

Appendix C – Equality Impact Assessment

SUMMARY RAG RATING

The outcome of this EIA has been assessed to be:	
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SECTION 1:

Title	Crisis and Resilience Fund Scheme for 1 April 2026 to 31 March 2029
What are you analysing? <ul style="list-style-type: none"> • What is the policy/project/activity/strategy looking to achieve? • Who is it intended to benefit? Are any specific groups targeted by this decision? • What results are intended? 	<p>Slough Borough Council has been allocated £2.735 million per annum through the Department for Work and Pensions (DWP) Crisis and Resilience Fund (CRF) for the period 1 April 2026 to 31 March 2029. Slough Borough Council has discretion to design and deliver schemes within the scope of the national guidance. Authorities may provide support directly to residents, issue payments or vouchers, work with voluntary and community sector partners, or invest in services that improve financial resilience. The Council must ensure that expenditure is targeted, proportionate, transparent, and within the allocated budget for the financial year. Funding may be used to address immediate essential needs (such as food, utilities, housing related costs, housing shortfalls, Council Tax hardship and to support longer-term resilience, including income maximisation, debt reduction, and access to wider support services. All funding must be utilised within the financial year, and any schemes may be amended, paused or withdrawn if allocations are exhausted.</p> <p>The purpose of the Fund is to support low-income and vulnerable households experiencing financial shocks, including pressures arising from increased household costs such as energy and essential living expenses, rent and council tax increases. The national shift from short term emergency support to providing crisis support and strengthen financial resilience to help individuals and communities to better manage future financial pressures.</p> <p>Residents experiencing or at risk of financial hardship, including:</p> <ul style="list-style-type: none"> • Low-income households • Households with children • Households in arrears • Households at risk of homelessness • Households affected by welfare reforms such as Bedroom Tax or Benefit Caps

- Households affected by ill health or disability
- Carer households
- People experiencing problem debt or financial exclusion
- Residents who are socially isolated or not engaging with mainstream services
- Residents with language, digital or literacy barriers
- Residents facing rapid changes in financial circumstances (bereavement, job loss, separation etc.)
- Residents from Asian and Black ethnic backgrounds (disproportionately represented within poverty cohorts)

The intended results are:

Reduced experiences of material deprivation	Material deprivation captures inability to afford essentials (heating, adequate clothing, basic household goods and food). By tackling the underlying conditions that prevent households from affording essentials, we can support our residents to build protection to avoid hardship.
Reduced need for emergency food parcels	Insufficient food is a crisis need negatively effecting health and wellbeing if not addressed. More resilient households are less likely to experience financial crises that lead to emergency food need.
Increased access to appropriate and quality advice services	Access to high quality, free-at-the-point-of-use advice is a proven lever for income gains, arrears resolution and improved social wellbeing. Advice should lead to improved understanding of rights/entitlements for individuals, ideally provide individuals with an intention to act on the advice and for the issue to be progressed or resolved. Where appropriate, advice should support early problem resolution. Advice may focus on areas such as debt, welfare, housing and other wider support.

Increased savings	Encouraging individuals to build buffers that prevent small shocks becoming crises when an unexpected bill or income dip hits.
Reduction in priority debt	Rent, council tax and utilities arrears are the debts most likely to tip households into crisis, trigger legal action and increase health and homelessness risks. By supporting residents to manage or reduce these debts, we create more resilient households.
Maximisation of individuals' incomes	We can support individuals to increase their household income through a combination of raising income and reducing expenditure. This could include helping individuals identify and claim financial support they are entitled to, identifying savings and building skills to help with employment and in-work progression.
Decreased need for Crisis Payments and Housing Payments	By building the financial resilience of individuals and enabling effective pathways between crisis support and Resilience Services, we should see reduced crisis need over time.

These priorities reflect a person-centred, outcomes-led model with strong wraparound support in alignment with the Fund's intent to address root causes, not just crisis symptoms.

Resilience Services should be developed in consideration of the complex, interrelated factors that affect an individual's financial resilience such as income, health, education, housing security, financial literacy, debt, savings, caring responsibilities and access to affordable credit. The Council will consider implementing services that can deliver:

- **Budget maximisation**, such as by funding advice services (including but not limited to debt, energy and housing). Advice services will be delivered in-house by the council or by an external provider.
- **Income maximisation**, such as through benefit checks and application support, employment and training advice, access to alternate support grants, community childcare or CV building services.
- **Income smoothing**, such as enabling access to affordable credit, supporting saving behaviours or encouraging appropriate insurance take-up.
- **Financial capability**, such as supporting future planning services and financial education.

