

## Initial Equalities Screening Record Form

<b>Date of Screening:</b> 07/09/2022	<b>Directorate:</b> Chief Executive Office	<b>Section:</b> Policy and Performance	
<b>1. Activity to be assessed</b>	<p>The implementation of a new Financial Hardship Action Plan. This includes activity undertaken by teams across the council and coordinated into a single plan to cover actions over the next 18 months.</p> <p>There are multiple priority themes and objectives set within them. This has been developed based on the data led needs analysis and qualitative information from partners, including across the community, voluntary and faith sector. There is not significant additional resources to deliver the actions, and therefore there has needed to be prioritisation of the activity that can be undertaken.</p>		
<b>2. What is the activity?</b>	<input checked="" type="checkbox"/> Policy/strategy <input type="checkbox"/> Function/procedure <input type="checkbox"/> Project <input type="checkbox"/> Review <input type="checkbox"/> Service <input type="checkbox"/> Organisational change		
<b>3. Is it a new or existing activity?</b>	<input checked="" type="checkbox"/> New <input type="checkbox"/> Existing		
<b>4. Officer responsible for the screening</b>	Claudia Trott		
<b>5. Who are the members of the screening team?</b>	Claudia Trott, Katie Flint, Sharon Warner, Abby Thomas, Harjit Hunjan,		
<b>6. What is the purpose of the activity?</b>	<p>The council has been developing a longer-term strategic approach to tackling financial hardship in Bracknell Forest. Therefore, a financial hardship action plan has been developed following on from an evidenced based needs analysis. The financial hardship action plan allows more preventative, upstream, approach and intends to improve the independence and resilience of the community.</p>		
<b>7. Who is the activity designed to benefit/target?</b>	The financial hardship action plan is designed to target all residents of Bracknell Forest with low, or no, income.		
<b>Protected Characteristics</b>	<b>Please tick yes or no</b>	<b>Is there an impact?</b> What kind of equality impact may there be? Is the impact positive or adverse or is there a potential for both?  If the impact is neutral please give a reason.	<b>What evidence do you have to support this?</b> E.g equality monitoring data, consultation results, customer satisfaction information etc Please add a narrative to justify your claims around impacts and describe the analysis and interpretation of evidence to support your conclusion as this will inform members decision making, include consultation results/satisfaction information/equality monitoring data
<b>8. Disability Equality – this can include physical, mental health, learning or sensory disabilities and includes conditions such as dementia as well as hearing or sight impairment.</b>	Y	This support will have a positive impact to this characteristic group.	The financial hardship needs analysis identified that households with disabilities are at far higher risk of poverty than non-disabled households particularly in the working age

				<p>where poverty rates are double for those that are disabled.</p> <table border="1" data-bbox="1617 244 2132 387"> <thead> <tr> <th>Poverty Rates</th> <th>Child</th> <th>Working age</th> <th>Pension age</th> </tr> </thead> <tbody> <tr> <td>Disabled</td> <td>32%</td> <td>38%</td> <td>24%</td> </tr> <tr> <td>Not Disabled</td> <td>30%</td> <td>17%</td> <td>17%</td> </tr> </tbody> </table> <p>In Q1 of the 2022/2023 year 51% of individuals accessing citizens advice for support had a disability or long-term health condition.</p> <p>The financial hardship action plan has specific actions to address financial hardship in disabled households. Not only are there actions targeted to households with disabilities but also to address financial hardship as a whole and therefore will apply to disabled households.</p>	Poverty Rates	Child	Working age	Pension age	Disabled	32%	38%	24%	Not Disabled	30%	17%	17%
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<p><b>9. Racial equality</b></p>	<p>Y</p>		<p>This support will have a positive impact to this characteristic group.</p>	<p>The financial hardship needs analysis identified that residents from ethnic minority groups are at higher risk of experiencing poverty compared to white individuals. The poverty rate for ethnic minority groups is 38% compared with white individuals at 19%. Specific groups are more affected, for example poverty rates are over 50% in Pakistani and Bangladeshi households.</p> <p>Minority ethnic groups saw a greater impact during the pandemic. During July to September 2020 the UK unemployment rate (ONS Data) was 4.4% for people from a white ethnic background and higher 8.5% when compared for people from minority ethnic backgrounds.</p> <p>The universal actions within the financial hardship action plan will help residents from minority ethnic groups as well as having specific actions aimed at supporting residents from ethnic minority groups particularly from Pakistani and Bangladeshi households who,</p>												

