



EQUALITY IMPACT ASSESSMENT

(EqIA)

Summary results of the EqIA

Title of policy/practice/process/service:

Unreasonable difficulty or delay for the solicitor in advice and assistance cases.

Is the policy new (proposed), a revision to an existing policy or a review of current policy?

Revision of existing policy.

Key findings from this assessment (or reason why an EqIA is not required):

The policy impacts a small number of people but would likely have a positive impact across most protected characteristics due to the lower amount being sought from an assisted person. People who manage less well financially or are on lower incomes will benefit: and this is patterned by equality groups.

Summary of actions taken because of this assessment:

None.

Ongoing actions beyond implementation include:

None.

Lead person(s) for this assessment (job title and department only):

Head of Civil Finance (Civil Finance), Senior Specialist (Civil Finance), Policy Projects Manager (Policy & Development)

Senior responsible owner (SRO) agreement that the policy has been fully assessed against the needs of the general duty (job title only):

Director of Operations.

Publication date (for completion by Communications):

09/02/2026.

Step 1: Scoping the work being assessed

1.1. Briefly describe the aims, objectives and purpose of the policy/practice/process/service.

Simplification of the policy position for assisted persons and solicitors.

The policy change would reduce the time required for solicitors to wait to be paid from a recovery of property, with SLAB engaging directly with the assisted person immediately. This would be instead of the solicitor being asked to wait 12 months to try to collect payment from the assisted person.

The policy would further increase the level at which more detailed evidence is needed to satisfy our test, from £100 to £300.

1.2. Why is the policy/practice/process/service being examined?

Legislative, routine review, other. Please give as much detail as possible.

Planned or proposed change to an existing policy/process/practice/service.

An opportunity to improve and streamline the policy has been identified.

1.3. Who is affected by this policy/practice/process/service?

Assisted persons will be affected.

Solicitors and advocates work with the policies and guidance we develop. They are affected by the policy but not in relation to their protected characteristics.

1.4. Policy/practice/process/service implementation date.

09/02/2026.

1.5. What other SLAB policies or projects may be linked or affected by changes to this policy/practice/process/service?

N/A.

Step 2: Consider the available evidence and data relevant to your policy/practice/process/service

2.1. What information is available about the experience of each equality group in relation to this policy/practice/process/service?

General information about the policy/practice/process/service

The data on number of cases this policy covered in 2024-25 shows that 24 applications were received, with five granted, three were granted with future recovery, two refused and 14 reset to draft. Of the 14, 11 included the solicitor being asked to come back after 12 months had passed.

Where a solicitor engages directly with an assisted person, the cost to the assisted person will not have been scrutinised through our accounts assessment process. Our experience is that the value of

the account, once assessed by SLAB, will be considerably lower than the cost the solicitor will expect the assisted person to pay. The cost the solicitor will expect the assisted person to pay is based on the level of increases in authorised expenditure sought.

Our financial eligibility modelling shows that 30% of the population are eligible for advice and assistance.¹

International reports indicate a vulnerability factor regarding the people most likely to encounter a legal problem – people with a disability, people living within disadvantaged housing, people who are unemployed, single parent households, and people living in regional areas.²

The proportion of households reporting that they were managing well financially was 54%. The proportion of households reporting that they managed well financially was higher for those with higher household incomes than for those with lower: 62% of households with a net annual household income over £30,000 reported that they were managing well in 2024, and 4% said that they did not manage well. The proportion of households with a net annual household income up to £10,000 reporting that they managed well was 30%, with nearly one in four (23%) saying they did not manage well – more than twice the Scottish average of 9%.³

Age

Statistics

- **SLAB's data**

Most assisted persons involved in these cases were aged between 35 and 54.⁴

- **Data relevant to the policy**

The proportion of people managing well by the age of the highest income householder is lowest for those aged 35 to 59, at 48%, compared to 61% of those aged 60 or over.⁵

Evidence on different age categories

None found.