This EIA is to support the Cabinet Report which seeks approval to implement the Crisis and Resilience Fund Scheme 1 April 2026 to 31 March 2029.

A full EIA ensures:

- The programme is inclusive and equitable
- Potential disparities are identified and mitigated
- Barriers to engagement are addressed
- Support reaches those who need it most
- Poverty and over-indebtedness in Slough disproportionately affect groups with protected characteristics (women, disabled people, certain ethnic groups).
- The programme uses data-matching, which must be applied fairly.
- Targeted campaigns could reach some groups more effectively than others if mitigating steps are not taken.

Details of the lead person completing the screening/EIA	(i) Full Name: Jennifer Phillip (ii) Position: Debt and Welfare Lead (iii) Service Area: Corporate Resources (iv) Email Contact Details: Jennifer.phillip@slough.gov.uk (v) Date: 20/03/2026
Date sent to Finance	20/03/2026
Version number and date of update	1

SECTION 2:

2.1	<p>Please provide an overview of who uses/will use your service or facility and identify who are likely to be impacted by the proposal</p> <ul style="list-style-type: none">• <i>If you do not formally collect data about a particular group then use the results of local surveys or consultations, census data, national trends, or anecdotal evidence (indicate where this is the case). Please attempt to complete all boxes.</i>• <i>Consider whether there is a need to consult stakeholders and the public, including members of protected groups, in order to gather information on potential impacts of the proposal</i>
	<p>Who will use the service:</p> <p>Crisis and Resilience will focus on residents at risk of hardship, typically including:</p> <ul style="list-style-type: none">• Households in low-income brackets• Residents in arrears (housing, council tax, utilities)• Residents in food/fuel poverty• People in insecure or low-paid work• Single-parent families (90% Women) <ul style="list-style-type: none">• Residents with disabilities or chronic illness• Asian and Black residents (disproportionately affected by disadvantage locally)• Residents without English as a first language or with low digital literacy (15.4% of Slough households) <p>We will use DWP and system data to identify and target those impacted to provide positive outcomes to underserved populations and improve access. However, monitoring must ensure that we do not unintentionally exclude those less visible in datasets</p> <p>How they are impacted:</p> <p>The Crisis and Resilience Fund Scheme aims to positively impact all these groups by:</p> <ul style="list-style-type: none">• Reducing financial insecurity and improve resilience• Providing targeted and wraparound support• Helping residents access the correct benefits• Preventing escalation into crisis situations <p>The Council has produced a poverty insight report to support planning and decisions like this. Poverty in Slough</p>

Since then, the latest data on deprivation (index of deprivation) has also been published by Government.

The equality profile of groups on low incomes or in poverty

Detailed equality analysis of those in receipt of Council Tax Support is not available as we do not capture this data as a matter of course.

The Council has produced a poverty insight report to support planning and decisions like this.

[Poverty in Slough](#)

Since then, the latest data on deprivation (index of deprivation) has also been published by Government.

Taken together, people in poverty in Slough tend to be from the following groups:

Age:

- Children aged 0-15
- Over a quarter of residents in social rented homes are children.
- A quarter of residents living in deprived households are children.
- A third of Slough's children live in overcrowded homes.
- 24% of Slough's children aged 0-19 live in relative low-income families.
- Slough has a higher percentage of older people receiving pension credit than England.
- Just over a quarter of Sloughs' older residents live alone.

Single parents

- Slough has a higher percentage of recipients of the single with children entitlement of Universal Credit. Families with dependent children
- Slough has a higher percentage of recipients of the child entitlement of Universal Credit.

Sex:**Women**

- Almost a third of Slough's women were economically inactive in 2021.
- Single parents are more likely to be women.
- Slough Adult Social Care has higher activity with female residents.
- 53% of residents aged 65 and over are women, which intersects with older people being at more risk of poverty.

