

## PART B – Equality Analysis Form

As a public authority we need to ensure that all our strategies, policies, service and functions, both current and proposed have given proper consideration to equality and diversity.

This form:

- Can be used to prompt discussions, ensure that due regard has been given and remove or minimise disadvantage for an individual or group with a protected characteristic
- Involves looking at what steps can be taken to advance and maximise equality as well as eliminate discrimination and negative consequences
- Should be completed before decisions are made, this will remove the need for remedial actions.

Note – An Initial Equality Screening Assessment (Part A) should be completed prior to this form.

When completing this form consider the Equality Act 2010 protected characteristics Age, Disability, Sex, Gender Reassignment, Race, Religion or Belief, Sexual Orientation, Civil Partnerships and Marriage, Pregnancy and Maternity and other socio-economic groups e.g. parents, single parents and guardians, carers, looked after children, unemployed and people on low incomes, ex-offenders, victims of domestic violence, homeless people etc. – see page 11 of Equality Screening and Analysis Guidance.

1. Title	
<b>Equality Analysis title: Crisis and Resilience Fund 2026/27</b>	
<b>Date of Equality Analysis (EA): 13<sup>th</sup> March 2026</b>	
<b>Directorate: Policy, Strategy and Engagement</b>	<b>Service area: Policy, Performance and Intelligence</b>
<b>Lead Manager(s):</b>  Michael Holmes – Policy and Strategy Officer	<b>Contact number:</b>  <a href="mailto:Michael.holmes@rotherham.gov.uk">Michael.holmes@rotherham.gov.uk</a>
<b>Is this a:</b>	
<input type="checkbox"/> <b>Strategy / Policy</b>	<input checked="" type="checkbox"/> <b>Service / Function</b>
<input type="checkbox"/> <b>Other</b>	
<b>If other, please specify</b>	

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### 2. Names of those involved in the Equality Analysis (Should include minimum of three people) - see page 7 of Equality Screening and Analysis Guidance

Name	Organisation	Role (eg service user, managers, service specialist)
Michael Holmes	RMBC	Policy and Strategy Officer
Sunday Alonge	RMBC	Policy Officer
Paul Stafford	RMBC	Policy Officer

### 3. What is already known? - see page 10 of Equality Screening and Analysis Guidance

#### Aim/Scope (who the Policy/Service affects and intended outcomes if known)

The Crisis and Resilience Fund (CRF) targets individuals who are facing severe cost-of-living pressures or specific financial shocks.

The overarching objective is to both provide a safety net for those on low incomes who encounter a financial shock and to invest in building local financial resilience to enable individuals and communities to better deal with crises in the long-term. There is a specific focus on the outcomes summarised in the table below.

Outcome	Purpose
1. Provision of effective crisis support	To ensure timely, needs-based assistance for individuals and households experiencing financial shocks, including support for those who are struggling to meet their housing costs
2. Improving people's financial resilience	To strengthen financial resilience and empower people to manage financial shocks, reducing the risk and occurrence of crises
3. Bolstering the local support landscape	To strengthen local systems, joining up support services and ensuring there are clear support pathways

These outcomes reinforce the CRF's dual aims of providing immediate relief where needed, whilst also building the capacity of people and communities to avoid or mitigate future hardship.

Funding must be allocated across four distinct elements:

- **Crisis payment** – providing support to those in crisis

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- **Housing payment** - providing financial support towards housing needs for those who face a shortfall in meeting their housing costs
- **Resilience services** - funding for services that improve financial resilience.
- **Community coordination** - investment in activities that connect and enhance the local support landscape

A crisis payment scheme must be introduced, offering rapid, flexible, and person-centred assistance to those on low incomes who experience a financial shock. The scheme should be based on the following principles:

- **Broad eligibility and local discretion** - local authorities retain the flexibility to define local criteria and tailor support
- **Person-centred, needs-based approach** - awards should respond to individual circumstances rather than rigid eligibility rules or blanket provision of support
- **Cash-first model** - cash payments are preferred, as they offer dignity and choice, with vouchers or goods in-kind as alternatives
- **Families with children** – after the current school year, support for families with children should not automatically be through the blanket provision of vouchers to those on free school meals. Relative need should be assessed and families should be directed to wraparound services to build their financial resilience.
- **Accessibility** - at least two application channels should be provided (e.g. online, phone, or in-person) and support should be easy to find.
- **No wrong door principle** - residents should receive assistance regardless of where they first seek help.

**What equality information is available? (Include any engagement undertaken)**

Inequality and inclusion remains a significant challenge for the borough. National Energy Action estimates that 19.4% of all households in Rotherham, equivalent to 7,672 homes, are in fuel poverty. This is substantially higher than both the regional and national averages.

