

Appendix 1: Equality Impact Assessment



Overall Information	Details of Full Equality Impact Analysis
Financial Year and Quarter	Q1 2023/24
Name and details of policy, strategy, function, project, activity, or programme	<p>Cost of Living Funding Strategy 2023/24</p> <p><u>Short summary:</u> The Council’s Cost Of Living Funding Strategy sets out a range of funded initiatives that will support a comprehensive range of statutory, discretionary and partner services in 2023/24, all linked to supporting residents with the rising cost of living. It will enable the continuation of essential support for lower-income families and individuals which was funded by the Council and the Household Support Fund in 2022/23, but also provide funding for five new schemes that will prevent lower-income households from falling into crisis; offering financial, energy and essential living support to disabled residents, residents in fuel poverty and care leavers.</p>
Lead Officer	<p>Name: Matthew Sales</p> <p>Position: Assistant Director, Assurance, Programmes and Analytics</p> <p>Email: Matthew.Sales@lbhf.gov.uk</p>
Date of completion of final EIA	5 June 2023

Section 02	Scoping of Full EIA						
Analyse the impact of the policy, strategy, function, project, activity, or programme	<p>The rising cost of living remains an urgent priority for H&F in line with our published 2022/23 Business Objectives. H&F’s cost of living funding strategy includes a range of crisis prevention support to lower-income families and households. A considerable body of evidence has shown that some protected groups can be disproportionately impacted by the cost-of-living, and that multiple characteristics can intersect to exacerbate impacts on certain groups. A full equalities impact analysis is provided below, but in summary, the Council’s Cost Of Living Funding Strategy is only expected to have a positive impact on protected groups, with no negative impact expected based on our analysis.</p> <table border="1" data-bbox="495 1326 2130 1436"> <thead> <tr> <th>Protected characteristic</th> <th>Analysis</th> <th>Impact: Positive, Negative,</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Protected characteristic	Analysis	Impact: Positive, Negative,			
Protected characteristic	Analysis	Impact: Positive, Negative,					

			Neutral
	Age	The proposal will have a direct positive impact on people of different ages in the borough. We expect people of all ages to be negatively impacted by the cost-of-living crisis in different ways, and this funding intends to mitigate some of the worst impacts. The suite of funded initiatives includes a support that will benefit specific age groups known to be most impacted, including young families and older persons, such as through holiday activities for children (which supports young families), funded Christmas meals for older residents, and one-off payments for care experienced young people. In the main, however, the suite of schemes is available to all age groups.	Positive
	Disability	<p>Disabled and long-term ill residents are likely to be more impacted, and are twice as likely to live in poverty and often need more domestic energy for essential living. Resolution Foundation research highlights that around half of disabled adults are having to cut back on food, have significantly less disposable income or savings than non-disabled people, and will struggle to heat their homes. A separate report by Trust for London showed that disabled and long term sick people were the demographic group most likely to be unable to afford to keep their house warm and suffer food insecurity, substantially above single parent and unemployed groups. There are also clear links between cold homes and poor diet in worsening existing cardiovascular and respiratory conditions.</p> <p>This funding strategy responds directly to these issues by providing a one-off payment to Disabled residents and families of Disabled children to support with energy costs who meet certain eligibility criteria. The payment will supplement the £150 national COL payment that government has confirmed will be repeated in 2023/24 (through a one-off payment in July 2023).</p>	Positive

	Gender reassignment	<p>As of the 2021 Census, 425 people in the borough identified as transgender.</p> <p>The National LGBT Partnership highlighted that many transgender people already fund their own care because of the long waiting lists for NHS care, but private care is likely to become more unaffordable for many people. The rising cost of living means some people may have to choose between funding their care, and essential spending on food, housing, and energy.</p> <p>Housing in particular is an area of concern, as private rents in the borough have risen significantly, and transgender people nationally are more likely to experience challenges in accessing suitable housing. A significant portion of the funding strategy is dedicated towards homelessness prevention, which will support all residents. All other funding opportunities will be available to all residents, regardless of their gender identity.</p>	Positive
	Marriage and Civil Partnership	The funding strategy treats people who are married or in a civil partnership equally, and there are no negative impacts expected from this work for these groups.	Neutral
	Pregnancy and maternity	<p>Around 90% of single parents are women.¹ The British Psychological Society have warned that the cost-of-living crisis will have a disproportionate impact on women's mental health, in part because of childcare responsibilities and the associated costs, and the challenges that childbirth can create for re-entering the workplace. The UK has the highest childcare costs in Europe after Switzerland, costing 26.6% of an average family's income in the UK, and 40.9% of the average UK wage. T</p> <p>Research suggests that the high cost of childcare is discouraging women from returning to work after having a baby. This makes mothers more likely to feel the burden of rising costs. A proportion of the Council's funding strategy is aimed at supporting children and young families specifically, and it is expected that this will have a positive impact on these groups, and that of their parent(s).</p>	Positive
	Race	The cost-of-living funding is available to all eligible residents, regardless of their race. In 2021, 63.2% of people in Hammersmith and Fulham identified their ethnic group within the "White" category (compared with 68.1% in 2011), while	Positive

