

# EQUALITY PLAN



WORKING TOGETHER FOR  
A BETTER HACKNEY

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## Why we need a plan

In 2022, Hackney Council adopted a new Strategic Plan. This presents the Council's ambitions for the next four years. It also describes the key challenges. The plan sets out how we will respond, working with residents and partners. The plan includes commitments for how the Council maximises its own resources - jobs, contracts and making best use of our spaces and assets.

We are in one of the most difficult times in post war memory, with deep inequalities in society, and in our borough. The UK faces the most severe cost-of-living crisis in 40 years. Hackney residents are really struggling with this latest crisis. This comes after over a decade of austerity from national government cuts. It comes after the pandemic.

This means that demand for support is increasing. Council budgets cannot keep up with the level of demand. We expect this situation to become even

worse and we expect government cuts over the next few years.

This is a very challenging context. An equality plan will help focus on achieving fair outcomes for Hackney residents. We will have to make very difficult decisions about budgets and services over the next few years. The equality plan will help us understand the context for these decisions. It will help us to consider what we can do, if anything, to mitigate these actions.

This is an early draft of the plan. It is a summary version. It will now be developed further. We will consult and engage with residents, staff and partners between November and December 2023. The final version of the plan will be more detailed. It will be presented to Full Council for adoption in early 2024.

# What the plan will cover

The final plan will update our understanding of needs and what is driving inequality. We will identify priority actions. We need to focus on those who face unfair and unequal outcomes. We will set out how we tackle poverty and help people to thrive. We will describe the actions we take to celebrate, value and serve communities.

Discrimination can be deeply embedded into our processes and cultures. This means that we keep failing residents and fail to tackle inequality. Not only is this unfair, it is a waste of resources and leads to wider problems as inequality is bad for everyone. This is why the plan is clear that we need to change as an institution to better meet residents' needs. The plan also commits to doing more to embed equality into everyday service design. This means that we need to change our leadership and management culture. We will also take action so that the Council workforce reflects the diversity of Hackney communities. This needs to be at all levels. We want this change to happen across the system that residents come into contact with. So this is not just about the Council. It is about statutory partners, the voluntary and community sector, local businesses and employers. It is about representative and participatory structures and boards and committees.

There is good practice in progress across the system. We will lead by example and bring partners together to support change.

Some residents feel that Council communication does not resonate with their experience of life in the borough. They feel we are too defensive when presented with new ideas or challenges. Although trust in the Council is high for the whole population, it is much lower for Black and Global majority residents and social housing tenants.

In response, we need to develop a culture that is comfortable with hearing uncomfortable truths. We need to be more open and confident about working.

with residents to be part of the solutions. We must pay attention to residents who we are least likely to hear. We have to remain agile and adaptive to meeting new needs that we identify through this dialogue.

In the last Equality Scheme, we committed to developing a new LGBTQIA plan. In response, we have developed the LGBTQIA strategic framework. In July 2020, the Council passed a motion to work towards becoming an anti-racist organisation. This helped strengthen the focus on what we need to change within institutions. We have now developed an anti-racism action plan. We are sharing both these plans alongside the Equality Plan and inviting engagement.

- Over the last few years, the Council has adopted motions that champion the needs and rights of groups. This Equality Plan considers how we can include these motions. The motions cover:
  - supporting trans rights
  - considering the impact of perimenopause and menopause
  - understanding the needs of single parents
  - tackling islamophobia and anti-semitism
  - becoming age friendly and dementia friendly
  - being committed to the "right to food."

## The draft plan addresses these issues through the proposed equality objectives:

- 1. Tackle inequality at every life stage**
- 2. Tackle Poverty and support people to thrive**
- 3. Celebrate, value and serve diverse communities**
- 4. Take action to develop the leadership and management culture and ensure workforce diversity at all levels**



# Which groups are considered in the plan?

The Equality Plan will set out how we meet our legal duties under the Equality Act. The Equality Act identifies “protected characteristics.” These are below. It is illegal to discriminate against someone because of:

- age
- disability
- gender reassignment
- marriage and civil partnership status
- being pregnant or recently pregnant
- race
- religion or belief
- sex
- sexual orientation

Public bodies must take action to tackle discrimination and disadvantage when it relates to a protected characteristic. We have to think

about how we foster good relations between all groups. This is called “Due Regard.” Marriage and civil partnership only counts as a protected characteristic when we are thinking about discrimination.

