

Equality Impact Assessment Report	
Date	1 February 2016
Sign-off path for EIA (please add/delete as applicable)	Corporate EIA Panel
Title of Project, business area, policy/strategy	Financial Resilience Strategy 2016 - 2019
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London Borough of Lambeth

Full Equality Impact Assessment Report

1.0 Introduction

1.1 Business activity aims and intentions

In brief explain the aims of your proposal/project/service, why is it needed? Who is it aimed at? What is the intended outcome? What are the links to the political vision, and outcomes?

The Council has reviewed and refreshed its Financial Resilience Strategy and it was signed off by Cabinet on 11 January 2016. It replaces the Financial Resilience Strategy (2014-16) which set out for the first time a series of measures to improve the financial security of our residents and mitigate the impact of the Government's welfare reform agenda. To complement our financial resilience approach the Council also has an Income and Debt Strategy. We have compiled a comprehensive evidence base to support the review, and this shows that overall the borough is becoming less deprived, and employment and skills levels are high, however this masks growing inequality. Rising housing costs, increasing in-work poverty and welfare changes are affecting the poorest in our borough.

Government also continues to make significant cuts to the Council's and other partners' funding. Against this backdrop we will need to use the proceeds of growth in Lambeth to support vulnerable residents and reduce inequality. The refreshed Financial Resilience Strategy recognises this context and outlines a targeted approach on priority groups. It is sensitive to doing what we can to help people make the most of the opportunities in Lambeth. The Council cannot achieve this alone and will continue to work collaboratively with a broad range of partners, stakeholders and residents, seeking to get the most from the limited resources available.

The development of the refreshed strategy has been done in collaboration with a wide range of partners, stakeholders, citizens groups, providers and charities who are involved in projects that help improve the financial resilience of our residents. It is founded on an evidence base developed through engagement with these groups and our citizens, a thorough analysis of the available data and an evaluation of the impact the Council's first Financial Resilience Strategy.

The strategy identifies the following outcomes, grouped under two overarching priorities:

Priority 1: Increasing people's incomes

- People can access personalised employment support
- People are able to progress in work and earn at least the London Living Wage
- People get the benefits and credits they are entitled to

Priority 2: Increasing people's financial capability

- Tenants are able to pay their rent
- People have access to the financial products they need
- People can plan and manage their finances
- Levels of problematic debt are reducing

Our broad approach is about supporting those who are in low paid work, who are looking for work and/or are receiving a benefit. Under each of the outcomes we have identified priority groups, along with the actions required to support these groups and how we will monitor our progress. The aim of the strategy is to ensure that more people are financial resilient and as such we would expect to see a positive impact on certain vulnerable groups, and also groups with protected characteristics. The groups we want to support are:

- Those who are in low paid work – those paid less than the London Living Wage and claiming Working Tax Credits, and particularly those families living in the private rented sector.
- Those looking for work and who have been long-term out of work – people claiming health related benefits – such as Employment Support Allowance, as well as long-term Job Seekers Allowance claimants. Who are more likely to be from ethnic minority backgrounds, have disabilities including mental health issues and be older working age. Welfare reform will particularly affect these groups as policy looks to move of these individuals off benefits and into work.
- Those claiming a benefit – Universal Credit claimants, those claiming a disability benefit such as Disability Living Allowance/Personal Independence Payments.

The key changes within the refreshed strategy are:

- A focus on supporting residents to be financially resilient for the long-term rather than supporting people through crisis– by helping residents to increase their incomes and increase their financial capability.
- A focus on fewer outcomes, with priority groups identified.
- A more targeted approach, moving away from universal service provision, focusing on priority groups, through key worker/personalised approaches where appropriate, joined-up working and co-location of services in community settings.
- An increasingly collaborative approach to delivery, through partnerships of agencies providing a more integrated service offer to residents with improved referral routes into employment support services.

While we have a lot of data about our residents and have collected a lot of experiences and anecdotal data from our stakeholders and citizens, we do have some gaps. The work set out in the strategy about joining-up services and improving data sharing and recording of who we are helping, should improve things and allow for a more complete picture to develop over time.

2.0 Analysing your equalities evidence

2.1 Evidence

Protected characteristics and local equality characteristics

Impact analysis

For each characteristic please indicate the type of impact (i.e. positive, negative, positive and negative, none, or unknown), and:

Race

Positive

Our Residents' Survey suggests that Black Caribbean and Mixed ethnicity residents are more likely to feel their financial circumstances have got worse over the last 12 months compared to other ethnic groups (35% and 32% respectively, compared to 20% for all residents). At a national level, the Family Resource Survey highlights that Black Caribbean, Black African, Bangladeshi and Pakistani people are more likely to have a below median household income. In the UK black men have seen the greatest deterioration in their financial circumstances since the financial crisis. We do not know the ethnicities for nearly half of those claiming housing benefit, which would tell us more about people on a low income and potentially needing support. Black African males tend to be over-represented in low paid work and be unemployed in the borough. Unemployment seems to be more closely related to tenure (social housing) and low skills levels, with Black residents over-represented in both these categories.