Disability

Statistics

- **SLAB's data**

No assisted persons involved in these cases declared a disability.⁶

- **Data relevant to the policy**

In 2021-24, the poverty rate after housing costs for people in households with a disabled person was 23% (550,000 people each year). This compares with 17% (510,000 people) in a household without disabled household members.⁷

¹ [Letter from Colin Lancaster, Chief Executive, SLAB - Response to EHRCJC Civil Legal Aid Inquiry Recommendations](#)

² [Legal Australia-wide survey | National Legal Aid](#)

³ [Financial Information from the Scottish Household Survey 2024 - Gov.Scot](#)

⁴ SLAB's internal data analysis

⁵ [Financial Information from the Scottish Household Survey 2024 - Gov.Scot](#)

⁶ SLAB's internal data analysis

⁷ [Poverty and Income Inequality in Scotland 2021-24](#)

Evidence on different disabilities

- **Physical disabilities**

None found.

- **Learning disabilities**

None found.

- **Mental health**

None found.

Sex

Statistics

- **SLAB's data**

90% of assisted persons in these cases were women.⁸

- **Data relevant to the policy**

Single parent households were the most likely to report that they were not managing well financially (19%).⁹ Most single parents in Scotland are women.¹⁰

Poverty rates have been historically highest for single mothers but have gradually declined to be comparable with other single household types. In the most recent period, poverty rates were highest for single childless men (33%, 90,000). The poverty rate for single childless women and single mothers was 28% and 30% respectively.¹¹

Evidence on women

None found.

Evidence on men

None found.

Race

Statistics

- **SLAB's data**

All assisted persons who provided information about their ethnicity were white Scottish, but almost half preferred not to say.¹²

- **Data relevant to the policy**

Over the five year period 2019-24, people from non-white minority ethnic groups were more likely to be in relative poverty after housing costs compared to those from the 'White - British' and 'White - Other' groups.

⁸ SLAB's internal data analysis

⁹ [Financial Information from the Scottish Household Survey 2024 - Gov.Scot](#)

¹⁰ [Lone parent families - Tackling child poverty priority families overview - Gov.Scot](#)

¹¹ [Poverty and Income Inequality in Scotland 2021-24](#)

¹² SLAB's internal data analysis

The poverty rate was 43% for the ‘Asian or Asian British’ ethnic groups and 50% for ‘Mixed, Black or Black British and Other’ ethnic groups (no population estimates available due to the small sample).

The poverty rate amongst the ‘White - Other’ group was 20% and that of the ‘White - British’ group was 18% (840,000 people).¹³

Evidence on different ethnicities

None found.

Evidence on people whose first language is not English

None found.

Gender reassignment

Statistics

- **SLAB’s data**

Not available.

- **Data relevant to the policy**

None found.

Evidence on trans people

None found.

Sexual orientation

Statistics

- **SLAB’s data**

Not available.

- **Data relevant to the policy**

The poverty rate has been consistently higher for LGB+ adults compared to straight/heterosexual adults. In 2021-24, 28% of LGB+ adults (number not available due to small number in sample) were in poverty, compared to 19% of straight adults (560,000 adults).¹⁴

Evidence on gay men

None found.

Evidence on gay women/lesbians

None found.

Evidence on bisexual people

None found.

Religion or belief

Statistics

- **SLAB’s data**

¹³ [Poverty and Income Inequality in Scotland 2021-24](#)

¹⁴ [Poverty and Income Inequality in Scotland 2021-24](#)

Not available.

- **Data relevant to the policy**

Over the five year period 2019-24, Muslim adults were more likely to be in relative poverty (53%, 50,000 each year) than adults overall (19%), after housing costs were considered.

Of adults belonging to the Church of Scotland, 15% were in relative poverty after housing costs (150,000 adults each year), compared to 17% of Roman Catholic adults (90,000 adults) and adults of other Christian denominations (20%; 70,000 adults).¹⁵

Evidence on different religions

None found.

Pregnancy or maternity

Statistics

- **SLAB's data**

Not available.

- **Data relevant to the policy**

Pregnancy can bring increased financial pressure and can contribute to those close to the poverty line to fall below. It may also contribute to child poverty. Households with children between the age of 0-4 are at highest risk of poverty. Young mothers are specifically vulnerable. They tend to have a lower education than older mothers and maintain to be less educated. Lower education levels and employment contribute to the risk of poverty. That also has an impact on housing options, specifically housing affordability. Lone parents, of which the majority are women are at an even higher risk of poverty and housing issues. They tend to live in more deprived areas due to lower earnings.¹⁶

Evidence on pregnancy and maternity

None found.

Marriage/civil partnership

Not relevant, as only applies to policies related to employment.

Care Experienced

Statistics

- **SLAB's data**

No assisted persons provided information that they were care experienced.¹⁷

- **Data relevant to the policy**

Poverty can make some families experience the care system. For others, going through the care system makes them experience poverty.¹⁸

¹⁵ [Poverty and Income Inequality in Scotland 2021-24](#)

¹⁶ [Housing to 2040 and the Protected Characteristics - equalities position statement - Gov.Scot](#)

¹⁷ SLAB's internal data analysis

¹⁸ [Care experienced - Tackling child poverty - Progress report 2023-2024: other marginalised groups at risk of poverty - Gov.Scot](#)

Evidence on care experienced people

None found.

2.2. Using the information above and your knowledge of the policy/practice/process/service, summarise your overall assessment of how important and relevant it is likely to be for equality groups.

The policy will be relevant for equality groups, although the numbers are small.

2.3. Outcome of Step 2 and next steps. Select the outcome below to inform the next stage of the EqIA process.

Please select your decision: Proceed to Step 3 - complete full EqIA.

Please outline the reasoning behind your decision:

Although small numbers are involved, there is relevance to our equalities duties based on the patterns of financial circumstances we see in wider population data.

Step 3: Stakeholder involvement and consultation

3.1. Do you/did you have any consultation or involvement planned for this policy/practice/process/service?

No.

3.2. List all the stakeholder groups that you will talk to about this policy/practice/process/service.

N/A. The change is sufficiently small and the impact likely positive that we did not consider consultation to be proportionate.

3.3. What did you learn from the consultation/involvement?

N/A.

Step 4: Impact on equality groups and steps to address these

4.1. Does the policy/practice/process/service have any impacts (whether intended or unintended, positive or negative) on any of the equality characteristics?

Gender reassignment

Potential for discrimination: No impact.

Potential for developing good relations: No impact.

Potential to advance equality: No impact.

Describe the changes or actions you plan to take. For example, to mitigate any impact, maximise the positive impact, or record your justification to not make changes despite the potential for adverse impact.

There is no evidence that the policy will have an impact on people sharing the characteristic of gender reassignment.

All other relevant protected characteristics

Potential for discrimination: No impact.

Potential for developing good relations: No impact.

Potential to advance equality: Positive impact(s).

Describe the changes or actions you plan to take. For example, to mitigate any impact, maximise the positive impact, or record your justification to not make changes despite the potential for adverse impact.

For those who are managing less well financially, the likelihood that they will owe a lower total amount will be a positive impact. There is evidence that those on lower incomes or managing less well financially are more likely to be in certain equality groups associated with protected characteristics.

There is no impact on discrimination as equalities considerations do not feature in our decision making. There is no potential for developing good relations, as assisted persons and their cases are dealt with on an individual basis. We do not intend to amend our plans at this stage.

4.2. Which actions have you taken as part of this assessment?

Please select the outcome of the assessment: Confirm that the policy/practice/process/service described in section 1.1 was robust.

Please explain the changes that have been made: No changes identified.

Step 5: Discuss and review the assessment with decision makers and governance structures

5.1. Record details of the groups you report to about this policy/practice/process/service and impact assessment. Include the date you presented progress to each group and an extract from the minutes to reflect the discussion.

The EqIA was submitted to the GALA Review Meeting on 18 December 2025 and approved by the Chief Executive at that meeting.

Step 6: Post-implementation actions and monitoring impact

6.1. Record any ongoing actions below

N/A.

6.2. Note here how you intend to monitor the impact of this policy/practice/process/service on equality groups

Measure	Lead department or individual	Reporting (where and frequency)
Review applicant equality data	Civil finance	Report when reviewing the policy and EqIA together in three years.

6.3. EqIA review date

Should be reviewed as part of the post-implementation review of the policy/practice/process/service. The date should not exceed three years from the implementation date.

09/02/2029.

Step 7: Assessment sign off and approval

Director/SRO sign off: 18/12/2025.

Chief Executive approval: 18/12/2025.