Action Plan</p> <ul style="list-style-type: none"> • Your action plan should summarise all of your SMART actions highlighted in section 2 | <p>A key issue with the existing HSF programme is that data collection is limited, and as such, we do not have a clear picture of the specific groups we are reaching. With the CRF, the DWP wants local authorities to move towards an outcomes-based approach. We can use this approach to collect greater levels of data for the residents supported through the programme to understand its reach, and tailor support to those furthest away.</p> <p>In addition, a grants programme providing multi-year funding will enable a more equitable spread of funding. Through the programme we will look to fund a geographical and culturally competent spread of organisations.</p> <p>We will carry out engagement with residents to understand mitigations around removing the FSM holiday provision.</p> |
| <p>Impact Monitoring arrangements</p> | <p>CRF Programme Manager The programme will evolve and change year on year</p> |

- Who has responsibility for ongoing equality impact monitoring?
- How will unexpected impacts be managed?

depending on DWP requirements, including through an annual delivery plan; it is suggested that the EQIA is reviewed at these junctures too.

Please send a link to your EIA to [Equality & Diversity \(Shared Mailbox\)](#) this enables an overview of work that is being carried out for the cumulative impact assessments that we undertake.