				data shows, are more affected by the impacts of financial hardship.								
<b>10. Gender equality</b>	Y		This support will have a positive impact to this characteristic group.	The needs analysis identified that unemployment rates in Bracknell Forest unemployment were higher in working age males than females. However, females are more likely to be in part time work due and bear greater responsibility to childcare. The Q1 of the citizens advice monitoring report showed that 63% of residents coming for advice were female.								
<b>11. Sexual orientation equality</b>		N	Neutral	There is no anticipated impact to this characteristic.								
<b>12. Gender re-assignment</b>		N	Neutral	There is no anticipated impact to this characteristic.								
<b>13. Age equality</b>	Y		This support will have a positive impact to this characteristic group.	<p>The Joseph Rowntree Foundation published statistics on poverty rates across age groups. Poverty rates are highest in families with children aged 0-4 and lowest in pensioners.</p> <table border="1"> <thead> <tr> <th></th> <th>Child</th> <th>Working age</th> <th>Pension age</th> </tr> </thead> <tbody> <tr> <td>Poverty Rates</td> <td>31%</td> <td>20%</td> <td>18%</td> </tr> </tbody> </table> <p>A large number of actions within the action plan are universal to all age groups however there are also specific actions towards each age group where gaps have been identified using data and local analysis. Actions are also in place to ensure communications reach all residents.</p>		Child	Working age	Pension age	Poverty Rates	31%	20%	18%
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<b>14. Religion and belief equality</b>		N		There is no anticipated impact to this characteristic.								

15. Pregnancy and maternity equality		N		There is no anticipated impact to this characteristic.
16. Marriage and civil partnership equality		N		There is no anticipated impact to this characteristic.
17. Please give details of any other potential impacts on any other group (e.g. those on lower incomes/carers/ex-offenders, armed forces communities) and on promoting good community relations.	<p>The action plan aims to support residents experiencing financial hardship, regardless of any other characteristics. The financial hardship needs analysis also identified that carers are a cohort that are at higher risk of hardship and are more likely to be unemployed due to needing to find work that fits around their caring responsibilities. Therefore, the actions within the plan will have a positive impact on this group.</p> <p>Actions have also been identified to target individuals joining the housing register and/ or are homeless as these residents are typically low income. Therefore, the actions within the action plan will have a positive impact on this group.</p>			
18. If an adverse/negative impact has been identified can it be justified on grounds of promoting equality of opportunity for one group or for any other reason?	No adverse or negative impacts have been identified as this plan seeks to minimise the effects of low income across all relevant groups. Though it is recognised that resources are limited and therefore these are prioritised to those identified as facing the greatest hardship.			
19. If there is any difference in the impact of the activity when considered for each of the equality groups listed in 8 – 14 above; how significant is the difference in terms of its nature and the number of people likely to be affected?	There are disparities amongst groups identified above who will require more support than others to reduce the effects of financial hardship they are experiencing. The financial hardship action plan will ensure more equity across resident characteristic groups.			
20. Could the impact constitute unlawful discrimination in relation to any of the Equality Duties?		No		
21. What further information or data is required to better understand the impact? Where and how can that information be obtained?	A needs analysis has already been conducted to provide a foundation for the actions. Where possible they include measurable outcomes to understand the uptake. Data will continue to be reviewed to make sure the actions reach the target cohorts.			
22. On the basis of sections 7 – 17 above is a full impact assessment required?		No	A full impact assessment is not required as it has been evidenced above that there are no negative impacts to particular groups within the community and actions have been identified to proactively support those most in need.	
23. If a full impact assessment is not required; what actions will you take to reduce or remove any potential differential/adverse impact, to further promote equality of opportunity through this activity or to obtain further information or data? Please complete the action plan in full, adding more rows as needed.				
<b>Action</b>	<b>Timescale</b>	<b>Person Responsible</b>	<b>Milestone/Success Criteria</b>	

Continue to review the actions to ensure they meet the groups of people experiencing the greatest financial hardship.	Ongoing	Claudia Trott	
Collect data to best understand uptake and reach of protected characteristics, where this is proportionate and appropriate to do so. For example as part of local welfare applications.	Ongoing	Sharon Warner/Claudia Trott	
<b>24. Which service, business or work plan will these actions be included in?</b>	Community Engagement CXO Business Plan		
<b>25. Please list the current actions undertaken to advance equality or examples of good practice identified as part of the screening?</b>	Completion of evidence based financial needs analysis. Setting up hardship forum with the VCFS.		
<b>26. Assistant Director/Director signature.</b>	Signature: A Thomas		Date: 15.9.2022