The measures in the strategy which relate to improving the accessibility of advice, reaching out to priority groups and services working in a more joined up are likely to be positive for all equalities groups. Therefore our efforts to provide more effective links between employment support and other services such as housing advice, social welfare advice and with the other support social housing registered providers should contribute to improved outcomes for Black and Minority Ethnic residents.

Overall, employment rates are significantly higher for White Lambeth residents than for those from Black and Minority Ethnic (BME) backgrounds. In the year to June 2014 84.8% of white working age residents were in employment compared to 62.4% of BME working age residents. The Census shows that unemployment varies significantly with ethnic background and the unemployment rate is particularly high among Lambeth residents from a Black background.

Excluding full-time students, 16.5% of economically active Black residents were unemployed in 2011, above the London (14.2%) and England (13.5%) averages for this group and almost four times higher than the unemployment rate for white residents in Lambeth (4.6% in 2011). Unemployment among residents from mixed ethnic backgrounds was also relatively high, while unemployment was lower than the London and England averages for White residents, as well residents from an Asian background or other ethnic groups.

Low pay is also concentrated by ethnicity: 41% of employees of Black African origin in London were on low pay between 2011 and 2013, more than double the rate for White British employees (17%). According to our residents survey more than half of (51%) of Black African residents who are in work say they are paid below the London Living Wage as do 45% of Portuguese residents in contrast to 10% of White British residents in work. The strategy commits us to tackling low pay by continuing to promote the London Living Wage, encouraging employers to develop their workforce and ensure low paid residents have access to training which will help them develop skills to access jobs in sectors that pay a fairer wage.

Lambeth Living data from November 2015 shows that there are 2,668 tenants who owe more than £600 in rent arrears. This equates to 12% of the total LL tenant population. The breakdown in terms of race is as follows:

	Number	% in arrears (of all tenants of this race)
Black	1,687	17%
Asian	48	9%
Chinese/Vietnamese	146	10%
White	564	18%
Mixed	75	8%
Unknown	168	n/a

Data analysis has shown that 54.2% of those in arrears for council tax or rent are from Black/Black British backgrounds, suggesting this group is in need of financial/debt advice. This is significantly greater than the general Lambeth population. Two thirds of all Lambeth Advice Network clients are from a BME background. The high numbers suggest that improved and targeted support and processes are likely to be beneficial for this group.

Gender

Positive

In many ways the strategy will have a positive effect, as it will mean that those who need the support the most will be targeted. Overall we know that more females than males access our advice services. Women are also likely to be

disproportionately affected by welfare changes. This is because women receive a larger proportion of benefits and tax credits relating to children, and women are more likely to head lone-parent families than men.

The employment rate for both men and women in Lambeth has increased considerably over the last four years. Lambeth already has the highest employment rate for females in London (74.4% compared to 64.1% for London) although female employment is still lower than male employment. Similarly females in Lambeth are more likely to be unemployed than males with unemployment rates at 6.8% and 5.7% respectively.

Anecdotal evidence from partners suggests that females are more likely to be in low paid employment than males. According to our residents survey, females are more likely to say they are paid below the LLW (25%) compared to males (18%) as do younger residents (aged 18 to 24) who are in work (37%). The strategy commits us to tackling low pay by continuing to promote the London Living Wage, encouraging employers to develop their workforce and to offer more flexible but fairly-paid employment opportunities (e.g. part-time work).

Income support is an income related benefit paid to people on low incomes not entitled to jobseekers allowance. In Lambeth, residents claiming income support (IS) are four times more likely to be women than men, reflecting the large proportion of this group who are lone parents (63%) and carers (21%), both groups which are more likely to be women. Well over half (63%) of our residents claiming income support will have been doing so for two years or more (including 40% who have claimed it for more than five years), meaning that a lack of recent work experience and a range of other barriers are likely to be an issue for this group¹.

In 2014/15 over 17,000 residents were seen by our housing advice service (an increase of 7% compared to the previous year, but with caseload reducing overall as cases are closed). Priority need families represented the main source of increased demand, with a 14% increase in applications from this group in 2014/15 (over 200 new families supported). There were three main sets of circumstances under which residents were seeking advice:

- **Having been served notice to leave:** almost a quarter of households seeking advice (21%) had been served notice to leave (an increase of 7% when compared to the previous year). Anecdotally, this may reflect a desire by private sector landlords to move low income tenants on and charge higher rates.
- **Property being possessed:** A smaller percentage (6%) were undergoing possession proceedings, probably due to non-payment of rent. This is a reduction of 29% from the previous year, possibly due to earlier intervention by the Private Sector Advice Team before customers reached crisis point.