Race:**Asian ethnic groups**

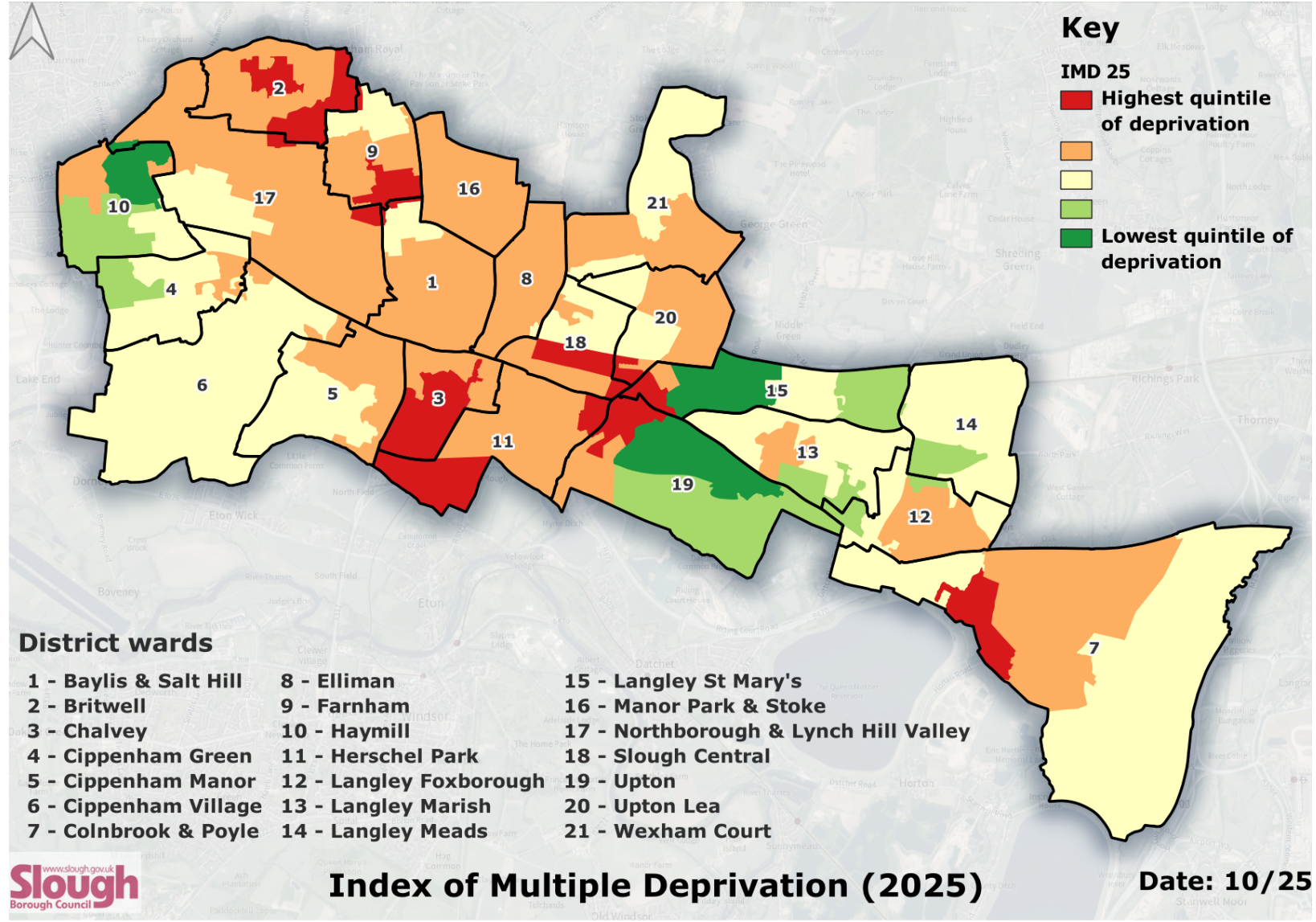
- Slough has a much higher percentage of residents from Asian ethnic groups receiving Universal Credit than England.
- 46% of residents living in deprived households are from Asian ethnic groups. Just under a quarter are Pakistani.
- Half of Slough's children aged 0-15 are from Asian ethnic groups, which intersects with children and parents with dependent children being more at risk of poverty. Older people aged 65 and over

Religion:

- In 2021, 58% of Muslim residents were in employment compared to 69% for all Slough residents.
- 11% of Muslim residents were economically inactive due to being students (7% for all Slough residents) and 16% due to looking after family or home (9% for all Slough residents).

