EQIA Submission – ID Number
Section A

EQIA Title
Crisis and Resilience Fund

Responsible Officer
Victoria Lawrence-Rose - CED SPRCA

Approved by (Note: approval of this EqIA must be completed within the EqIA App)
Tracy Veasey - CED SPRCA

Type of Activity

Service Change
No

Service Redesign
No

Project/Programme
Project/Programme

Commissioning/Procurement
Commissioning/Procurement

Strategy/Policy
No

Details of other Service Activity
No

Accountability and Responsibility

Directorate
Strategic and Corporate Services

Responsible Service
Financial Hardship Programme - Portfolio Management Office

Responsible Head of Service
Tracy Veasey - CED SPRCA

Responsible Director
Ben Watts - CED GLD

Aims and Objectives

Kent County Council will be implementing and executing the Government's Crisis and Resilience Fund (CRF) in line with national guidance for the residents of Kent. While the method of delivery is still being finalised, we are committed to establishing a model that aligns with the requirements of the scheme and delivers meaningful support to residents.

Our approach will be built around the four pillars of the CRF (Crisis Payments, Housing Payments, Resilience Services, and Community Coordination) and will be designed to meet both the immediate and long-term resilience needs of our communities.

The primary aim of CRF is twofold:
- To provide a safety net for low-income households experiencing a financial shock, ensuring timely and effective crisis support.
- To build long-term local financial resilience, enabling individuals and communities to better manage future crises and reduce reliance on emergency interventions.

Kent County Council will use the Crisis and Resilience Fund to invest in services that improve individuals' capacity to withstand and recover from financial challenges. Factors influencing financial resilience include:

- Income, savings and debt
- Housing insecurity
- Disabilities, mental health conditions, wellbeing needs
- Caring responsibilities
- Financial literacy
- Digital exclusion
- Community support and social networks
- Income-smoothing tools such as debt or insurance

The CRF framework identifies three key outcomes, all of which we commit to delivering:

Outcome 1: Effective Crisis Support
Providing timely, needs-based assistance that prevents escalation of financial crises, including support to address in housing-related costs.

Outcome 2: Improved Financial Resilience
Developing support that equips residents to manage financial shocks, reducing repeat crises and dependency on emergency support.

Outcome 3: Strengthen Local Support
Ensuring a coordinated, visible network of local support services, with clear referral pathways between crisis support and longer-term resilience services. Effective join-up will help ensure individuals receive the right support first time.

Principles for Delivery
While delivery plans are still being shaped, Kent County Council will adopt the core principles set out within the CRF:

- Person-centred: respecting needs, preferences, and values.
- Needs-based: addressing underlying causes, not only the immediate crisis.
- Holistic: considering individuals and their households across available services.
- No Wrong Door: ensuring warm referrals regardless of the initial point of entry.
- Trauma-informed: incorporating the six principles of trauma-informed practice when supporting individuals and families.

Section B – Evidence

Do you have data related to the protected groups of the people impacted by this activity?

Yes

It is possible to get the data in a timely and cost effective way?

Yes

Is there national evidence/data that you can use?

Yes

Have you consulted with stakeholders?

Yes

Who have you involved, consulted and engaged with?

We have engaged a range of internal stakeholders across Kent County Council to ensure the work aligns with organisational priorities and operational requirements. Engagement with these teams will continue throughout the project to support development, delivery, and shared understanding.

Externally, we are working closely with other local authorities and the voluntary and community sector, recognising their essential role in shaping and supporting outcomes. Officers from all district and borough councils in Kent have been invited to participate in engagement sessions, ensuring comprehensive representation and the opportunity for collaborative input as the work progresses.

Has there been a previous Equality Analysis (EQIA) in the last 3 years?

No

Do you have evidence that can help you understand the potential impact of your activity?

Yes

Section C – Impact

Who may be impacted by the activity?

Service Users/clients

Service users/clients

Staff

Staff/Volunteers

Residents/Communities/Citizens

Residents/communities/citizens

Are there any positive impacts for all or any of the protected groups as a result of the activity that you are doing?

Yes

Details of Positive Impacts

- The CRF will provide timely crisis support to low-income households, which is likely to benefit groups disproportionately affected by financial hardship, including disabled people, older people, younger adults, and single-parent households (predominantly women).
- A person-centred, needs-based approach ensures support is tailored to individual circumstances, improving accessibility for people with disabilities, long-term conditions, mental health needs, or caring responsibilities.
- The “No Wrong Door” principle and improved referral pathways will help people who face barriers navigating services, including those with cognitive impairments, neurodivergence, or language barriers.
- The focus on financial resilience may have longer-term benefits for protected groups more vulnerable to income instability, such as younger adults, some ethnic minority groups, and disabled residents.
- Investment in community coordination and local support networks will strengthen access to help for isolated or marginalised groups, including older people and people at risk of social exclusion.
- Emphasis on trauma-informed practice will support residents with lived experience of trauma, domestic abuse or adverse life events, supporting safer and more compassionate service delivery.

Negative impacts and Mitigating Actions

19.Negative Impacts and Mitigating actions for Age

Are there negative impacts for age?

Yes

Details of negative impacts for Age

While the Crisis and Resilience Fund is intended to support residents of all ages, there are potential negative impacts that may disproportionately affect both younger and older people if not carefully mitigated:

Older people (65+)

- May face digital exclusion, making it harder to access online applications or referrals.
- Those with fixed incomes, disabilities, or cognitive impairments may struggle more if processes are complex or not available face-to-face.