Recent figures suggest that around 31% of children in Rotherham live in poverty, meaning nearly one in three children face significant financial hardship. Income deprivation affecting children is particularly stark. Public Health England’s local authority profile shows that 21.8% of children (10,910) live in low-income families.

As set out in Rotherham’s joint strategic needs assessment (JSNA), the borough contains 36 lower super output areas (LSOAs) ranked in the top 10% most deprived in England, alongside 59 LSOAs in the top 20% most deprived. These clusters of concentrated deprivation reflect structural issues around income, health, education, community infrastructure, and living conditions.

The South Yorkshire labour market analysis indicates an unemployment rate of 4.4% in Rotherham (2025), marginally above the national figure of 4%.

ONS statistics show that 28.7% of Rotherham’s working age residents (16–64) are economically inactive. Of these, 35.2% are inactive due to long-term sickness, substantially above the national level of 27.2%.

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In terms of evidence of local need, information collected from community food organisations (i.e. foodbanks) as part of the Council’s food in crisis contract indicates that a steady volume of food parcels provided over the past year, with peak distribution in June 2025 (723 parcels) and strong sustained demand between April and October 2025. Monthly figures remained above 500 parcels in all the months (April – December 2025), indicating that there is still high demand for food parcels.

Almost 1,000 first-time users accessed food parcels within the reporting period, with the highest intake in October 2025 (137). This suggests continued identification and engagement of new residents experiencing food insecurity. However, the majority of food parcels were issued to returning users, indicating ongoing reliance on food support among some residents. This suggests sustained need rather than short-term crisis usage.

The number of people applying for crisis loans in the borough has been consistent over time. In the past year, about 700 individuals applied for loans to cater for food, bills, and other essential costs. This again indicates the level of poverty among the residents in the borough.

The Council has conducted previous engagement to gain a better understanding of the extent to which the residents of the borough need support to cope with cost-of-living crisis. An evaluation of the Household Support Fund programme has helped to identify what works. This has informed the CRF proposals.

**Are there any gaps in the information that you are aware of?**

The above data does not represent all aspects of inequality relating to Rotherham residents. The data may not fully capture the true impact of the extent of the ongoing high cost-of-living and the levels of support needed in Rotherham.

Some of the statistics referenced are based on sources published up to 2025 and may have since changed in the intervening period, as support needs continue to evolve.

There is also the need to more consistently collect data by protected characteristic in relation to cost-of-living or crisis support initiatives such as those proposed as part of the CRF programme.

**What monitoring arrangements have you made to monitor the impact of the policy or service on communities/groups according to their protected characteristics?**

Data plays an important role in targeting and transparency. The HSF evaluation highlighted inconsistencies and gaps in the collection and reporting of data across the range of interventions.

To improve data collection and utilisation, there is a need to standardise monitoring requirements and data collection across all CRF schemes and complementary programmes. Data should be brought together and stored in a way that makes it accessible and easy to analyse, in accordance with regulations regarding data protection. This will

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help to give a more holistic view, to strengthen strategic oversight, leading to better informed decision-making.

The approach to the CRF programme should also go beyond monitoring outputs, aiming to better understand the impact on individuals and households. Partly due to the government’s reporting requirements, this was not a feature of the HSF programme.

For example, the school holiday voucher scheme has no data on the percentage of households redeeming the vouchers or any assessment of how it has positively impacted families, including how this might differ for those with protected characteristics such as disabilities.

As part of the implementation of the CRF programme, efforts will be made to collect qualitative information, including feedback from service users on how they’ve benefited from the various interventions. Where possible, data will be collected by protected characteristic to help identify whether particular demographic groups are accessing and benefiting from the programme.

The HSF evaluation indicated that some residents are reluctant to share personal information, and for those who are not digitally connected, the process can be difficult to navigate. There is a concern that people are missing out on support because they find the system too complex or invasive. This points to a need for more sensitive and accessible application methods that can reach the most vulnerable members of the community who may not engage with formal processes.

Accessibility and awareness-raising will be important aspects of the approach to CRF.

**Engagement undertaken with customers. (date and group(s) consulted and key findings)**

During the evaluation of the HSF in August and September 2025, partner organisations including Citizens Advice, Rotherfed, Voluntary Action Rotherham, and other partners operating food banks across the borough were engaged to understand how effective HSF interventions have been and to better understand how the cost-of-living crisis can be effectively responded to in Rotherham. This has provided insights into what works well in delivering cost-of-living support, as well as areas for improvement in future programmes. Key points include.