Deprivation in wards

- There are particularly severe pockets of deprivation in Britwell, Chalvey, Herschel Park, Farnham, Central Slough and neighbouring wards, and Colnbrook & Poyle



	https://www.slough.gov.uk/downloads/file/4766/poverty-in-slough Poverty in Slough				
2.2 Are there any groups with protected characteristic that are overrepresented in the monitoring information relative to their size of the population? If so, this could indicate that the proposal may have a disproportionate impact on this group even if it is a universal service.	<p>Groups over-represented in poverty, arrears or low-income cohorts</p> <ul style="list-style-type: none"> • Women (especially single parents) • Asian (esp. Pakistani) and Black households • Disabled adults and families with disabled children • Low-income working-age households • Households with language barriers • Residents in specific deprived wards (Britwell, Chalvey, Central Slough) <p>These groups are likely to be the main beneficiaries of the Crisis and Resilience Fund because they are more likely to experience financial vulnerability.</p>				
2.3 Are there any groups with protected characteristics that are underrepresented in the monitoring information relative to their size of the population? If so, this could indicate that the service may not be accessible to all groups or there may be some form of direct or indirect discrimination occurring.	<p>Groups at risk of not being identified if Crisis and resilience Fund (CRF) Scheme is not implemented carefully:</p> <ul style="list-style-type: none"> • Residents not claiming any benefits (not visible in datasets) • Migrants with no recourse to public funds • Hidden households (overcrowded or multi-family households) • Residents without digital access • Residents who distrust council contact 				
2.4 Does the project, policy or proposal have the potential to disproportionately impact on people with a protected characteristic? If so, is the impact positive or negative?					
		None	Positive	Negative	Not sure

Men or women	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Single parents are overwhelmingly women (90%), and single-parent households experience disproportionately higher poverty in Slough. • Almost one-third of Slough's women were economically inactive in 2021, increasing vulnerability to financial hardship. • 53% of residents aged 65+ are women, and older women have higher risk of poverty. 	<input type="checkbox"/>
People of a particular race or ethnicity (including refugees, asylum seekers, migrants and gypsies and travellers)	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • 46% of Slough residents in deprived households are Asian, with Pakistani residents making up almost a quarter of those in poverty. • Slough has a much higher percentage of Asian households receiving Universal Credit than England. <p>Black/African/Caribbean households are also over-represented in lower-income brackets.</p>	<input type="checkbox"/>
Disabled ¹ people (consider different types of physical, learning, or mental disabilities)	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Disabled adults and families with disabled children are more likely to live on low incomes, and unmet disability-related benefits contribute to financial hardship. • Unpaid carers are 50% more likely to be living in poverty nationally. 	<input type="checkbox"/>
People in particular age groups (consider in particular children, under 21s and over 65s)	<input type="checkbox"/>	<input type="checkbox"/>	<p>Children:</p> <ul style="list-style-type: none"> • A quarter of deprived households include children, and a third of Slough's children live in overcrowded housing. 	<input type="checkbox"/>

¹ Disability discrimination is different from other types of discrimination since it includes the duty to make reasonable adjustments.

			<ul style="list-style-type: none"> • 24% of children aged 0–19 live in relative low-income families. <p>Older people:</p> <ul style="list-style-type: none"> • Slough has a higher percentage of residents receiving Pension Credit than England, indicating higher financial need. • Over a quarter of older residents live alone, increasing financial vulnerability 	
People who are intending to undergo, are undergoing, or have undergone a process or part of a process of gender reassignment	<input type="checkbox"/>	<input type="checkbox"/>	National evidence referenced in Slough’s poverty datasets shows transgender people face higher likelihood of housing instability and deprivation	<input type="checkbox"/>
People of particular sexual orientation/s			National analysis (cited in the Poverty in Slough dataset) shows LGB people are more likely to face income inequality and financial insecurity, though local data is limited.	
Impact due to pregnancy/ maternity	<input type="checkbox"/>	<input type="checkbox"/>	National poverty indicators (included in the Slough report’s framing data) highlight that pregnancy and early parenthood increase financial vulnerability, particularly due to reduced household income.	<input type="checkbox"/>
People of particular faiths and beliefs	<input type="checkbox"/>	<input type="checkbox"/>	Muslim residents have lower employment rates (58%) compared to all Slough residents (69%), and higher rates of economic inactivity in student or caring roles.	<input type="checkbox"/>
People on low incomes*	<input type="checkbox"/>	<input type="checkbox"/>	<ul style="list-style-type: none"> • Slough has high levels of deprivation and 21.1% of households are deprived in two or more dimensions. • Major pockets of deprivation exist in Britwell, 	<input type="checkbox"/>

