

SSA EQUALITY IMPACT AND NEEDS ANALYSIS

Directorate	Finance
Service Area	Finance – Cost of Living
Service/policy/function being assessed	Cost of Living Programme – Money Hubs project under Financial Resilience workstream
Which borough (s) does the service/policy apply to	Richmond
Staff involved in developing this EINA	Rebecca Burmiston
Date approved by Directorate Equality Group (if applicable)	
Date approved by Policy and Review Manager All EINAs must be signed off by the Policy and Review Manager	26 September 2024
Date submitted to Directors' Board	

1. Summary

November 2023's Cost of Living report to Richmond's FPR Committee states "A common reflection on the government support available during the Cost of Living Crisis, and on the benefits system more generally, is that it is complex, fragmented and confusing to understand." Residents frequently present with multiple Cost of Living Issues.

A Money Hub approach would bring together a team of officers with different specialisms (e.g. Crisis Support, Benefits Advice, Housing Advice) to enable residents to access the support they require in one contact, rather than having to separately contact teams across the council. Officers in the Money Hub will take a holistic view of residents' circumstances through trauma-informed and relationship-building conversations to provide the most appropriate support. Data-informed outreach will be undertaken to reach residents who will benefit the most from being supported by the Money Hub.

An initial pilot will take place in Heathfield ward. This will be a roadshow followed by casework with residents identified as most needing support via the roadshow. Learning from this initial pilot will be used to inform future Money Hub events, casework and projects within the London Borough of Richmond.

Richmond has a higher proportion of residents age 65+, women, people who are married/in a civil partnership, residents with no religion/belief and white residents than London as a whole. Richmond has a lower proportion of residents with disabilities, people with a gender identity different from their sex registered at birth, households with children and lone parents than London as a whole.

Likely positive impacts across protected groups are that the council can reach residents most in need, residents from pilot cohorts can access support more easily and residents can be supported to increase their longer-term financial resilience. Specific protected groups may also benefit from targeted financial support e.g. pension credit for older residents.

Likely negative impacts are that pilot cohorts may not be representative of protected groups, and that residents from some protected group may not be able to access support through some methods of communication. These impacts will be mitigated by reviewing whether the demographics of the pilot cohorts match the borough as a whole, and considering the best ways to contact specific residents.

2. Evidence gathering and engagement

a. What evidence has been used for this assessment? For example, national data, local data via DataRich or DataWand

Evidence	Source
2021 Census	Office for National Statistics (ONS)
2021 Census	DataRich
2021 Conception Statistics	Office for National Statistics (ONS)
2021 Census – Custom profile of Heathfield ward	Office for National Statistics (ONS) custom area profile builder
JSNA 2021 data	https://www.richmond.gov.uk/services/public_health/public_health_publications/jsna

b. Who have you engaged and consulted with as part of your assessment?

Individuals/Groups	Consultation/Engagement results	Date	What changed as a result of the consultation
Policy and Review Team	Feedback on adjustments to the EINA and additional factors to consider	12/6/24	Number of adjustments to different areas, including adding data on Heathfield ward specifically and additional mitigations for a number of groups
Money Hubs Working Group	Feedback on additional mitigations which could be made to mitigate potential negative impacts of the roadshow and casework approaches	13/6/24	Additional mitigations considered for a number of groups
Citizens Advice Richmond	Feedback on mitigations to consider in roadshow and casework approach	17/5/24	Feedback that disabled people/those claiming PiP may be a helpful group to consider targeting for casework
Citizens Advice Wandsworth	Feedback on mitigations to consider in roadshow and casework approach	23/5/24	Feedback that groups who are intersectionally marginalised may be less likely to access support and so could be a target group

3. Analysis of need

Potential impact on this group of residents and actions taken to mitigate impact and advance equality, diversity and inclusion