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

		<p>12.3% identified their ethnic group within the “Black, Black British, Black Welsh, Caribbean or African” category (compared with 11.8% the previous decade). The percentage of people who identified as “Asian, Asian British or Asian Welsh” was 10.5%.</p> <p>In the UK, black and ethnic minority groups are on average 2.5 times more likely to be in poverty. Despite only accounting for 15% of the population, more than a quarter (26%) of people in ‘deep poverty’ (when a households income falls 50% the median household income after housing costs that year) are from a black and minority ethnic background. As food, energy and housing bills rise, low-income households are being hit the hardest, which will disproportionately affect black and ethnic minority residents. ²</p> <p>The Cost-of-Living Funding Strategy will have a positive impact on all groups that are disproportionately Impacted by the crisis, as the funding is available to all residents, regardless of their personal characteristics. We would therefore expect to see a higher rate of applications from groups that are shown by research to be disproportionately impacted.</p>	
	Religion/belief (including non-belief)	<p>The cost-of-living funding is available to all eligible residents, regardless of their religion or beliefs. We are aware there is an intersection between religion and ethnicity, and that some groups may be disproportionately impacted by the rising cost of living, but also other may be less likely to access services and support. We will therefore be working with H&F’s cost of living alliance to encourage uptake and promote access to the councils wide ranging support offer, including funding where relevant.</p>	Positive
	Sex	<p>The cost-of-living funding is available to all eligible residents, regardless of their sex. However, women are likely to be disproportionately negatively impacted by the rising cost of living and that has informed the funding strategy. Women account for 90% of single parents and this group were more likely to be impacted by job loss and reduced hours compared to coupled parents. Figures from the ONS also show that items marketed at women have tended to rise in price more than those aimed at men. We anticipate that we will receive a higher number of applications for support from women compared to men because of this and will look to target support to women. Uptake of support by sex will be</p>	Positive

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

		monitored, as was the case in previous years for certain support needs.	
	Sexual Orientation	The cost-of-living funding is available to all eligible residents, regardless of their sexual orientation. We know that LGBTQ+ people are disproportionately likely to face disadvantage and discrimination nationally in cost-of-living related areas, such as housing inequalities, which in turn can impact their financial and broader wellbeing. The availability of this funding is expected to mitigate against those impacts.	Positive
<p>Human Rights or Children's Rights Will it affect Human Rights, as defined by the Human Rights Act 1998? No Will it affect Children's Rights, as defined by the UNCRC (1992)? No</p>			

Section 03	Analysis of relevant data Examples of data can range from census data to customer satisfaction surveys. Data should involve specialist data and information and where possible, be disaggregated by different equality strands.
Documents and data reviewed	Key data sets and reported figures considered include (list not exhaustive): <ul style="list-style-type: none"> • H&F Cost of Living Strategic Evidence base 2022/23 • Census 2021, Office for National Statistics. • Single parents: facts and figures', <i>Gingerbread</i>, Available Here • Cost of living crisis highlights racial inequalities • <i>University of Leeds</i>, October 2022. Available Here • UK inflation rate is substantially higher for women', <i>New Statesman</i>, August 2022. Available Here • Single parents: facts and figures', <i>Gingerbread</i>, Available Here • The cost of living', <i>Women's Aid</i>, August 2022. Available Here • Back on target', <i>Resolution Foundation</i>, May 2022. Available here • Three-quarters of over-65s worried about the cost-of-living rise', <i>Age UK</i>', January 2022. Available Here • At what cost? The impact of the cost-of-living crisis on children and young people', <i>Barnardo's</i>, October 2022. Available Here • Falling faster amidst a cost-of-living crisis: Poverty, Inequality and Ethnicity in the UK', <i>Runnymede Trust</i>, October 2022. Available Here • At what cost?', <i>Barnardo's</i>, October 2022. Available Here • Cost of living: "It feels like I'm being priced out of existence"', <i>BBC News</i>, Available Here • Abandoned, Forgotten and Ignored: The impact of the coronavirus pandemic on Disabled people', <i>Inclusion London</i>, Available Here • From Disability to Destitution', <i>Joseph Rowntree Foundation</i>, July 2022. Available Here

	<ul style="list-style-type: none"> Citizens Advice warns of prepayment meter debt crisis', <i>Disability Rights UK</i>, Available Here
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Section 04	Consultation
Consultation	Details of consultation findings (if consultation is required. If not, please move to section 06)
Analysis of consultation outcomes	N/A

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

Section 06	Reducing any adverse impacts and recommendations
Outcome of Analysis	<p>The funding available <u>does not</u> discriminate between who can access support based on protected characteristics, except where there is intended to be a targeted positive impact (to counterbalance the disproportionate impact the rising cost of living is having on some groups) such as for disabled residents in receiving a one-off payment. The criteria used for who can access the various funding streams are largely limited to key indicators such as household income or risks of being in fuel poverty, for example. It is not anticipated that there will be any adverse impacts from the funding strategy, but officers will closely monitor the administration of the programme and respond to feedback as appropriate.</p>

Section 07	Action Plan					
Action Plan	Note: You will only need to use this section if you have identified actions as a result of your analysis					
	Issue identified	Action to be taken	When	Lead officer and department	Expected outcome	Date added to business/service plan
	Monitoring	To monitor on an	Over the course	Assistant	Further	

	access and uptake of support	ongoing basis which protected groups are accessing funding, to ensure they are fairly represented in the support we offer.	of the funding strategy period (2023/24).	Director, Programmes, Assurance and Analytics.	equalities data to inform any subsequent funding plans for future years, where funding is available.	
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Section 08	Agreement, publication and monitoring					
Senior Managers' sign-off	Name: Matthew Sales Position: Assistant Director Email: matthew.sales@lbhf.gov.uk Telephone No: 07776 672963 Considered at relevant DMT: Cost of Living funding strategy 23/24 reviewed and approved by SLT.					
Key Decision Report (if relevant)	Date of report to Cabinet Member: 08 / 06 / 23 Key equalities issues have been included: Yes					
Equalities Advice (where involved)	Name: Position: Date advice / guidance given: Email: Telephone No:					