Public Bodies are also expected to publish draft objectives and consult on them. This Equality Plan presents a set of draft objectives for consultation. We must also publish data about communities and workforce. This is also being updated as part of the development of this Equality Plan. This will be published along with the final document.

As well as thinking about protected characteristics, there are other groups we are considering in this Plan.

The original draft of the Equality Act contained a “socio-economic duty.” The Duty did not become law but Hackney adopted it on a voluntary basis. This means that the Council tries to tackle inequality that we know will lead to socio-economic disadvantage. We also try to consider how someone could be more disadvantaged because of their socio-economic status. We have considered this in our plans in 2013 and again in 2018.

Socio-economic disadvantage could be about education, occupation, income, locality, housing or social class. There is no singular way to measure “social class.” Hackney’s approach considers income inequality and poverty, housing, skills levels and occupation. As there is no national measurement, we have to draw on academic research and qualitative insight. In this new plan, our focus is on the:

- **20%** of households living in poverty which rises to **36%** of households after housing costs are taken into account
- **48%** of children who live in poverty
- People on low incomes in the private rented sector

The new plan also proposes that we consider the needs of groups who are vulnerable because of life experiences or life stages including:

- ex Armed Forces
- Care experienced people and care leavers
- Carers
- People with complex needs and long term conditions (they should also be included in the disabled group)
- Looked after children
- People going through the perimenopause / menopause
- Single parents
- Refugees and people who have an immigration status that makes them vulnerable.



# Draft Objectives

## Working with communities to:

### 1. Tackle inequality at every life stage

More disadvantaged groups will face greater inequality. There is also proven bias in the system that may impact negatively on these same groups. As people get older, they can become more disadvantaged. We see inequality of outcome at every life stage: Pregnancy, School readiness, Key Stage 4 (GCSE), Leaving school, Employment, Parenthood, Caring and Old age.

When people face difficulty they can also experience inequality or unfair treatment. Examples include- Assessment of additional needs, Exclusions, Entering the criminal justice system, Unemployment, Eviction, Debt and Illness.

We need to ensure that we identify children's needs as early as we can to improve life chances.

We need to take preventative action at every life stage, working across the whole system. We need to be specific to needs and intersectional in the way we work.

We need to make it easier for residents experiencing difficulties in life to get help early. This should be in community settings so we prevent crisis points and needs becoming more complex.

### 2. Tackle Poverty and support people to thrive

Poverty and socio-economic disadvantage are the main causes of inequality.

We are in a cost of living and housing crisis, wage levels have stagnated and there is greater job insecurity. For people who were already in poverty, it is getting worse. Other groups are falling into difficulty. Many more people are living in more insecure and precarious situations. This is leading to growing inequalities. This affects the whole community.

#### We will:

Take action in line with our Poverty Reduction Framework, 2022. This strikes a balance between the immediate needs of people in poverty today and thinking about what we need to do to prevent poverty in the future.

Support people to thrive. Tackle education inequalities and support people into employment.

Take action to make sure the local economy benefits local people. Take action to promote wellbeing and tackle health inequalities.

A lot of what needs to change is outside of our control. This includes responding to the housing crisis. What we can do is very limited.

### 3. Celebrate, value and serve diverse communities

Hackney's diverse, dynamic and changing population is what makes Hackney feel unique. It gives different areas their unique sense of identity.

There is, however, a risk that the very communities that helped create a sense of place are excluded and marginalised.

Hackney is a cohesive borough but the community and community organisations are under strain.

Although there is a high level of trust in the population overall, this is much lower for Black and Global majority residents and social housing tenants. We need to put residents and communities first, thinking about underserved communities.

#### We will take action to:

Work with residents so they help shape our plans through effective engagement and collaboration.

Develop partnerships with communities and community organisations. They can help us support communities and build trust and confidence in the state.

Promote tolerance and stand up for groups who have become the scapegoats in current public discourse.

Break down barriers that limit our reach, like language barriers.

Develop a segmented, targeted and intersectional approach to community needs.

### 4. Take action to develop the leadership and management culture and ensure workforce diversity at all levels to better meet the needs of residents.

Some groups are more likely to face inequality and experience poor outcomes and to live in poverty. But groups don't happen to be more disadvantaged by chance. The origins of structural disadvantage are related to prejudice and discrimination. This is historical and current. It is deeply embedded into societal structures, including public institutions.

As well as taking action to tackle key inequalities and disadvantages in communities, we need to change as an institution.