			Chalvey, Central Slough, Farnham, Herschel Park, Colnbrook & Poyle.	
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2.5 Based on your responses, should a full, detailed EIA be carried out on the project, policy, or proposal

*People within some equality groups are more likely to be on low incomes (e.g., single parents (mainly women), people with disabilities, some ethnic minority groups etc). This is especially important when you are looking at fees, charges, and access to services.
 YES

2.6 Provide brief reasons on how you have come to this decision?

A full EIA is necessary because the evidence demonstrates that the LIFT programme will support initiatives to respond to significant inequalities within Sloughs population. Financial hardship disproportionately impacts groups with affected characteristics, which include

- Women, 90% of single households are led by Women
- Asian and Black households who comprise a substantial share of deprived households, with 46% of deprived households being Asian and nearly a quarter being Pakistani
- Disabled residents and unpaid cares, the latter being 50% more likely to be in poverty
- Children living in overcrowded or low-income households, with a third in overcrowded homes and 24% living in relative low- income families
- Older residents, who have higher levels pf pension credit eligibility and are more likely to live alone

The Crisis and Resilience Fund Scheme is designed to support residents that have been specifically identify under the protected characteristics. Those identified will be prioritised and support offered to these households through targeted income maximisation and early intervention. As such the EIA will ensure that the product is delivered inclusively and supports the strategic delivery of the CRF scheme. Without proactive data provision from the DWP many vulnerable households, particularly those with language barriers, digital exclusion or limited engagement with services, would remain unidentified, until crisis forces contact and more costly interventions.

If the answer in 2.5 above is “No” then sections 3 and 4 are not required to be completed.

SECTION 3: ASSESSING THE IMPACT

The assessment of equality impacts will show that the Crisis and Resilience Fund Scheme (CRF) will have a positive effect on residents, particularly those who are already disproportionately represented in Slough's poverty and deprivation data. Datasets received from DWP and our own systems and in future from the LIFT programme, enables the Council to identify vulnerable households earlier by using data-matching and targeted outreach, allowing for interventions before financial hardship escalates into crisis. This is a significant improvement on the current reactive model, where residents often come to the Council only at the point of emergency need. Analysis from the Poverty in Slough report demonstrates that deprivation is concentrated among groups with protected characteristics. These include:

- Women, especially the 90% of single-parent households headed by women, who experience higher rates of economic inactivity and poverty.

[nomisweb.co.uk]

- Asian and Black residents, who are over-represented within deprived households; 46% of deprived households in Slough are Asian, with

Pakistani residents forming almost a quarter. [nomisweb.co.uk]

- Disabled adults and unpaid carers, who are more likely to live on low incomes; carers are 50% more likely to be in poverty nationally.

[nomisweb.co.uk]

- Children, a third of whom live in overcrowded homes, and 24% of children aged 0–19 living in relative low-income households.

[nomisweb.co.uk]

- Older people, particularly those living alone or eligible for Pension Credit. [nomisweb.co.uk]

Because these groups already face structural disadvantage, CRF will positively impact them by increasing access to support, maximising income, reducing arrears, preventing potential homelessness and mitigating financial shocks and offering a wraparound support service. LIFT enhances the Council's ability to intervene earlier, preventing homelessness, fuel poverty, worsening debt, and increased reliance on statutory services. However, the analysis also highlights risks that must be managed to ensure equitable impact:

- Some households may be under-identified due to gaps in datasets, including non-benefit claimants, migrants with no recourse to public funds, or families living in multi-generational or overcrowded homes.
- Households with language barriers or digital exclusion may not respond to initial outreach unless communications are accessible, translated, and reinforced by community-based engagement.

- Groups with smaller local populations, such as LGBTQ+ residents or people undergoing gender reassignment, may experience financial hardship but remain less visible in available datasets.

These risks do not outweigh the overall positive impact but indicate the need for targeted mitigations, set out in Section 4. These include inclusive communication methods, community partnerships, accessibility improvements and regular monitoring of the demographic profile of those households identified.