- **Building on existing systems enhances efficiency**  
Leveraging established systems – e.g. the council tax support scheme - ensures continuity, simplifies delivery, reduces administrative burden, and enables residents to access support more easily. Integrating new initiatives into familiar frameworks also helps local authorities to scale interventions efficiently and maintain consistency across funding rounds.

	<ul style="list-style-type: none"><li>• <b>Flexibility and collaboration strengthen delivery</b> Consultation with stakeholders underscored that flexibility and collaboration are key enablers of effective implementation. The Christmas food hampers initiative demonstrated how partnership working, particularly with the VCS, can expand reach.</li><li>• <b>Raising public awareness is crucial</b> While existing programmes have been effective, there is concern that many eligible households remain unaware of the support available. This is particularly true for individuals without internet access or those disconnected from formal communication channels.  Improving public awareness through more proactive, community-based outreach is essential to ensure equitable access. Future delivery models should prioritise clear communication strategies, utilising trusted community networks, local media, and face-to-face engagement, to ensure that information reaches those who need it most.</li><li>• <b>Addressing root causes, not just symptoms</b> Stakeholder feedback emphasised that while HSF interventions have been vital, they often address the symptoms of financial crisis rather than its root causes.  Greater emphasis should be placed on preventive and capacity-building measures, such as skills development, financial literacy, and pathways to employment, that reduce dependency on crisis support.</li><li>• <b>The need for a more integrated welfare system</b> The evaluation highlighted the fragmented nature of some local welfare provision. For example, the DWP currently cannot make direct referrals to food banks, creating unnecessary barriers for those in need. This lack of interconnectivity forces individuals to navigate a complex and often confusing network of services.</li></ul>
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	<p>A more integrated and seamless system, where public agencies, local authorities, and voluntary organisations share information and coordinate interventions, would enable more comprehensive and user-friendly support for vulnerable households.</p> <ul style="list-style-type: none"> <li>• <b>Strengthening data and evidence systems</b> Consistent data capture and management is essential for effective programme delivery and evaluation. Current monitoring arrangements vary across schemes, making it difficult to assess overall impact or identify gaps.</li> </ul> <p>Introducing standardised and centralised data collection would improve coordination, enhance the targeting of beneficiaries, and provide a stronger evidence base to inform future policy and funding decisions.</p>
<p><b>Engagement undertaken with staff (date and group(s) consulted and key findings)</b></p>	<p>As part of the HSF evaluation, engagement took place with colleagues from Adult Care, Housing and Public Health, Children and Young Peoples’ Services, and Corporate Services (finance). This engagement reinforced the importance of joining up similar programmes and collecting data consistently.</p> <p>A working group of officers from multiple services has helped to shape the CRF proposals.</p>

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**4. The Analysis - of the actual or likely effect of the Policy or Service (Identify by protected characteristics)**

**How does the Policy/Service meet the needs of different communities and groups?** (Protected characteristics of Age, Disability, Sex, Gender Reassignment, Race, Religion or Belief, Sexual Orientation, Civil Partnerships and Marriage, Pregnancy and Maternity) - see glossary on page 14 of the Equality Screening and Analysis Guidance)

The support proposed through the CRF is available to all residents and is expected to have particular benefits for those on low incomes.

Whilst the HSF evaluation revealed a shifting profile of those seeking support, including more working households and public sector staff, particular vulnerable groups include pensioners, single parents and ethnic minority communities.

The HSF evaluation has raised concern about access for certain groups. To address this, potential actions include expanding translation services, outreach, and face-to-face services to improve accessibility for minority groups, older people, and digitally excluded households.

**Does your Policy/Service present any problems or barriers to communities or Groups?**

As outlined in this analysis, there is a recognition that incomplete information and inconsistent data collection on similar programmes makes it difficult to fully understand the barriers for specific communities or groups.

There also potential barriers for some groups, particularly those who are digitally excluded or for whom English is not a first language.

**Does the Service/Policy provide any positive impact/s including improvements or remove barriers?**

Some barriers to access were evident in the implementation of HSF. Mechanisms to remove barriers to access will include:

- Increasing communication and raising public awareness of the programmes. This is important so that beneficiaries are aware of the nature of interventions and how they can access them.
- Access to the crisis support fund/payments scheme will be via an online form, phone or face to face. Help will be offered by Council officers to those who are unable to complete the application form.

By offering crisis payments together with referrals to resilience building services, the implementation of CRF will provide several positive impacts and help remove barriers for a wide range of individuals, particularly those who are struggling financially.

Delivering effective crisis support is intended to prevent the occurrence or escalation of individuals' crises. By offering timely, needs-based assistance to those with low incomes and vulnerable residents facing financial shocks, the proposals can reduce the risk of crisis need.

