

## Appendix 6: Equality Impact Assessment

Overall Information	Details of Full Equality Impact Analysis
Financial Year and Quarter	Q2 2025/26
Name and details of policy, strategy, function, project, activity, or programme	Cost of Living Funding Strategy 2025/26  <u>Short summary:</u> The Council's Cost of Living Funding Strategy outlines a coordinated package of statutory, discretionary, and partner-led initiatives for 2025/26 designed to support residents facing rising living costs.
Lead Officer	Name: Bathsheba Mall Position: Cost of Living, Programme Lead Email: <a href="mailto:bathsheba.mall@lbhf.gov.uk">bathsheba.mall@lbhf.gov.uk</a>
Date of completion of final EIA	August 2025

Section 02	Scoping of Full EIA		
Analyse the impact of the policy, strategy, function, project, activity, or programme	H&F’s cost of living funding strategy includes a range of immediate and crisis prevention support to lower-income families and households. A considerable body of evidence has shown that some protected groups can be disproportionately impacted by the cost-of-living, and that multiple characteristics can intersect to exacerbate impacts on certain groups. A full equalities impact analysis is provided below, but in summary, the Council’s Cost of Living Funding Strategy is expected to have a positive impact on protected groups, with no negative impact expected based on our analysis.		
	Protected characteristic	Analysis	Impact: Positive, Negative, Neutral
	Age	The proposals will have a direct and positive impact across all age groups to alleviate the negative impacts of the rising costs of living: <ul style="list-style-type: none"><li><b>Children and Young People:</b> Improved access to essentials like food and school-related costs; support delivered through holiday schemes.</li></ul>	Positive

		<ul style="list-style-type: none"> <li>• <b>Working-Age Adults:</b> Relief with rent, utilities, and essentials; flexible access routes and community partnerships to ensure broad reach.</li> <li>• <b>Older Adults:</b> Targeted support for those on fixed incomes; non-digital access and trusted intermediaries help overcome barriers.</li> </ul> <p><b>Ensuring Equality of Access</b></p> <ul style="list-style-type: none"> <li>• Multiple access channels (digital, phone, post, face-to-face)</li> <li>• Inclusive communication (translations, accessible formats)</li> <li>• Data monitoring to identify and address gaps</li> <li>• Co-design with communities to ensure relevance and reach.</li> </ul>	
	Disability	<p>The proposals are designed to have a direct, positive impact:</p> <ul style="list-style-type: none"> <li>• <b>Positive Impact:</b> Targeted support can help Disabled residents manage essential costs such as food, energy, and housing, reducing financial stress and promoting independence. Managing long-term health conditions and disabilities means that Disabled people are disproportionately impacted by the rising cost of living.</li> <li>• <b>Ensure access / remove barriers:</b> Risk of exclusion due to inaccessible communication, digital-only application processes.</li> </ul> <p><b>Mitigation Measures and Ensuring Equality of Access – Disabled People</b></p> <p>To ensure Disabled residents can fully access and benefit from the programme, the following measures are in place:</p> <ul style="list-style-type: none"> <li>• <b>Multiple Contact Points:</b> A variety of communication and access channels (online, phone, in-person, and through trusted intermediaries) ensure broad and flexible outreach.</li> <li>• <b>Accessible Formats:</b> Materials available in accessible formats, as well as printed copies where needed.</li> <li>• <b>Inclusive Communication:</b> Information is clear, accessible, and available in multiple languages and formats to meet diverse needs.</li> <li>• <b>Community Engagement:</b> Schemes are promoted in partnership with Disabled People's Organisations (DPOs) and advocacy groups.</li> <li>• <b>Staff Training:</b> Frontline staff are trained in disability awareness and inclusive communication practices.</li> </ul>	Positive

		<ul style="list-style-type: none"> <li><b>Data Monitoring:</b> Uptake is tracked to identify and address any gaps in access or outcomes.</li> </ul>	
	Gender reassignment	<p>As of the 2021 Census, <b>425 residents in the borough identified as transgender.</b></p> <p>The <b>National LGBT Partnership</b> has highlighted that many transgender people already self-fund their care due to long NHS waiting times. With the rising cost of living, private care is becoming increasingly unaffordable, forcing some to choose between essential needs—such as food, housing, and energy—and their health and wellbeing.</p> <p><b>Housing</b> is a particular concern. Private rents in the borough have risen sharply, and transgender people nationally face greater barriers to securing safe and suitable accommodation. The Council's funding strategy includes dedicated funding for <b>homelessness prevention</b>, benefiting all residents, including transgender individuals. All other support schemes are also open to residents regardless of gender identity, ensuring inclusive access.</p>	Neutral
	Marriage and Civil Partnership	The funding strategy treats people who are married or in a civil partnership equally, and there are no negative impacts expected from this work for these groups.	Neutral
	Pregnancy and maternity	<p>Around 90% of single parents are women.<sup>1</sup> The British Psychological Study have warned that the cost-of-living crisis will have a disproportionate impact on women's mental health, in part because of childcare responsibilities and the associated costs, and the challenges that childbirth can create for re-entering the workplace. The UK has the highest childcare costs in Europe after Switzerland, costing 26.6% of an average family's income in the UK, and 40.9% of the average UK wage.</p> <p>Research suggests that the high cost of childcare is discouraging women from returning to work after having a baby. This makes mothers more likely to feel the burden of rising costs. A proportion of the Council's funding strategy is aimed at supporting children and young families specifically, and it is expected that this will have a positive impact on this group, and that of their parent(s).</p>	Positive