Overall, the proposed new CRF scheme demonstrates and supports the Council’s strategic shift towards prevention by improving fairness, reducing inequality, and reaching the residents who need support most. The potential for disproportionate impact is positive in nature, as the programme specifically benefits groups who are most likely to experience hardship. A full EQIA ensures that these benefits are maximised and that the programme is implemented in a way that is equitable, transparent and sensitive to the diverse needs of Slough’s residents.

SECTION 4: ACTION PLAN

4.1 Complete the action plan if you need to reduce or remove the negative impacts you have identified, take steps to foster good relations or fill data gaps. <i>Please include the action required by your team/unit, groups affected, the intended outcome of your action, resources needed, a lead person responsible for undertaking the action (inc. their department and contact details), the completion date for the action, and the relevant RAG rating: R(ed) – action not initiated, A(mber) – action initiated and in progress, G(reen) – action complete.</i> NB. Add any additional rows, if required.						
Action Required	Equality Groups Targeted	Intended outcome	Resources Needed	Name of Lead, Unit & Contact Details	Completion Date (DD/MM/YY)	RAG
Deliver targeted, culturally-competent outreach campaigns to encourage take up of CRF	Asian and Black households, women (especially lone parents), disabled residents, EAL	Increase benefit take-up, reduce arrears, and ensure residents in high-risk groups receive early intervention support	Communications resource for translations; data from DWP; VCS partners		Ongoing from April 2026	



		residents					
	Introduce accessible communication formats (Easy Read, translated letters, face-to-face support) Web pages and On-line application	Disabled residents, older residents, EAL households	Reduce barriers for households with language, literacy or accessibility needs	Accessibility compliance checks; translation service Use of Financial Inclusion port Service		July 2026	Green
	Strengthen partnership pathways with voluntary and community sector (VCS) and faith groups	Asian households, Muslim residents (lower employment rates), hidden households, digitally excluded residents	Ensure seldom-heard communities—especially in Chalvey, Britwell, Central Slough—are proactively identified and supported	Staff resource, outreach and community connector support, community		September 2026	Green
	Create a monitoring framework to assess CRF's reach, equity and service outcomes	All groups identified as disproportionately affected	Ensure proportional representation in take-up campaigns; identify gaps early	Monthly reporting		April 2026	Green
	Provide training to Revenues, Benefits and Customer Services on changes to include signposting to other help available. Training to include: CRF, Housing Fund and Council Tax Hardship eligibility, referral pathways, debt advice, housing assistance, Local Welfare	All affected groups; especially those over-represented in deprivation	Improve consistency, reduce bias, ensure residents receive the best service and are aware of additional help	Internal and external workshops and presentations		July 2026	Green

	Provision and equality considerations.						
	Establish escalation pathways for households identified at high risk of crisis	Lone parents, disabled residents, households with children, older residents living alone	Reduce homelessness presentations, avoid escalation to emergency support	Cross-service escalation process; agreement with Housing and Adult Social Care Public Health and external partners		July 2026	Green
	Targeted outreach on Pension Credit for older residents living alone	Older residents, especially those identified as isolated or eligible for unclaimed Pension Credit	Reduce pensioner poverty; improve health and independence	DWP liaison; targeted mailouts; home-visiting, integration with ASC and financial assessments		June 2026	Green

Appendix A

Equality Impact Assessment Decision Rating Guide

PLEASE SEE PAGE 1 FOR THE RATING OF THIS PROPOSAL

Decision	Action	Risk
As a result of performing the EIA, there is a risk that a disproportionately negative impact (direct, indirect, unintentional, or otherwise) exists to one or more of the nine groups of people who share a protected characteristic under the Equality Act 2010. It is not clear if mitigating actions are possible.	Further advice should be taken	Red 
As a result of performing the EIA, there is a risk that a disproportionately negative impact (as described above) exists to one or more of the nine groups of people who share a protected characteristic under the Equality Act 2010. However, this risk may be removed or reduced by implementing mitigating actions.	Proceed pending agreement of mitigating action	Amber 
As a result of performing the EIA, the proposal does not appear to have any disproportionate negative impact on people who share a protected characteristics or anticipated impacts will be either positive or neutral.	Proceed	Green: 