We want this change to happen across the system that residents come into contact with. So this is not just about the Council. It is about statutory partners, the voluntary and community sector, local businesses and employers. It is about representative and participatory structures and boards and committees.

There is good practice in progress across the system. We will lead by example and bring partners together to support change.

#### We will take action to:

- work with others across the system to embed a more inclusive, humble, anti-discriminatory mindset. This needs to be embedded into culture, service planning, practice and accountability. This is the only way we will stop repeating the patterns of failure. This is a failure of public service that is linked to unchecked bias, prejudice, ignorance, stereotyping. This unfair treatment can have a devastating impact on people's lives. It is a waste of resources and of talent.

- To support this we will update or develop guidance and toolkits:

#### Language and communication

- Inclusive Language guide
- Developing consistent approach to accessible communications
- Guidance / resources on addressing language barriers through translation and interpretation

#### Embedding equality and anti-racism into commissioning and procurement guidance

#### Participation and engagement

- Consultation guidance
- Council revised engagement principles and reference workshop on co-production
- Establish more consistent ways of engaging residents on equality issues on an ongoing basis
- Embed approaches to place based working

#### Developing our understanding of communities, for example

- Gypsy Roma Traveller community
- Charedi community
- Migration and immigration status
- Disability equality

#### Refreshed approach / toolkit to reaching diverse communities and working intersectionally

#### We will develop a workforce that:

- understands what being inclusive, humble, anti-discriminatory, anti-racist and trauma informed means.
- is confident working with communities
- can operate in a no blame culture, but also knows that bias, prejudice, ignorance, stereotyping will not be tolerated.
- leads and works as a system- from a resident / borough not service perspective
- understands Hackney's diverse communities and is aware of the impact of poverty
- reflects the diversity of Hackney, at all levels
- can collaborate with communities, co-designing long lasting solutions

This will need the right support corporately and from managers. We need to firm up our approaches to:

- Informed Allyship
- Development of Inclusive leadership and cultural humility
- Recognition and support to staff networks

# Helping **shape** the **final** **equality plan**



We are presenting an initial set of objectives and ideas in this Equality Plan.

Over the next few months, we invite residents, community partners and partners to help us finalise the plan. This will be through open engagement about the objectives. It will also be through a more thematic exploration of specific areas of work. Through this, we will be developing a much richer evidence base of need during this time. These insights will directly inform the more detailed Equality Plan which will be presented to a meeting of the Council later in the year.



## **We want to ask you:**

- Have we got the objectives right?
- Are the priorities the right ones? What actions are missing? What groups are missing?
- What do you think the council needs to do differently to tackle inequality of outcomes? Is there something we could learn from your community?
- What new solutions do you want to see? What good practice are you aware of or progressing?
- How can we best involve residents in shaping solutions and holding us to account?
- You will be asked to share your views on the Equality Plan and on the LGBTQIA strategic framework and anti-racism action plan as well.

# Accounting for the impact of the plan

We will need to set up the right groups and support to make sure that:

- Everyone progressing actions in support of objectives one to three are working together towards a common set of outcomes and intermediate outcomes.
- We are tracking progress against intermediate outcomes and regularly assessing if these are making a difference on our long term outcomes.
- We are taking action to embed equality, diversity and inclusion into service design, delivery and practice.
- We are taking action to ensure an open and humble and anti-racist leadership style
- We are taking action to ensure that the workforce reflects the diversity of Hackney's population at all levels and are working towards a common set of measures of success.
- We are tracking progress against these measures of success and our workforce is becoming more reflective of the diversity of the community at all levels.

- To support this we propose establishing governance that will include:
  - A delivery group of senior officers
  - Sessions led by the lead Cabinet Member with Cabinet leads and senior officers to review progress and impact.
  - The Council's Corporate Leadership and Cabinet will jointly consider progress on a six monthly basis.
  - An annual report on progress against this plan that is resident facing and in an accessible form.

We want to develop this further by developing proposals to involve residents in holding us to account. This is why we are asking you how we should do this as part of this consultation and engagement.

We will ask formal partnerships and partners to commit to working towards a shared approach to tackling key inequalities.

# Data

## Hackney population (from Census 2021)

**Hackney's population has increased by 5.3%, from around 246,300 in 2011 to 259,200 in 2021.** This is **lower than we expected** and lower than the overall increase for England (**6.6%**), but comes after a previous decade of substantial growth. This is likely to be because the Census date was during the Covid-19 pandemic and Hackney's population may have been temporarily lower. **We estimate Hackney's population to be closer to 280,941** which is the 2022 estimate based on population trend analysis.