<sup>1</sup> 'Single parents: facts and figures', *Gingerbread*, [Available Here](#)

		Research into initiatives and examples of good practices in other local authorities suggests that support for pregnant women and new mothers could also have a positive impact in mitigating financial challenges and help improve engagement with wider support services. We will be exploring available options to achieve this.	
	Race	<p>The cost-of-living funding is available to all eligible residents, regardless of their race. In 2021, 63.2% of people in Hammersmith and Fulham identified their ethnic group within the “White” category (compared with 68.1% in 2011), while 12.3% identified their ethnic group within the “Black, Black British, Black Welsh, Caribbean or African” category (compared with 11.8% the previous decade). The percentage of people who identified as “Asian, Asian British or Asian Welsh” was 10.5%.</p> <p>In the UK, black and ethnic minority groups are on average 2.5 times more likely to be in poverty. Despite only accounting for 15% of the population, more than a quarter (26%) of people in ‘deep poverty’ (when a household’s income falls below 50% of the median household income after housing costs) are from a black and minority ethnic background. As food, energy and housing bills rise, low-income households are being hit the hardest, which will disproportionately affect black and ethnic minority residents. <sup>2</sup></p> <p>We would therefore expect to see a higher rate of applications for support from groups that are shown by research to be disproportionately impacted. We are working closely with EDI and communication and engagement leads to ensure equitable access to support and encouraging uptake from ethnic groups disproportionately impacted by cost of living pressures.</p>	Positive
	Religion/belief (including non-belief)	The Cost-of-Living funding is available to all eligible residents, regardless of their religion or beliefs. We are aware there is an intersection between religion and ethnicity, and that some groups may be disproportionately impacted, but also others may be less likely to access services and support.	Neutral

<sup>2</sup> Cost of living crisis highlights racial inequalities,’ *University of Leeds*, October 2022. [Available Here](#)

		<p>An example of recognising the intersection between faith and ethnic communities is the inclusion of a Faith groups and organisations on <a href="#">Home   H&amp;F Community Compass</a>. Many faith organisations are delivering cost of living support tackling issues such as food insecurity and homelessness, regardless of religious / secular affiliations.</p> <p>We will therefore be working with H&amp;F's cost of living Alliance to encourage uptake and promote access to the Council's wide ranging support offer.</p>	
	Sex	<p>The cost-of-living funding is available to all eligible residents, regardless of their sex. However, women are likely to be disproportionately negatively impacted by the rising cost of living and that has informed the funding strategy. Women account for 90% of single parents and this group were more likely to be impacted by job loss and reduced hours compared to coupled parents. Figures from the ONS also show that items marketed at women have tended to rise in price more than those aimed at men.</p> <p>We anticipate that we will receive a higher number of applications for support from women compared to men because of this and will look to target support to women. Uptake of support by sex will be monitored, as was the case in previous years for certain support needs.</p>	Positive
	Sexual Orientation	<p>Cost-of-Living funding is available to all eligible residents, regardless of their sexual orientation. We know that LGBTQ+ people are disproportionately likely to face disadvantage and discrimination nationally in cost-of-living related areas, such as housing inequalities, which in turn can impact their financial and broader wellbeing. The availability of this funding is expected to mitigate against those impacts.</p>	Neutral
	Care experienced	<p>Part of the Cost-of-Living funding strategy is to support care experienced young people, who are a group that has been disproportionately impacted by the rise in everyday living costs. The availability of this funding is expected to mitigate against those impacts.</p>	Positive
	<p><b>Human Rights or Children's Rights</b>  Will it affect Human Rights, as defined by the Human Rights Act 1998? No  Will it affect Children's Rights, as defined by the UNCRC (1992)? No</p>		