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By strengthening financial resilience among individuals, the proposals will empower residents to better manage financial shocks and mitigate the occurrence, recurrence and escalation of crises.

A joined-up, visible local support network is key to the CRF's approach. The programme will foster a culture of shared intelligence and joint working, improving referral pathways and enabling partners to adapt quickly to changing needs or circumstances. This, in turn, will help to ensure that those in crisis receive the support they need as quickly and efficiently as possible.

The approach to CRF will be guided by the following principles.

- **Person-centred** to ensure that people's preferences, needs and values stay central to professional decisions, providing support that is respectful to them.
- **Needs-based** to recognise the varied circumstances that individuals may experience, seeking to meet the underlying needs, not just the crisis symptoms.
- **Holistic** to provide integrated support that helps individuals or households access a wide range of services related to their assessed needs.
- **A no wrong door approach** that ensures individuals get the right service and support regardless of their initial point of contact.
- **Trauma informed approach** that creates a safe and empowering environment, emphasising safety, trust, choice, collaboration, empowerment and cultural consideration.

**What affect will the Policy/Service have on community relations?** (may also need to consider activity which may be perceived as benefiting one group at the expense of another)

In general, the proposals should have a positive impact on community relations by helping to build partnerships, particularly through the community coordination element of CRF.

The effective co-ordination of statutory services, voluntary and community sector organisations, grassroots projects and place-based initiatives delivers benefits to both individuals needing support and the professionals involved, creating more financially resilient communities.

Please list any **actions and targets** that need to be taken as a consequence of this assessment on the action plan below and ensure that they are added into your service plan for monitoring purposes – see page 12 of the Equality Screening and Analysis Guidance.

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### 5. Summary of findings and Equality Analysis Action Plan

If the analysis is done at the right time, i.e. early before decisions are made, changes should be built in before the policy or change is signed off. This will remove the need for remedial actions. Where this is achieved, the only action required will be to monitor the impact of the policy/service/change on communities or groups according to their protected characteristic - See page 11 of the Equality Screening and Analysis guidance

<b>Title of analysis:</b> Crisis and Resilience Fund
<b>Directorate and service area:</b> Policy, Strategy and Engagement
<b>Lead Manager:</b> Michael Holmes – Policy and Strategy Officer
<b>Summary of findings:</b>
The key finding is that improved data collection and use is crucial to the effective implementation of CRF in the longer term, enabling effective analysis of trends and impact, and improving targeting. Alongside this, it will be crucial to ensure that all groups, particularly those who may face barriers or risk exclusion, are aware of and can access the support available.

Action/Target	State Protected Characteristics as listed below	Target date (MM/YY)
Implement a clear communication plan, including identifying awareness-raising activity that will help to ensure everyone at risk of financial crisis knows how to access the available support.	All	04/26
Ensure that multiple access routes are available for the crisis support fund / payments scheme, with support offered to help people complete applications.	All	04/26
Standardise data collection and reporting methods across CRF schemes, including information on protected characteristics, to identify trends and improve analysis and targeting	All	07/26

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Use qualitative impact measures to better understand the success of CRF interventions	All	07/26
Ensure the collaborative approach to CRF includes stakeholders who can effectively advocate for groups that may face barriers to access.	All	Ongoing

\*A = Age, D= Disability, S = Sex, GR Gender Reassignment, RE= Race/ Ethnicity, RoB= Religion or Belief, SO= Sexual Orientation, PM= Pregnancy/Maternity, CPM = Civil Partnership or Marriage. C= Carers, O= other groups

### 6. Governance, ownership and approval

Please state those that have approved the Equality Analysis. Approval should be obtained by the Director and approval sought from DLT and the relevant Cabinet Member.

Name	Job title	Date
Fiona Boden	Head of Policy, Performance and Intelligence	17/03/26
Chris Paddock	Director of Policy, Strategy and Engagement	20/03/26

### 7. Publishing

The Equality Analysis will act as evidence that due regard to equality and diversity has been given.

If this Equality Analysis relates to a **Cabinet, key delegated officer decision, Council, other committee or a significant operational decision** a copy of the completed document should be attached as an appendix and published alongside the relevant report.

A copy should also be sent to [equality@rotherham.gov.uk](mailto:equality@rotherham.gov.uk) For record keeping purposes it will be kept on file and also published on the Council's Equality and Diversity Internet page.

<b>Date Equality Analysis completed</b>	16.03.26
<b>Report title and date</b>	Crisis and Resilience Fund – 13 April 2026
<b>Date report sent for publication</b>	

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<b>Date Equality Analysis sent to Performance, Intelligence and Improvement</b> <a href="mailto:equality@rotherham.gov.uk">equality@rotherham.gov.uk</a>	16.03.26
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