**Hackney had a population density of 13,611** residents per sq km and it remains the 3rd most densely populated local authority after Tower Hamlets and Islington.

**Hackney has 106,100 households compared with 101,690 in 2011.**

## Age



Hackney's median age is 32 which is younger than England and London. 50% of the population are aged from 22 - 45. This makes us a younger than average borough. Hackney's average age is, however, increasing at a faster rate than the England average, and the proportion of under 20s has decreased from 25.1% in 2011 to 23.5% in 2021.

7.9% of the population is over 65 now compared with 7% of the population in 2011 and we expect this age group to increase in the next ten years.

## Ethnic diversity

Hackney is a "super diverse" community, made up of many different communities and as a consequence, there are many groups whose population size may not be large, but whose needs we have to consider.

53.1% of Hackney residents identified their ethnicity within the 'White' category. The proportion of the population who identify as 'White' is largely consistent with London (53.8%) but is far below the average for England as a whole (81%). This is reflective of the relative ethnic diversity of the population of London and Hackney. The proportion of Hackney residents identifying as English/Welsh/Scottish/Northern Irish/British, has fallen from 36.2% in 2011 to 33.9% in 2021. This trend is also observed across London where the percentage decrease in the White British population is 11.72% and England, where it is 8.26%.

The second most common ethnic group category in Hackney after "White" is 'Black', with 21.1% of Hackney residents identifying in this category. Hackney has a significantly higher proportion of residents who identify as 'Black' than the average for both London and England where the figures are 13.5% and 4.2% respectively. Hackney's Asian population is 10.37% which is significantly less than the average for London (20.7%) but is more in line with the average for England (9.6%). Census data does not give us an accurate % for the Turkish population and we will do more work to develop an accurate estimate. 2% of the population wrote in Turkish as an identity, 3.3% gave Turkey as their place of birth. Others will have identified themselves under other categories such as Other White.



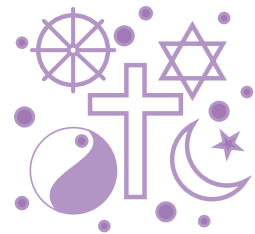
Hackney is also home to distinct ethno-religious groups:

People of the Jewish faith make up 6.7% of the population which is much higher than London (1.7%) and England, (0.5%). This community is largely made up of Orthodox, or Charedi Jewish people who mainly live in the North East of the borough. We understand this is likely to be an underrepresentation of the current population. We will do more work to develop an accurate estimate.

Many Kurdish people from Turkey live in Hackney and Haringey. The majority of Turkish-speaking residents belong to the Sunni sect of Islam, with most Kurds are Alevi who make up about 1% of Hackney's population. There are also a small number of Kurdish Christian.

An estimated 89 languages are spoken in Hackney. The top 10 preferred languages in Hackney are: English (80.1%), Turkish (3.2%), Spanish (2%), French (1.3%), Portuguese (1.3%) Yiddish (1.3%), Italian (1.2%), Polish (0.9%), Bengali (with Sylheti and Chatgaya) (0.8%) and Gujarati (0.6%).

## Religion and belief



In the 2021 36.3% in Hackney stated they had 'no religion'. This was 9.2% above the London average but around the same as for England as a whole.

Just under a third of Hackney residents identify as Christian (30.7%), 10% lower than for London, and 15.6% lower than in England as a whole.

Hackney has a considerably higher proportion of Muslims (13.3%) than England as a whole (6.7%) but slightly lower than the London average (15%).

Hackney has considerably more people of the Jewish faith (6.7%), which equates to an estimated 17,426 people, compared with London (1.7%) and England, (0.5%). This community is largely made up of Orthodox, or Charedi Jewish people who mainly live in the North East of the borough. As described above, this is likely to be an undercount and we need to work with the Charedi community to address this. The Census did not distinguish between Orthodox, and Non-Orthodox Jewish people so all are categorised as 'Jewish' in the Census.

## Economy (from ONS Business Register 2019)

Hackney has experienced rapid economic growth.



Our business base has more than doubled since 2010, when we had 10,450 businesses, to 22,560 businesses in 2019. The vast majority of our businesses (99.8%) count as small and medium size businesses which means they have less than 250 employees.

Nationally 72% of businesses reported they had some form of concern for their business for October 2022.