<b>Section 03</b>	<b>Analysis of relevant data</b> Examples of data can range from census data to customer satisfaction surveys. Data should involve specialist data and information and where possible, be disaggregated by different equality strands.
<b>Documents and data reviewed</b>	Key data sets and reported figures considered include (list not exhaustive): <ul style="list-style-type: none"> <li>• Census 2021, Office for National Statistics.</li> <li>• Office for National Statistics, Population Health Monitoring</li> <li>• Single parents: facts and figures', <i>Gingerbread</i>, Available Here</li> <li>• Cost of living crisis highlights racial inequalities</li> <li>• <i>University of Leeds</i>, October 2022. Available Here</li> <li>• UK inflation rate is substantially higher for women', <i>New Statesman</i>, August 2022. Available Here</li> <li>• The cost of living', <i>Women's Aid</i>, August 2022. Available Here</li> <li>• Back on target', <i>Resolution Foundation</i>, May 2022. Available here</li> <li>• Three-quarters of over-65s worried about the cost-of-living rise', <i>Age UK</i>', January 2022. Available Here</li> <li>• At what cost? The impact of the cost-of-living crisis on children and young people', <i>Barnardo's</i>, October 2022. Available Here</li> <li>• Falling faster amidst a cost-of-living crisis: Poverty, Inequality and Ethnicity in the UK', <i>Runnymede Trust</i>, October 2022. Available Here</li> <li>• At what cost?', <i>Barnardo's</i>, October 2022. Available Here</li> <li>• Cost of living: "It feels like I'm being priced out of existence", <i>BBC News</i>, Available Here</li> <li>• Abandoned, Forgotten and Ignored: The impact of the coronavirus pandemic on Disabled people', <i>Inclusion London</i>, Available Here</li> <li>• From Disability to Destitution', <i>Joseph Rowntree Foundation</i>, July 2022. Available Here</li> <li>• Citizens Advice warns of prepayment meter debt crisis', <i>Disability Rights UK</i>, Available Here</li> <li>• Citizens Advice Data Insights Workshops, information available <a href="#">here</a></li> <li>• H&amp;F Foodbank Affordable Food, August 2023</li> <li>• <a href="#">Quality and equality in North West London Maternity Services, Community Engagement Report February 2024</a></li> <li>• MBRRACE-UK Maternal Health Compiled Report 2023</li> <li>• <a href="#">RHO-Mapping-existing-policy-interventions December-2022.pdf</a></li> <li>• <a href="#">Maternity Experience of women from Ethnic Minority communities</a>, Healthwatch, H&amp;F (2025)</li> <li>• NHS Race and Health Observatory</li> <li>• Public Health database, <a href="#">Fingertips   Department of Health and Social Care</a></li> </ul>

<b>Section 04</b>	<b>Consultation</b>
<b>Consultation</b>	Details of consultation findings (if consultation is required. If not, please move to section 06)
<b>Analysis of consultation outcomes</b>	N/A

<b>Section 05</b>	<b>Analysis of impact and outcomes</b>
<b>Analysis</b>	<p>What has your consultation (if undertaken) and analysis of data shown? You will need to make an informed assessment about the actual or likely impact that the policy, proposal, or service will have on each of the protected characteristic groups by using the information you have gathered. The weight given to each protected characteristic should be proportionate to the relevant policy (see guidance).</p> <p>N/A</p>

<b>Section 06</b>	<b>Reducing any adverse impacts and recommendations</b>
<b>Outcome of Analysis</b>	<p>The funding available <u>does not</u> discriminate between who can access support based on protected characteristics, except where there is intended to be a targeted positive impact (to counterbalance the disproportionate impact the rising cost of living is having on some groups). The criteria used for who can access the various funding streams are largely limited to key indicators such as household income or risks of being in fuel poverty, for example. More recent iterations have clarified the funding position for those who are categorised as “no recourse to public funds”, however, other statutory positions (e.g. safeguarding risk to children) may in limited circumstances apply. It is not anticipated that there will be any adverse impacts from the funding strategy, but officers will closely monitor the administration of the programme and respond to feedback as appropriate.</p>

Section 07	Action Plan					
Action Plan	Note: You will only need to use this section if you have identified actions as a result of your analysis					
	Issue identified	Action to be taken	When	Lead officer and department	Expected outcome	Date added to business/service plan
	Monitoring access and uptake of support	To monitor on an ongoing basis which protected groups are	Over the course of the funding strategy period.	Assistant Director, Programmes,	Further equalities data to inform any subsequent	

		accessing funding, to ensure they are fairly represented in the support we offer.		Assurance and Analytics.	funding plans for future years, where funding is available.		
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<b>Section 08</b>	<b>Agreement, publication and monitoring</b>
<b>Senior Managers' sign-off</b>	Name: Matthew Sales Position: Assistant Director Email: matthew.sales@lbhf.gov.uk Telephone No: 07776 672963 Considered at relevant DMT: Cost of Living funding strategy 25/26 agreed by SLT-level Executive Director.
<b>Key Decision Report (if relevant)</b>	Date of report to Cabinet: N/A Key equalities issues have been included: Yes
<b>Equalities Advice (where involved)</b>	Name: Position: Date advice / guidance given: Email: Telephone No: