



1. Equalities Screening Template

For each of the nine protected characteristics, identify whether the proposal has a high, medium, low or neutral impact on service users and whether this is a positive or negative impact.

Identify whether the proposal has a high, medium, low or neutral impact on socio-economic inequality (e.g. low income, fuel poverty, food insecurity, digital inclusion etc) and whether this is a positive or negative impact.

Identify whether a full service equalities analysis assessment is required for this proposal based on this Equalities Analysis Toolkit. For advice on whether an EAA is required and how to assess service equalities impact please contact the Policy, Strategy & Executive Support Service.

Impact & Outcomes

What is the likely impact of the proposed changes?

Service Users

The cost-of-living crisis is an accumulation of short- and long-term changes in general circumstance, including an increase in the cost of housing; varied indirect effects of the Coronavirus pandemic including changes in employment, health and wellbeing, care arrangements; changes in energy cost, interest rates, and inflation; and others. These create a circumstance where a growing number of households are struggling to meet basic living expenses.

At the time of this review, we estimate that all service users (and all Lewisham residents) are affected by the crisis through these changes in general economic circumstance, as well as the secondary effects of such changes, which may include changes in employment. We believe Lewisham residents are particularly vulnerable: salaries are comparatively low, and deprivation comparatively high compared to other central London Boroughs.

We can already see clear indicators for a shift in our residents' financial well-being, for example a doubling of Universal Credit claimants since early 2020, and a significant increase in the use of local food banks. In November 2022, Citizens Advice Lewisham reported a 390% increase in clients who called for advice about a fuel debt compared to the previous year, and a 275% increase in redeeming of fuel vouchers (these are handed out at food banks.) In London, a recent GLA survey showed that 18% of Londoners are already financially "struggling or going without", this is particularly pronounced among respondents of Black ethnicity, people not in employment and people of below-average household income, private renters and social renters, and people whose activities are limited due to health or disability. At national level it is observed that inflation has had clear disproportionate impacts on lower-income households, including an increase in absolute poverty.

Sources:

- [Lewisham CoL Dashboard - Power BI](#) (internal dashboard)

- https://lginform.local.gov.uk/reports/view/lga-research/ficlga-research-report-financial-hardship-and-economic-vulnerability?mod-area=E09000023&mod-group=AllBoroughInRegion_London&mod-type=namedComparisonGroup (LG Inform indicators about Lewisham)
- <https://drive.google.com/file/d/10u1MixQnapeV5DbadwrMl-8ff-It9Cg9/view> (Citizens Advice Lewisham briefing)
- <https://data.london.gov.uk/dataset/gla-poll-results-cost-of-living-2022> (London survey)
- <https://public.flourish.studio/story/1634399/> (CAB national dashboard)
- <https://www.jrf.org.uk/press/600000-will-be-pulled-poverty-result-chancellors-inaction>
- <https://www.jrf.org.uk/press/additional-400000-people-pulled-poverty-mortgage-rates-55>

As a result of these factors, we expect that without targeted intervention, the crisis will amplify existing inequalities in the Borough, and create new inequalities.

A central aim of the programme is to deliver a programme of work that serve to limit these unequal effects. For example, by identifying vulnerable groups and individuals and ensuring they make use of any available benefits and other support.

(See remainder of the form for specifics on the vulnerable groups identified in our reviews.)

Staff

Lewisham staff members are subject to the same general circumstances, and the same considerations apply to them as well, especially for those on lower salaries.

Further, many Lewisham officers can already see the effects of the crisis in their work. For many it is increasing our workloads and/or affecting our personal circumstances. According to the 2022 Lewisham Employee Survey, less than half of staff indicated they can do their job without working overtime (down from 50% in 2018.) This has added to existing pressures on staff, including effects on mental health and general wellbeing. The number of referrals to our PAM Assist staff support programme has increased by 60% compared to last year, many of which are for mental health reasons, as well as back aches and other musculoskeletal issues.

Informed by these statistics as well as an all-staff snap survey, the programme has developed further staff support activities including guidance and support for managing increasing household costs.

It is hoped that the local government pay increase, backdated to April 2022, will mitigate some of the financial strain on employees particularly over the winter months where increasing energy prices have the biggest impact. However, we know this is not enough to alleviate all the anxiety and concern over the crisis that has been intimated by the above analysis.

Given the financial constraints faced by the council as a whole, our response has to be proportionate to our resources.

Outputs for our staff response are

- Appropriate signposting to relevant services
- Sharing information widely so that employees across the council can access (i.e. effectively reaching those who do not work on a computer regularly)
- Tools to support managers to talk to their staff about help that is available (where appropriate)
- Feedback opportunities for staff to submit experiences relating to personal circumstances, and also from service delivery perspective
- Specific tools in a variety of media (workshops, webinars, talks, webpages etc.)

Key objective

- For staff to felt supported by the Council in navigating the crisis (both personally and in their day-to-day service delivery).

Other Council Services

It is anticipated that all services will feel the effects of the crisis in some way, e.g.

- Reduced service resources
- Increase in demand for support from residents in heightened need
- Non-resident-facing roles will be impacted as front line service pressure increases (e.g. more administrative burden)
- Staff personal concerns affecting ability to do work

It is important that services have opportunity to feedback residential experience and their own concerns so that signposting and support can be adapted accordingly. Information sharing and collaboration between services should be fostered by the COL programme working group.

Using specific staff networks to share messages / signposting; capitalise on groups who share circumstances more likely to engage with those networks (e.g. staff may be more likely to access information through their support networks.)

Partners

Partnership working is the backbone of this work. The [Local Strategic Partnership](#) is integral to delivering action.

The key partners include, but not limited to:

- VCS partners (Citizens Advice Lewisham, Lewisham Local, Age UK Lewisham & Southwark) and the smaller community projects within their reach
- Anchor institutions (NHS, RPs, DWP etc.)
- Internal teams

The LSP is drafting a set of outputs and objectives for the COL workstream, relating to the creation of a cohesive COL offer across the partnership.

Each partner will represent their own resident-focused cost of living activity and cascade information accordingly. The objective is maximum information sharing and collaboration to reach residents most in need of support / intervention.

Alongside the LSP, the council-led COL working group will deliver actions across key services (Revenues & Benefits, Climate Resilience, Public Health, Insight, Communications, Lewisham Economy & Partnerships). Collaboration with other services will naturally be required through the growth of the programme.

Are there any specific equalities implications? Please provide a response for each protected characteristic/equalities consideration, even if the impact is neutral.

Protected characteristics and other equalities considerations

Analysis of impact of cost-of-living crisis

Age

Children: nationally, 42% of children are already living in poverty after housing costs (Source: End Child Poverty; as quoted in SEF 2020-24 Data Sift).

19% of Lewisham residents are age 15 or under, which is approx. 57,000 children ([ONS 2021 Census](#)).

	<p>In Lewisham 39% of children are in poverty (Joseph Rowntree Foundation, 2019/20).</p> <p>Young adults saw high unemployment rates and employment benefit claimant rates during the pandemic, which has since reduced (DWP).</p> <p>Elderly & pensioners: multiple vulnerabilities and unequal impacts.</p> <ul style="list-style-type: none"> • Residents above 65 are at higher likelihood of living alone, thus more likely to be financially vulnerable, and may be more reliant on external support. This disproportionately affects women over 65 • People aged 65 and above are at increased likelihood of reduced mobility, thus more dependent on additional support in a crisis • These particularly affect the South of the Borough, which has a higher share of residents above 65 • (Sources: SEF 2020-24 Data Sift) • Pensioners are more likely affected by increased inflation. Pension income is inflation adjusted (via triple lock), however the next such adjustment will only be effective from April 2023 onwards. <p>During the pandemic we have seen an increase of people above 50 leaving the work force. It is yet unclear whether this is for health-related reasons, or a decision to join early retirement. This is also observed nationally. We believe it is likely that this group is particularly financially vulnerable when faced with significant increases in costs. (Source: DWP, internal reviews)</p> <p>Proposed campaigns relating to income maximisation, fuel poverty mitigation, employment, food justice, will take the above into account and target support accordingly. Some key examples of this from the existing programme include:</p> <ul style="list-style-type: none"> - Food Justice - given the child poverty statistics, effect of the crisis on young people and relatively large proportion of young people in Lewisham, the Food Justice Action Plan has a specific priority for children young people. This will ensure that actions to achieve food justice will be sufficiently focused on children and young people. - Warm Welcomes – a range of settings have been set up to be accessible to older people in the borough given the specific vulnerabilities of the crisis for older residents.
<p>Disability</p>	<p>Households unable to work due to ill health, disability or caring responsibilities are particularly vulnerable to increases in the cost of living (https://www.jrf.org.uk/press/600000-will-be-pulled-poverty-result-chancellors-inaction).</p> <p>London survey: cost of living effects are particularly felt among people whose activities are limited due to health or disability (https://data.london.gov.uk/dataset/gla-poll-results-cost-of-living-2022).</p> <p>In the year ending March 2021, disabled people were more likely to report feelings of loneliness “often or always” (15.1%) than non-disabled people (3.6%) (ONS).</p>

	<p>7% of Lewisham residents (approx. 21,000 residents) are severely limited in their day-to-day activities due to long-term health problems or disability (ONS 2011 Census; 2021 Census data on disability will be released on 19 January 2023).</p> <p>4% of Lewisham residents aged 16 or over (approx. 10,000 residents) are economically inactive due to long-term sickness or disability (ONS 2021 Census).</p> <p>Citizens Advice Lewisham is already reporting a higher share of clients with disabilities.</p> <p>It is imperative that interventions / campaigns take above into account and work to be accessible to service users with access needs. Promotional activity must be accessible and across a range of formats. Warm spaces and community initiatives should aim for maximum accessibility and reach to help mitigate isolation / loneliness amongst disabled people.</p>
<p>Ethnicity</p>	<p>Cost of Living data suggests that members of Black, Asian and minority ethnic groups in the UK are particularly affected by the cost of living crisis, in part because these groups are already disproportionately impacted by economic hardship / financial vulnerability factors. In three of the five most deprived wards in Lewisham, the majority of the population are from Black, Asian and minority ethnic backgrounds.</p> <p>The Birmingham and Lewisham African Caribbean Health Inequalities Review (BLACHIR) shows us that Black African and Black Caribbean populations are disproportionately impacted by negative outcomes from wider determinants of health – these wider determinants being intrinsically linked to the cost of living (e.g. unemployment, income, housing, deprivation, financial support and fuel poverty). 23% of Lewisham’s population is Black African or Black Caribbean (BLACHIR 2022). 49% of Lewisham residents (approx. 147,000 residents) have an ethnic minority background (ONS 2021 Census).</p> <p>The crisis interventions and offers in place through the council and community partners are designed to target our most vulnerable residents but we know this is not enough. The cost of living crisis is recent but the factors leading to disproportionate impacts on diverse groups are systemic and structural.</p> <p>In Lewisham, unemployment rates in the groups “16+ ethnic minority UK born” and “16+ ethnic minority not UK born” are 10.6% and 8.2% respectively, compared to 2.3% in the group “16+ white UK born” (London Datastore). Ethnicity employment gaps in Lewisham are evident in existing Lewisham Works employment programmes. Development of Lewisham Works (including a pipeline in-work poverty project) will ensure that participants are representative of Lewisham’s diverse community, and work towards addressing structural racism challenges facing Black and minority ethnic residents.</p> <p>Through collaboration with Public Health and the Local Strategic Partnership, we will make sure cost of living implications on Black, Asian and minority ethnic groups are accounted for and understood when</p>

	<p>developing evidence-based actions (via action plans under the Lewisham Health Inequalities and Health Equity Plan, LSP, Food Justice Alliance).</p> <p>In relation to staff in the borough, specific efforts have been made to ensure that the Black Asian and Minority Ethnic professional network has access to the available support materials around Cost of Living to cascade to network members.</p>
Gender	<p>Public Health research has shown that women were disproportionately affected by the pandemic. Many of the associated reasons may carry over into the current crisis:</p> <ul style="list-style-type: none"> • Higher rates of unemployment than men • More likely to be working part time, in jobs on low income and on zero hours contracts • More likely to work in sectors affected by lockdown (e.g. service industry and front-line work) • More affected by limited childcare provision and need for childcare support • Pregnant women working at workplaces that could not be made safe due to COVID were put on statutory sick pay, rather than on furlough, resulting in lost earnings <p>Source: Presentation "Vulnerable groups and COVID (v11)" by Katie Ferguson, GLA</p> <p>53% Lewisham residents are female (159,000 residents) (ONS 2021 Census).</p> <p>Citizens Advice Bureau already reports comparatively high current support need by women in recent months.</p> <p>Employment support interventions will consider the above impacts when targeting and ensure take up is proportionate to where support is most needed.</p>
Gender reassignment	<p>Direct impact not explored in full due to availability of data. Work will take place with partners to ensure inclusivity across services.</p>
Marriage and civil partnerships	<p>Clear impacts on families with dependents, due to added cost and increased vulnerability among single-earner households with dependents, which includes households where parents have separated. See notes below under "Socio-economic inequality".</p> <p>14% of Lewisham residents are married or in a civil partnership but have separated; or are divorced or widowed. (Approx. 42,000 residents.) (ONS 2021 Census).</p> <p>Proposed campaigns will consider these impacts and target accordingly.</p>
Pregnancy and maternity	<p>Please see notes on Gender relating to impacts of crisis on women; much of which links to childbearing / child-rearing where we aim to target employment support interventions.</p> <p>10% of Lewisham households are single-parent households with dependent children (ONS 2021 Census). We will aim to use LIFT analysis to understand where particular vulnerabilities lie amongst this cohort.</p>