## Children and maternity (Health Needs Assessment for the population 0-19 in Hackney and the City of London 2022)



### 0-5

The infant mortality rate is 3.5 per 1000 births which is in line with London and England. Nationally children from the Black ethnic group have the highest rates of stillbirths and infant deaths, with babies from the Asian ethnic group consistently the second highest.

69.6% of reception pupils in Hackney schools are achieving a good level of development by the end of their first school year. This has remained at around the same level for the last 5 years and is lower than London (74.1%) and England (71%). Nationally, there is a noticeable gap between children who receive free school meals and all other children. Gaps are also visible among ethnic groups, with the proportion of children from Asian (69%) or black (70%) backgrounds reaching 'a good level of development' lower than for those from white (72%), mixed (73%) and Chinese (74%) backgrounds (152).

### 5-19

Hackney's average "Attainment 8 Score" is 54 which is the same as London and higher than England (50.9). Although attainment has improved over the last 5 years, students on free school meals, Turkish Kurdish Cypriot pupils, Caribbean pupils (boys) and Orthodox Jewish pupils face inequalities in outcomes. (Department of Education data for 2021).

In 2018/19, 44 young people from Hackney were permanently excluded from school which equated to a rate of 0.13 of the whole school population, which exceeded both national (0.1) and regional (0.07). Some children are significantly more likely to be excluded from school - boys, children from black and mixed heritage backgrounds, children from gypsy traveller backgrounds, children with special educational needs, children in receipt of free school meals, children from single parent families and looked after children.

Fewer than one in 100 Hackney children have informal or formal contact with the Youth Justice System each year which is a low rate for first-time youth offending rate at 141 per 100,000 of the 10-17 population. In 2020/2021, the Hackney YJS cohort was 84% Black, Asian or minority ethnic, while the general Hackney population of under 19s was 62%. They accounted for 83% of custodial sentences in 2021/2022 (six children).

By year 6 (10-11), 40% of children (at 10-11 years old) are overweight. Higher rates are observed for black and global majority children living in more deprived neighbourhoods, boys and nationally for disabled children.



## Complex needs



Out of nearly 2000 homeless approaches from single people, nearly 60% declared multiple needs - mental health, physical health needs, substance misuse and domestic abuse (from service data)

City & Hackney has the fifth highest rate of psychotic and bipolar disorders in England, with 4,500 on the Serious Mental Illness register and 11,000 people diagnosed with a personality disorder (linked to childhood abuse and neglect). (from Hackney JSNA)

## Older people (From Ageing Well Strategy 2020)

Nearly two thirds of older people in Hackney live in social housing, 22% higher than the borough average while 7% live in the private rented sector but this is expected to increase in the future.

Hackney has proportionally more older people of White British and Black Caribbean origin, but fewer from Other White, Asian or Black African communities.

The income deprivation affecting older people index for Hackney indicates that 40% of older people in Hackney are living in income-deprived households.

Hackney and the City had 1450 people aged 65 and over living with Dementia in 2019. We expect the numbers to increase by 46% to over 2120 by 2030.

## Life expectancy



Life expectancy in Hackney from birth is estimated in 2018-2020 to be 84 for women and 79 for men. Women's life expectancy has increased from 2001 from 80 and men's from 74 so there's a slightly larger increase for men, although the trends have broadly similar trajectories. Life expectancy is lower in areas with higher levels of income deprivation and disability. (From Public Health England)

Hackney's residents have a higher under 75 mortality rate from all cardiovascular diseases than the London and England average (85.2 per 100,000 residents) (From Public Health England)

7% of deaths of people over 30 can be attributed to air pollution in Hackney. This is similar to neighbouring boroughs, Tower Hamlets and Islington but is slightly lower than London as a whole and is 2% higher than England. In London communities which have higher levels of deprivation, or a higher proportion of people from a non-white ethnic background, are more likely to be exposed to higher levels of air pollution (2019 Air Pollution and Inequalities)

## Economic well being (ONS)



Average pay in Hackney is higher than London. Women's weekly full time average is now lower than men's having been higher 5 years ago (ONS annual survey). 22% of residents are low paid (two thirds of average hourly income), compared with 20% in London.

Hackney's **out of work claimant count has come down to 5.2%** (11,395 people) in July 2022 from just under 9.7% (20,000 people) in March 2021, **but this is still much higher than pre pandemic** - last time the rate was this high was 2012. This is also higher than London and 18-24 year olds and over 50s are particularly affected.

Hackney saw a 108% increase in housing prices in the ten years to 2021, which is a faster rate than anywhere in London (UK Land Registry data)

One third of residents live in private rented housing. A three bedroom property in Hackney is £2280 in rent which is £500 per month or more above the London average (ONS data used in this London Rents Map)

## Poverty and housing need (2022 Poverty Reduction Framework)



**1 in 3 households in poverty after housing costs:** Just under 20% (17.9%) of Hackney households live in poverty before housing costs and this rises to over a third (36.3%) after housing costs - Hackney is ranked the third highest out of all London boroughs for poverty after housing costs. This represents 39,000 households.

**Almost half of children in poverty after housing costs:** In 2021 it was estimated that 48% of children in Hackney were living in poverty after housing costs. This represents just under 28,000 children. Child poverty affects all age groups but especially younger families with children aged under 10 and larger families with more than two children.

1329 households are homeless and a further 3668 households are threatened with homelessness or in temporary accommodation.

In Hackney and across London, the average household size has increased since 2001 as the rate of growth in the household population has exceeded the rate of household growth. The increase in household size may in parts be linked to affordability constraints which will have resulted in younger people increasingly living with family or friends (i.e., in larger households). 13,475 households are considered to be overcrowded.

## Community relations (2022 Household Survey)



65% of residents are satisfied with Hackney Council, down from 68% in 2018 and 74% in 2013.

67% of residents say that they have trust in the Council compared with 73% in 2018. Social renters and Black residents are significantly more likely to give negative responses to all these questions.

85% of residents feel they belong to the area.

75% feel their local area is a place where people from different backgrounds get on with each other.

86% (down from 90% in 2018) feel it is important for people from different backgrounds to get on well with each other.

## Safety (2022 Household Survey)



Being worried about being a victim of a crime has decreased significantly since 2018 for all types of crimes (e.g. knife crime is down from 55% in 2018 to 36% in 2022, but women and Global Majority ethnicity residents remain more likely to be worried about some types of crime.

## Key inequalities in the workforce

### Workforce profile (2019-2021)



Of the top 5% of earners

- 3% are disabled up from 2.2% compared with 5.2% of the workforce
- 25.7% are from black and global majority groups up from 21.5% compared with 51.7% of the workforce
- 6.5% are LGBTQIA which is about the same and compared with 3.5% of the workforce
- 55% are women up from 50% and compared with 54.6% of the workforce - 55% from

50% of staff feel senior management is committed to inclusivity and this is up from 38% in 2018.

76% of staff feel Hackney Council is committed to Equality in principle and 62% of staff feel Hackney Council is committed to Equality in practice and although both have reduced since 2018, the gap has narrowed. The rate is lower for Black Staff (56%), disabled staff (49%), staff with caring responsibilities (54%), lesbian or gay women (57%), lowest for those who prefer not to say (46%), and people with secular beliefs (48%). Across all equality groups, when people choose the “prefer not to say” option they are more likely to rate the Council’s commitment to Equality more poorly.

# Glossary

Term	Explanation
<b>Complex Need</b>	An individual with complex needs is facing multiple interconnected challenges that significantly impact their wellbeing and social function. This could include, for example, poor health, housing instability or homelessness, debt, poverty, disability, substance addiction etc.
<b>Co-design</b>	Co-design is a participatory method in which community members are treated as equal collaborators in the design process. Stakeholders and end users are actively involved in the design of a product or service from the earliest stage.
<b>Equality &amp; Equity</b>	Equality is where individuals or groups of people are able to access the same resources or opportunities. This does not necessarily lead to an equal outcome.  Equity is where individuals or groups of people are able to reach an equal outcome. This may require delivering different resources or opportunities depending on the circumstances of the individual or groups in question.
<b>Intersectional</b>	Intersectionality is the concept that where people experience discrimination in more than one dimension, the experience is unique due to the overlap. For example, Black women don’t just experience sexism (as women) and racism (as Black people), but their experiences are unique from white women or black men due to the intersection of the two.
<b>Protected characteristic</b>	A “protected characteristic” is an attribute that is protected from discrimination by law.  There are 9 protected characteristics outlined in the Equality Act 2010: Age, Sex, Sexual Orientation, Ethnicity, Gender Reassignment, Religion or Philosophical Belief, Pregnancy and Maternity, Marriage or Civil Partnership.  A person must not be discriminated against for having - or being perceived to have - a protected characteristic.
<b>Socio-economic</b>	“of, relating to, or involving a combination of social and economic factors” (Merriam-Webster)  “Socio-economic status” is a way of describing the relationship between groups of people relating to their social class and financial situation