Younger people (16–25)

• Lower financial literacy or unstable housing may make it harder for young adults to engage with resilience-building services. • Young people experiencing data poverty may also be disadvantaged by digital-first routes.
Mitigating Actions for Age
person-centred, needs-based and inclusive approach. No eligible individual will be disadvantaged. To achieve this, we will provide clear and accessible information through multiple communication channels, maintain a range of entry points into the scheme. We will ensure to offer additional assistance where required to overcome digital, sensory, mobility or other barriers. This will support a "no wrong door" experience and enable residents to access timely and appropriate Crisis Payments, Housing Payments, and Resilience Services. The CRF implementation will ensure that the structures of support and policies do not: - Disadvantage any age group. - Create digital barriers. - Create access barriers. - Restrict communication formats.
Responsible Officer for Mitigating Actions – Age
Tracy Veasey
20. Negative impacts and Mitigating actions for Disability
Are there negative impacts for Disability?
Yes
Details of Negative Impacts for Disability
• Digital-first processes may be inaccessible for people with physical, sensory, or cognitive impairments. • Lack of alternative formats could disadvantage people with visual or hearing impairments. • Complex or multi-step processes may be difficult for people with learning disabilities, autism, or cognitive impairments to navigate. • People with mental health conditions may struggle if support is not timely, trauma-informed, or easy to access. • Those with long-term conditions or fluctuating disabilities may be disproportionately affected by delays or rigid eligibility requirements.
Mitigating actions for Disability
We will ensure that our support offer is fully accessible to residents of all abilities in line with the CRF's person-centred, needs-based and inclusive approach. No eligible individual will be disadvantaged. To achieve this, we will provide clear and accessible information through multiple communication channels, maintain a range of entry points into the scheme. We will ensure to offer additional assistance where required to overcome digital, sensory, mobility or other barriers. This will support a "no wrong door" experience and enable residents to access timely and appropriate Crisis Payments, Housing Payments, and Resilience Services. The CRF implementation will ensure that the structures of support and policies do not: - Disadvantage any ability group. - Create digital barriers. - Create access barriers. - Restrict communication formats.
Responsible Officer for Disability
Tracy Veasey
21. Negative Impacts and Mitigating actions for Sex
Are there negative impacts for Sex

No
Details of negative impacts for Sex
Not Applicable
Mitigating actions for Sex
Not Applicable
Responsible Officer for Sex
Not Applicable
22. Negative Impacts and Mitigating actions for Gender identity/transgender
Are there negative impacts for Gender identity/transgender
No
Negative impacts for Gender identity/transgender
Not Applicable
Mitigating actions for Gender identity/transgender
Not Applicable
Responsible Officer for mitigating actions for Gender identity/transgender
Not Applicable
23. Negative impacts and Mitigating actions for Race
Are there negative impacts for Race
Yes
Negative impacts for Race
Kent residents who do not speak English as their first language could struggle to access support.
Mitigating actions for Race
We will ensure that our support offer is fully accessible to residents of all "races" in line with the CRF's person-centred, needs-based and inclusive approach. No eligible individual will be disadvantaged. To achieve this, we will provide clear and accessible information through multiple communication channels, maintain a range of entry points into the scheme. This will support a "no wrong door" experience and enable residents to access timely and appropriate Crisis Payments, Housing Payments, and Resilience Services. The CRF implementation will ensure that the structures of support and policies do not: - Disadvantage any racial group. - Create digital barriers. - Create access barriers. - Restrict communication formats. In addition, as stated in the KCC accessibility statement " If you or someone you know needs information in a different language, browsers like Edge, Chrome and Safari can translate pages into over 100 languages. Find out how to change languages and translate web pages in: - Google Chrome - Microsoft Edge - Safari on Mac. You could also download the Microsoft Translator app to have real-time translated conversations."
Responsible Officer for mitigating actions for Race
Tracy Veasey
24. Negative impacts and Mitigating actions for Religion and belief
Are there negative impacts for Religion and belief
No

Negative impacts for Religion and belief
Not Applicable
Mitigating actions for Religion and belief
Not Applicable
Responsible Officer for mitigating actions for Religion and Belief
Not Applicable
25. Negative impacts and Mitigating actions for Sexual Orientation
Are there negative impacts for Sexual Orientation
No
Negative impacts for Sexual Orientation
Not Applicable
Mitigating actions for Sexual Orientation
Not Applicable
Responsible Officer for mitigating actions for Sexual Orientation
Not Applicable
26. Negative impacts and Mitigating actions for Pregnancy and Maternity
Are there negative impacts for Pregnancy and Maternity
No
Negative impacts for Pregnancy and Maternity
Not Applicable
Mitigating actions for Pregnancy and Maternity
Not Applicable
Responsible Officer for mitigating actions for Pregnancy and Maternity
Not Applicable
27. Negative impacts and Mitigating actions for Marriage and Civil Partnerships
Are there negative impacts for Marriage and Civil Partnerships
No
Negative impacts for Marriage and Civil Partnerships
Not Applicable
Mitigating actions for Marriage and Civil Partnerships
Not Applicable
Responsible Officer for Marriage and Civil Partnerships
Not Applicable
28. Negative impacts and Mitigating actions for Carer’s responsibilities
Are there negative impacts for Carer’s responsibilities
No
Negative impacts for Carer’s responsibilities
Not Applicable
Mitigating actions for Carer’s responsibilities
Not Applicable
Responsible Officer for Carer’s responsibilities
Not Applicable