<p>Religion and belief</p>	<p>Direct impact not explored in full due to availability of data; however we know from the coronavirus pandemic we may need to do more for our services to reach some religious groups – i.e. those of some in some religious groups may use public services but are underrepresented in public discussion, so their needs aren't heard or considered.</p> <p>Where possible, we must forge links with trusted community leaders and stakeholders to increase information / advice / guidance access across the diverse networks within Lewisham, and allow feedback so that we can better understand how to hear the needs of those whose voices are not fully represented. This is already taking place via the COVID-19 Community Champions who have received a dedicated webinar regarding Cost of Living support in Lewisham.</p>
<p>Sexual orientation</p>	<p>Direct impact not explored in full due to availability of data. Work will take place with partners to ensure inclusivity across services.</p>
<p>Socio-economic inequality</p>	<p>Evidence shows that low-income households are impacted the most by the crisis.</p> <p>Joseph Rowntree Foundation (JRF): Real benefits increase has not kept up with inflation. Families in poverty will be £446 per year worse off in 2022-23. Source: https://www.jrf.org.uk/press/600000-will-be-pulled-poverty-result-chancellors-inaction</p> <p>In November 2022, JRF estimated that an additional 400k people nationally would enter absolute poverty due to the recent increase in mortgage rates. Source: https://www.jrf.org.uk/press/additional-400000-people-pulled-poverty-mortgage-rates-55.</p> <p>These and related impacts of the crisis are highly unequally distributed:</p> <ul style="list-style-type: none"> • Low-income households have less of a savings buffer, are more likely to struggle with existing debt. • Out-of-work families: almost half are considered in poverty. • Families receiving Universal Credit & legacy benefits: more than half considered in poverty, 43% considered food insecure. Basic out-of-work benefits at 30-year low (after adj. for inflation.) • Single-parent families and larger families with three or more children: almost half are considered in poverty. • Bangladeshi, Pakistani and Black families: 40% individuals in poverty • (Definition of poverty in this report: when household income after housing cost is below 60% of the middle household's income, adjusted for family size.) <p>Source: Joseph Rowntree Foundation, "UK Poverty 2022"</p> <p>In 2019/20, 35% of people in Lewisham lived in households with an income of less than 60% the UK median after housing costs have been subtracted. This was worse than the average London Borough (Trust for London).</p>

	<p>The COL programme must aim to reduce the negative impacts of the crisis on Lewisham residents, especially those most financially vulnerable. Proposed campaigns will consider above and target accordingly – particularly fuel poverty, income maximisation and debt triage workstreams; for example:</p> <ul style="list-style-type: none"> - Use of LIFT dashboard to highlight those in most need and put them at forefront of campaigns. - Use of our data to identify vulnerable residents who have so far not received central government cost-of-living support; e.g. the latest Household Support Fund will support 800 of these households. - Ensuring that in-depth debt support capacity is reserved for those unable to self-support. - Work with providers to plan promotion of initiatives amongst under-served groups and using voluntary / community assets to advise on best ways to do this.
<p>Is a full EAA required?</p>	<p>It is proposed that the above impacts of the wider crisis are considered for each intervention by service planning stakeholders. It should be an objective for all interventions to ensure that those most vulnerable to the cost-of-living crisis are considered and targeted in delivery. Interventions should be inclusive in delivery and targeting.</p> <p>It should also be referenced that some interventions may target a specific vulnerable group and therefore be exclusive to a certain protected cohort with sound reasoning (e.g. a warm space held at a women’s aid venue should naturally be limited to women as a safe refuge).</p>