¹ DWP figures

	<ul style="list-style-type: none"> • Domestic Violence: Household conflict was another issue for residents seeking advice with 159 residents (5% of cases) seeking help with housing due to domestic violence at the hands of a partner². • Being asked to leave accommodation provided by parents or relatives, or due to conflict: 14% were seeking advice under these circumstances (a reduction of 5% when compared to the previous year). <p>Residents seeking housing advice are more likely to:</p> <ul style="list-style-type: none"> • By household composition: Live in households including children or pregnant women (54% of all customers assisted, accounting for 48% and 6% respectively of all cases opened). The remaining 46% were single or all adult households. • By sex: be women (62%) • By age: Be an older working age residents age 36-59 (39%), 33% were aged 25-35 and 23% aged 16-24. • By race/ethnicity: Be from a Black, Asian and Minority Ethnic (BAME) group, accounting for 68% of all customers assisted in 2014/15, a similar proportion in the previous year. The largest single ethnic groups assisted were Black or Black British: African, Black or Black British: Caribbean.
Gender re-assignment	<p>Unknown</p> <p>Research from Brighton and Hove City Council highlights the high levels of discrimination faced by Trans people and that they are more likely to experience social welfare related problems and therefore need advice. This is because:</p> <ul style="list-style-type: none"> • Trans people face significant barriers to employment and discrimination in the work place and many will have advice needs relating to this. • As a result of the barriers to employment, they may be more likely to be on lower incomes and be reliant on benefits and therefore also experience problems related to debt, benefits and access to suitable housing. <p>The Council and the services we commission as a result of the Financial Resilience Strategy do not collect information on the gender re-assignment of clients. However, research shows that people who have had, or are in the process of having, their gender re-assigned are likely to face some social stigma that may result in the them being less able to work or needing flexibility at work.</p>

² Camden reference

	<p>The report “A Trans Agenda” produced by Esro for Lambeth Council in January 2012 highlighted the discrimination that Trans people can face in accessing employment. It quotes figures from the London LGBT Matters report stating that “17% of trans respondents reported having experienced discrimination in the context of skills, training and job “. The report goes on to say “Discrimination prevents trans people from succeeding in the world of work is an unjust simplification. Discrimination may well be widespread. Further, respondents spoken to in this study demonstrate that the mental health complications which some or many trans people experience also partly explain the under-employment suffered by some trans folk. “</p> <p>This strategy will have a positive impact on this group. The outcome to ensure residents can access personalised employment support will include providing better links between employment and mental health services as well as advice services, directly contributing to the issues highlighted in the report. The principle of a person-centred approach and co-location of services where possible in familiar local settings, will also ensure that support is adapted to individuals’ circumstances, which could include issues relating to gender re-assignment.</p>
Disability	<p>Positive</p> <p>There are 38,670 Lambeth residents whose day-to-day activities were limited by a long-term health problem or disability in 2011 – equal to 12.8% of all residents. This includes 16,620 people whose activities were limited a lot. The majority (60.0%) of residents with a limiting long-term health problem or disability are aged 50 and over. Overall, on this measure, Lambeth has a relatively low rate of residents with limiting long-term health problems or disabilities across the population (14.2% for London and 17.6% for England across all age groups) (ONS, Census, 2011). However, among the 50-64 year olds group and 65 and over group, the rate is high in Lambeth. Nationally, the poverty rate among disabled people has risen and research suggests those with a mental health and physical health condition can find it more difficult to access services and struggle financially because of the higher costs they face. This was also highlighted as a concern in discussion with our stakeholders and residents and some research suggests will be disproportionately affected by some of the welfare changes – such as the move from Disability Living Allowance to Personal Independence Payments. As such residents with a physical and mental health condition/disability are highlighted as a priority group in the strategy for getting welfare advice.</p> <p>According to our residents survey, there are notable differences in the profile of residents who say their financial circumstances have either got worse, improved or stayed the same. Residents who say their financial circumstances have got worse are more likely to:</p> <ul style="list-style-type: none"> • Have a disability (32%) • Be unemployed (32%)

	<ul style="list-style-type: none"> • Be a Housing Association tenants (30%) • Be in receipt of benefits (28%) • Live on their own (25%) • Have a long term illness (25%) • Be a carer (25%) • Be aged 45 to 54 (24%) <p>One third of all Lambeth Advice Network clients have a health or disability need. The high numbers suggest that the measures outlined in the strategy which relate to improving the accessibility of advice, of targeting specific groups and working in a more joined up way are likely to have a positive impact.</p>
Age	<p>Positive</p> <p>People who currently access our advice services are more likely to be between the aged of 35 and 55. However, those between the ages of 45-64 are more likely to be in multiple debt to the council. In terms of unemployment, the Job Seekers Allowance claimant rate among Lambeth residents remains significantly above the London (1.8%) and national (1.6%) averages, including for young people. This reflects the high proportion of unemployed people claiming JSA in Lambeth, as well as high rates of long-term unemployment. The claimant rate is also particularly high for older residents, including 1,680 or 4.1% of residents aged 50-64; while people from ethnic minorities make-up 63.5% of all JSA claimants in the borough.³⁴</p> <p>The strategy has a focus on long-term unemployment by developing a more person-centred approach to the complex needs that many of this group face – not just in respect of employment and skills, but also issues such as mental health, physical health, caring responsibilities, housing and debt. In this way it will help to target support on older residents, who are over-represented amongst the long-term unemployed and in multiple debt to the council.</p> <p>Experian survey data suggests that 11% of Lambeth residents are classed as over-indebted either because they have been at least three months behind with their bills in the last six months or have said that they feel their debts are a heavy burden. Of these, the largest group (4%) are stretched families aged 35-44, with household income under</p>

³ September 2015

⁴ Men's Health Foundation / Work Foundation (2014) Sick of being unemployed

	<p>£30,000, who are likely to be renting and in full time work⁵. Whilst people seeking debt advice is not a proxy for numbers of those in debt, it does offer a broad indication of possible trends and patterns in indebtedness. In line with wider London trends, demand for debt advice is increasing in Lambeth, standing at a rate of 26.4 per 10,000 of the population. Residents seeking debt advice in Lambeth are more likely to be mid to late working age. 40% are aged 25-49, and 25% aged 50-64. This broadly reflects the level of need identified above. However, we will be seeking to identify how to support stretched families, who we do not think have previously accessed advice, and are more likely to be in private sector rented accommodation and also more likely to be the group who feel they need to leave the borough because of rising rents.</p> <p>Similarly we have included a specific priority to focus on young people, which we are counting as up to and including age 24. The strategy includes a specific focus on supporting young people into work as well as educating children on financial skills – to prevent problems in the long-term.</p>
<p>Sexual orientation</p>	<p>Unknown</p> <p>There is no useful data that the Council holds that can demonstrate a link/or impact between financial resilience sexual orientation. Therefore it is difficult to assess the impact of the strategy on this characteristic. However, research suggests that LGBT people can experience significant discrimination and exclusion in relation to health, employment, training, crime and housing, which are all related to poverty. The National Centre for Social Research’s “Implications for austerity for LGBT people and services” report found that, LGBT people were thought to rely more heavily on particular publicly funded support services such as those offering help around housing, welfare and unemployment, workplace discrimination, education, hate crime and a range of health issues.</p>
<p>Religion and belief</p>	<p>Unknown</p> <p>There is currently no data or research published on the links between religion and belief and financial resilience. No anecdotal evidence has been presented that there would be any impacts as a result of the strategy.</p>
<p>Pregnancy and maternity</p>	<p>None</p> <p>There is research that tells us that certain life events, such as having a baby, can put pressure on people’s finances and this has been confirmed through focus groups with residents.</p> <p>Most people who are over-indebted in Lambeth are families with dependent children who are in work on modest incomes and rent privately. Our evidence base identifies that 22% of children in Lambeth are living in poverty before housing costs, and 34% after housing costs. Couples and lone parents with dependent children have been especially</p>

⁵ Money Advice Service (2013) *Segmenting the over-indebted population of the UK*

	<p>affected by price increases in the last few years, and couples with dependent children experience the most fuel poverty.⁶</p> <p>We also know that around 41,000 children in Lambeth are in households claiming tax credits.</p> <p>The strategy has identified struggling families, particularly those in private sector rented accommodation as being a priority for support, and who have not previously been accessing advice services. We want to help those people in work but in low pay to access better paid work, as well as targeting them for advice where possible.</p> <p>Income support is an income related benefit paid to people on low incomes not entitled to jobseekers allowance. In Lambeth, residents claiming income support (IS) are four times more likely to be women than men, reflecting the large proportion of this group who are lone parents (63%) and carers (21%), both groups which are more likely to be women. Well over half (63%) of our residents claiming income support will have been doing so for two years or more (including 40% who have claimed it for more than five years), meaning that a lack of recent work experience and a range of other barriers are likely to be an issue for this group⁷.</p>
Marriage and civil partnership	<p>None</p> <p>There is currently no data or research published on the links between marriage/civil partnership and financial resilience. Though according to some commentators cohabitees fare slightly better out of the tax and welfare changes in cash terms than married couples and civil partners with similar household compositions do. This is likely to be for two reasons: cohabiting couples have lower numbers of children on average than married couples and civil partners, meaning that the changes to benefits and tax credits do not affect them as much; and cohabitee couples are less likely to have higher incomes than married couples and civil partners (and are therefore less likely to be hit hard by the tax increases at the top of the income distribution).</p>
Socio-economic factors	<p>Positive</p> <p>Increasing people’s financial resilience by supporting people to increase their incomes – through progressing in work, getting into work and getting the benefits they are entitled to – and their financial capability should help residents to make the most of opportunities and deal with difficult situations. The strategy is sensitive to helping residents make the most of the growth and development in the borough and joining up a range of services around individuals to build</p>

⁶ HBAI, Joseph Rowntree Foundation, London

⁷ DWP figures

	<p>resilience. While it is difficult to measure at a borough level, there is research to suggest that this sort of financial resilience approach contributes to a reduction in poverty and helps to lower income inequality. The focus of the strategy should also contribute to maintaining the socio-economic diversity of the borough, ensuring that Lambeth continues to be home to people from a mix of different backgrounds.</p>
<p>Language</p>	<p>Unknown</p> <p>We do not have any data on the language requirements of those who access our financial resilience services. Anecdotal feedback has shown that the rate of people who have a spoken language requirement is relatively low, though this could be because people who speak English are more able to access services, than those who are not. However, if a resident contacts our advice services and is not able to speak English, they will try to find someone who speaks that language (staff and volunteers at our services do speak various languages – including Spanish, Portuguese, Bengali and Syltheti), use online translation resources, or ask the resident to find friend or family member who speaks English to help.</p> <p>There is anecdotal evidence to suggest that a lack of English can be a barrier preventing some residents from accessing services. We are working with the College and through our Adult Community Learning programmes to support these residents through ESOL provision within our employment support and vocational training programmes. We are also extending ESOL provision having secured European funding to do so. Tackling low pay is a key part of the strategy and our residents survey shows that four out of ten (39%) residents whose main language is not English say they earn less than the London Living Wage compared to 16% of those where English is the main language.</p> <p>The measures in the strategy which relate to improving the accessibility of advice, reaching out to priority groups and services working up in a more joined up are likely to be positive for all equalities groups.</p>
<p>Health</p>	<p>Positive</p> <p>There has been a lot of research into the negative impacts of financial difficulty on people’s mental and physical health. Our research with residents and stakeholders has also highlighted this as an issue. Research also shows that there is a link between poor health and low income. The “Monitoring Poverty and Social Exclusion 2015” report by Joseph Rowntree Foundation shows that being at high risk of mental ill-health is highest among the poorest groups for both men and women. As a result of this clear link, we already provide social welfare advice in 8 GP surgeries in the borough. Health, particularly mental health conditions, are prevalent in Lambeth:</p> <ul style="list-style-type: none"> • 38,670 people in Lambeth have their day-to-day activities limited by a long term illness or disability equal to 12.8% of all residents. Overall, on this measure, Lambeth has a relatively low rate of residents with limiting long-term

	<p>health problems or disabilities across the population (14.2% for London and 17.6% for England across all age groups). However, among the 50-64 year olds group and 65 and over group, the rate is high in Lambeth. The majority (60%) of residents with a limiting long-term health problem or disability are aged 50 and over.</p> <ul style="list-style-type: none"> Lambeth has one of the highest rates of mental health conditions in London, with 36,000 residents experiencing a common mental health disorder. There are a range of issues associated with mental health conditions including, low income, unemployment, poor physical health, social isolation and difficulty with managing finances. <p>By far the largest group of people on out-of-work benefits (including JSA) are claiming benefits for health reasons, with 13,510 Lambeth residents claiming Employment Support Allowance (ESA) or Incapacity Benefits (IB) in the most recent period. Crucially, the number of ESA/IB claimants has remained more or less flat in recent years, while the vast majority have been claiming for more than a year. In this way, a growing proportion of out-of-work residents has more complex barriers to employment and accessing advice and require more intensive and personalised help. For many of these individuals, employment will not be possible in the near future. Only 2,110 ESA claimants have been assessed as suitable for the Work Related Activity Group (where work is feasible in the short to medium term), compared to 6,670 in the support group (for more severe conditions), with another 3,380 people still in the assessment phase.⁸</p> <p>The strategy will have a positive impact on this group. The measures in the strategy which relate to improving the accessibility of advice, reaching out to priority groups and working in a more joined-up way are likely to be positive for all equalities groups. Lambeth is already involved in two programmes to provide more personalised support for unemployed people, including those with health needs. We are part of a programme with eight other Central London boroughs to provide support to ESA claimants who have been through the Government’s Work Programme but not found work – Working Capital. In Lambeth this service is located in the Living Well Hub given the high proportion of claimants with mental health issues. This has allowed us to make better links between the health services and employment support that these residents receive and we will continue to build on this.</p>
<p>2.2 Gaps in evidence base</p>	<p>The first Financial Resilience Strategy was based on a strong body of evidence and in-depth ethnographic research. This refreshed strategy builds on that work by bringing together a thorough analysis of the issues affecting residents’ financial resilience using available data and research. We have complemented this by engaging a wide range of partners and stakeholders and holding focus groups with residents. As such we feel we have a robust evidence base on which to base the strategy.</p>

⁸ If an individual has been placed into the work-related activity group it implies that their disability or health condition does limit their ability to work right now, but that there are things that can be done to improve this (work-related activity).

	<p>Going forward we need to improve data collection about the residents who use our services, so we can understand our impact on different groups and over time on those individuals supported. As specific projects and programmes are developed to implement the strategy further analysis or research may be necessary.</p> <p>One specific area that we feel needs further information is the local impact of further welfare reforms. While we can model the likely impact from existing housing benefit caseloads it is very difficult to predict the impact/numbers accurately or with confidence. While we can use our experience of the first round of welfare reforms and national research to predict the impact, it is something that we will need to continue to monitor and model as best we can. Using focus groups with residents and working with the Department for Work and Pensions.</p>
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3.0 Consultation, Involvement and Coproduction

<p>3.1 Coproduction, involvement and consultation</p>	<p>The first Financial Resilience Strategy was co-produced with range of stakeholders and its delivery was overseen by a stakeholder reference group. There is strong and continued support amongst partners, stakeholders and residents, providers and many others for a financial resilience approach. This is a borough strategy that is supported across the Council and by its stakeholders. The refreshed strategy builds on the huge amount of thinking and evidence behind and co-production of the first strategy, the success of our financial resilience projects to date, and the strong partnerships we have established. It has been developed over the last 6 months with the involvement of wide range of local providers, landlords, housing associations, residents, businesses, partners and councillors. A full list of all those involved can be found in the appendix. This process has involved:</p> <ul style="list-style-type: none"> • Three focus groups (including benefit claimants, those in work, those out of work, payday loan users and service users) to gather the experience of residents and their views on how to tackle issues in specific areas. • Two large stakeholder workshops which involved evidence gathering and analysis to identify priority groups and discussions on the emerging outcomes. • Testing the emerging evidence with ward councillors and gathering their experience at a session chaired by the Cabinet Lead for Finance and Investment. • Mapping the services already provided in the borough. • Holding several smaller workshops with partners and stakeholders to develop the detail under each of the outcomes, including refining the priority groups, identifying the activity we need to do to support these groups and how we can monitor success. • Ensuring that benefits, welfare advice, housing, and employment colleagues have been brought together to help refresh the strategy through the welfare reform officer working group. • Carrying out an impact assessment of the services that we currently commission, including looking at who uses those services.
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	The strategy is more robust and ambitious as a result of this process.
3.2 Gaps in coproduction, consultation and involvement	<p>We are in constant dialogue with our partners, stakeholders and providers. We regularly meet through our stakeholder reference group and other meetings. This ongoing engagement between partners is vital if we are all to work together and achieve the priorities set out in this strategy. Some partners and stakeholders have expressed enthusiasm for establishing groups and forums to focus on specific issues and or discuss opportunities for funding. Going forward, as the Council's and other partners' resources continue to reduce, ensuring that stakeholders come together and partnerships for bidding for funding are developed, will be increasingly important.</p> <p>We will continue to hold focus groups to keep our understanding of the issues facing residents current and to test whether the groups highlighted in the strategy should continue to be a priority. We also need to improve the data that providers collect about residents who use services – in depth, range and consistency – and share this data so that it can improve services for residents. We will continue to work with providers and stakeholders on this.</p> <p>While we have identified priority groups for each of the outcomes, there are some groups that it is difficult to reach, such as families in low pay and renting privately. We will need to work with stakeholders to identify those households and ensure that services are able to meet their needs – such as being open in the evenings or the weekends where possible and in community settings.</p>
4.0 Conclusions, justification and action	
4.1 Conclusions and justification	<p>Overall the Financial Resilience Strategy should have a positive impact on Lambeth residents. We will be providing greater focus on those residents who are long-term unemployed or at risk of becoming long-term unemployed; those who are in work and on low pay and those who are claiming a benefit. By identifying priority groups for each outcome, within this broad focus, we expect to see a positive impact on vulnerable groups as those who need the most support will be targeted, and allow for a more efficient use of resources.</p> <p>We will continue to engage with our partners, residents and stakeholders so we can assess whether our activities are having an impact. This will be through our existing stakeholder reference group and networks, and by involving citizens in the design of any interventions. The Council will be taking a proactive approach in bidding for grants and supporting partnerships of organisations to bid for grants (either from Government or charities that work in the financial resilience field) in order to improve service provision wherever possible.</p>
4.2 Equality Action plan	

Equality Issue	Mitigating actions
Ongoing monitoring of the impact of our activities relating to financial resilience	<p>Maintain regular oversight of programme outputs and local data sources (e.g. DWP Claimant Count, Annual Population Survey, Lambeth Council residents survey, demographic and output data from our services etc.).</p> <p>Ongoing: John Bennett, Leader Commissioner, Neighbourhoods and Growth, and Ameeta Rowland, Senior Commissioning Officer, Neighbourhoods and Growth</p>
Incomplete demographic data – recording and better data sharing.	<p>As we go forward we will need to direct providers and stakeholders to improve the collection of consistent data.</p> <p>Ongoing: John Bennett, Lead Commissioner, Neighbourhoods and Growth, and Ameeta Rowland, Senior Commissioning Officer, Neighbourhoods and Growth</p>
Improved communication/outreach to target groups	<p>Ways of identifying and communicating with the priority groups outlined in the strategy will be considered with relevant stakeholders and colleagues from across the Council.</p> <p>Ongoing: John Bennett, Lead Commissioner, Neighbourhoods and Growth, and Ameeta Rowland, Senior Commissioning Officer, Neighbourhoods and Growth</p>
Better monitoring and collection of equality data through Housing Benefit, Council Tax Support, Discretionary Housing Paymnets and Emergency Support Scheme claims.	<p>We could do more to improve the consistency and level of data collected as part of these claims.</p> <p>Ongoing: We will pursue through the financial resilience officer group.</p>
5.0 Publishing your results	
<p>The results of your EIA must be published. Once the business activity has been implemented the EIA must be periodically reviewed to ensure your decision/change had the anticipated impact and the actions set out at 4.2 are still appropriate.</p>	
EIA publishing date	22 December
EIA review date	December 2016

Assessment sign off (name/job title):	Ameeta Rowland, Senior Commissioning Officer, Neighbourhoods and Growth
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Appendix One:

List of people or organisations involved or consulted in the development of the strategy

List of people or organisations involved or consulted in the development of the strategy.

Financial Resilience Councillor Steering Group:

- Councillor Paul McGlone, Deputy Leader, Finance and Investment (Chair)
- Councillor Jane Pickard, Cabinet Member for Children and Families
- Councillor Mohammed Seedat, Deputy Cabinet Member for Jobs and Housing
- Councillor Saleha Jaffer, Deputy Mayor
- Councillor David Amos
- Councillor Claire Holland

Financial Resilience and Welfare Reform Implementation Group:

Meetings of the officer group in the development of this strategy have involved:

- Rachel Sharpe, Commissioning Director, Lambeth Council
- Adrian Smith, Commissioning Director, Lambeth Council
- Neil Wightman, Delivery Director, Housing Management
- Helen Payne, Associate Director, Lambeth Council
- David Ashmore, Director of Business and Customer Services, Lambeth Council
- Stella Clarke, Assistant Director Early Intervention, Lambeth Council
- Ryan Reino, Head of Revenue Benefits and Customer Service Client Management, Lambeth Council
- Tim Hillman-Brown, Head of Benefits and Customer Centres, Lambeth Council
- Ameeta Rowland, Senior Commissioning Officer, Lambeth Council
- Frank Higgins, Head of Financial Strategy, Lambeth Council
- Marie Vieu, Public Health Consultant, Lambeth and Southwark Public Health
- Russell Robertson, Area Manager, Lambeth Living
- David McCollum, Commissioning Officer, Lambeth Council
- Emily Newell, Commissioning Officer, Lambeth Council
- Alima Quershi, Delivery Lead Troubled Families, Lambeth Council
- Mo Hussein, Temporary Accommodation Manager, Lambeth Council
- Mandy Green, Associate Director, Lambeth Council
- Daro Clarke, Business Analyst, Lambeth Council
- Miranda Feasey, Learning and Development and Customer Care Manager, Lambeth Council
- Paul Williams, Head of Rent Collection Services, Lambeth Council
- Anna Tran, Welfare Reform Manager, Lambeth Council

Financial Resilience Stakeholder Reference Group

Two workshops were held on 16 June and 17 September 2015, to gather and test evidence, identify priority groups and develop and test the outcomes. These included the following participants (not all participants recorded their names over 150 people were invited to each session and we had 50-60 participants per session):

- Barbara Wilson, Lambeth Citizens
- Janet Darley, Lambeth Citizens

- James Asfa, Lambeth Citizens
- Greg Ashby, Money A&E
- Jerry During, Money A&E
- Pamela Smart, Look Ahead
- Cathi Blake, Age UK Lambeth
- Anna Tran, Welfare Reform Manager, Lambeth Council
- Helen Rice, Advising London
- Shingirai Nyabango, Metropolitan Housing
- Gemma Harvey, Notting Hill Housing
- Kaira Ellis, Notting Hill Housing
- Kimberley Spanswick, Service User Council, Service User Representative for Aurora Project.
- Mark Waddell, Genesis Housing
- Lucy Northgate, The Hyde Group
- Katy Briggs, Senior Commissioning Officer, Lambeth Council
- Rachel Lovell, Advising London
- Angelique Winston, SLAM
- Laura Mundy, Single Homelessness Project
- Gemma Glass, Amicus Horizon
- Sarah Wayman, Children's Society
- Kandeel Egbe, St Mungo's Broadway
- Councillor Claire Holland, Lambeth Council
- Councillor Saleha Jaffer, Deputy Mayor, Lambeth Council
- Councillor Jane Pickard, Cabinet Member for Children and Families
- Councillor Paul McGlone, Deputy Leader, Finance and Investment
- Ameeta Rowland, Senior Commissioning Officer, Lambeth Council
- John Bennett, Lead Commissioner, Lambeth Council
- Liz Gardiner, Commissioning Officer, Lambeth Council
- Sherilyn Dos Santos, Senior Commissioning Officer, Lambeth Council
- David McCollum, Commissioning Officer, Lambeth Council
- Emily Newell, Commissioning Officer, Lambeth Council
- Helen Payne, Associate Director, Lambeth Council
- David Ashmore, Director of Business and Customer Services, Lambeth Council
- Elizabeth Maytom, Norwood and Brixton Foodbank Project Lead
- Nathan Jones, Waterloo Foodbank
- Bal Virdee, Jobcentre Plus
- Theresa Wotton, Jobcentre Plus
- Chris Pile, Jobcentre Plus
- Matt Brown, Merton & Lambeth Citizens Advice
- Michael Tarnoky, Lambeth Law Centre
- Brain Foxley, Centre 70
- Mark Batten, Centre 70
- Jude McKee, West London Mission
- Sam Bedford, St Luke's Hub
- Jessica Page, London and Quadrant

- Mel Getty, Auroa project
- Angela Allen, Peabody
- Paul Louden, Prospects
- Veronika Thiel, Lambeth and Southwark Public Health Team
- Jason Austen, Advising London
- Laura McCullagh, West London Mission (Money Champions)
- David Strong, Disability Advice Service Lambeth
- Richard Farnos, AGE UK Lambeth
- Shabnam Sharmin, Advising London
- Julia Harris, Every Pound Counts
- Theophilia Shaw, The Centre for Theology and Community
- Tyron Julien, Single Homelessness Project

LAMHAG (Lambeth Housing Association Group), 3 June 2015

Representatives from a range of housing associations in the borough, LAMHAG members were also invited to the stakeholder workshops on 16 June and 17 September.

Workshops:

A series of more focused workshops were held throughout November to develop the detail of the Strategy on a number of topic areas.

Food and fuel poverty, 10 November 2015

- Debbie Slater, Every Pound Counts
- Julia Harris, Team Manager, Every Pound Counts
- Ainslie Beattie, Chair, Lambeth Food Partnership
- Neil Raitt, Vauxhall Food Bank
- Victoria Sherwin, Director, Incredible Edible Lambeth
- Rose Booker, Information Support Worker, Age UK Lambeth
- Helen George, Housing Strategy and Policy Officer, Lambeth Council
- Alima Quershi, Delivery Lead Troubled Families, Lambeth Council
- Jon Taylor, Brixton Foodbank
- Elizabeth Maytom, Project Lead, Norwood and Brixton Foodbank
- Nathan Jones, Waterloo Foodbank
- Lydia Serwaa Clapham Park Foodbank
- Ameeta Rowland, Senior Commissioning Officer, Lambeth Council
- John Bennett, Lead Commissioner, Lambeth Council
- Patroklos Sesis, Food Flagship Programme Manager, Lambeth Council
- Nathan Pierce, Lead Commissioner, Lambeth Council

Housing, 11 November 2015

- Neil LeBihan, Private Sector Team Manager, Lambeth Council
- Paul Williams, Head of Rent Collection Services, Lambeth Council
- Simon Sandberg, No Recourse to Public Funds and Housing and Wellbeing Project Manager, Lambeth Council
- Tom Tyson, Strategy Team Leader, Lambeth Council

- Ameeta Rowland, Senior Commissioning Officer, Lambeth Council
- John Bennett, Lead Commissioner, Lambeth Council

Welfare advice and employment support, 16 November 2015

- Joanna Busz, Lambeth Working
- Davina Blake, Jobcentre Plus
- Bal Virdee, Jobcentre Plus
- Matt Brown, Merton & Lambeth Citizens Advice
- Marie Vieu, Consultant, Public Health, Lambeth and Southwark Public Health
- Michael Tarnoky, Lambeth Law Centre
- Ameeta Rowland, Senior Commissioning Officer, Lambeth Council
- John Bennett, Lead Commissioner, Lambeth Council
- Chris Rocks, Commissioning Officer, Lambeth Council

Managing finances and debt, 17 November 2015

- Jason Austin, Advising London
- Ola Omishola, Money Advice Service
- Colin Lowen, Royal Bank of Scotland
- David Mussett, Barclays
- Paul Williams, Head of Rent Collection Services, Lambeth Council
- Lee Pryor, Single Homelessness Project
- Sergio Fernandez, Single Homelessness Project
- Aparna Ramaswamy, London Mutual Credit Union
- Cllr Paul McGlone, Deputy Leader, Lambeth Council
- Ameeta Rowland, Senior Commissioning Officer, Lambeth Council
- John Bennett, Lead Commissioner, Lambeth Council
- Claire Ritchie, Senior Commissioning Officer, Lambeth Council