Protected group	Findings			
Age	Census 2021 data:			
	Age group	Heathfield ward population %	Richmond population %	London population %
	0-14	19.4%	19%	18.1%
	15-64	64.4%	64.8%	70%
	65+	16.2%	16.2%	11.9%
	Richmond has a higher proportion of residents age 65+ than London as a whole.			
Heathfield ward has a similar proportion of residents in each age group as Richmond as a whole.				
Disability	Census 2021 data:			
	Cohort	Heathfield ward population %	Richmond population %	London population %
	Disabled under the equality act: day-to-day activities limited a lot	14.9%	4.5%	5.8%
	Disabled under the equality act: day-to-day activities limited a little		7.6%	7.5%
	Not disabled under the equality act	85.1%	88%	86.8%
	Richmond has a lower proportion of residents with disabilities than London as a whole.			
Heathfield ward has a higher proportion of residents with disabilities than Richmond and London as a whole.				
Sex	Census 2021 data:			
	Gender	Heathfield ward population %	Richmond population %	London population %
	Female	51.0%	51.9%	51.5%
	Male	49.0%	48.1%	48.5%
Richmond has a higher proportion of females than London as a whole.				
Gender reassignment	Census 2021 data:			
	Gender identity		Richmond population %	London population %

	Gender identity the same as sex registered at birth		94%	91.2%
	Gender identity different from sex registered at birth		0.4%	0.9%
	Not answered		5.6%	7.9%
	Richmond has a lower proportion of people with a gender identity different from their sex registered at birth than London as a whole, although a larger proportion of people in Richmond and London did not answer this census question.			
Marriage and civil partnership	Census 2021 data:			
	Status	Heathfield ward population %	Richmond population %	London population %
	Never married or registered a civil partnership	35.7%	35.9%	46.2%
	Married or in a registered civil partnership	49.5%	49.5%	40%
	Separated, but still legally married or in a civil partnership	2.2%	1.9%	2.3%
	Divorced or civil partnership dissolved	7.0%	8%	7.3%
	Widowed or surviving civil partnership partner	5.7%	4.7%	4.2%
	Richmond has a higher proportion of people who are married/in a civil partnership than London as a whole.			
Heathfield ward has similar proportions of people with each marriage/civil partnership status to Richmond as a whole, although with less divorced/civil partnership dissolved and more widowed/surviving civil partnership partners.				
Pregnancy and maternity	ONS Conceptions 2021 data			
	Metric	Richmond population %		London population %
	% of women age 15-44 conceiving in 2021	6.5%		7.1%
	Richmond has a lower proportion women age 15-44 conceiving of than London as a whole.			
	Census 2021 Data (Note that the ONS states there are quality considerations around the consistency of this data)			
	Household composition	Richmond population %		London population %

	At least one dependent child				32.4%	31.3%
	All children non-dependent				9.2%	11.2%
	No children				53.6%	47.8%
	Unclear from available data whether there are dependent children				4.8%	9.7%
	Richmond has a lower proportion of households with children than London as a whole.					
Race/ethnicity	Census 2021 data					
	Ethnic group		Heathfield ward population %	Richmond population %	London population %	
	Asian, Asian British or Asian Welsh		25.9%	8.9%	20.7%	
	Black, Black British, Black Welsh, Caribbean or African		4.6%	1.9%	13.5%	
	Mixed or Multiple ethnic groups		5.1%	5.5%	5.7%	
	White		59.5%	80.5%	53.8%	
	Other ethnic group		4.9%	3.3%	6.3%	
	Richmond has a higher proportion of white residents, and a lower proportion of residents from all other specified ethnic groups, than London as a whole.					
	Heathfield ward has a much higher proportion of Asian, Asian British or Asian Welsh residents than Richmond as a whole, and a lower proportion of white residents.					
	Religion and belief, including non belief	Census 2021 data				
Overall religion/belief		Heathfield ward population %	Richmond population %	London population %		
Has a religion/belief		69.3%	55%	66%		
No religion/belief		25%	38%	27.1%		
Not answered		5.7%	7%	7%		
Religion		Heathfield ward population %	Richmond population %	London population %		

	Christian	41.8%	45.3%	40.7%
	Buddhist	0.9%	0.8%	0.9%
	Hindu	7%	2.1%	5.1%
	Jewish	0.2%	0.6%	1.7%
	Muslim	12.9%	4.3%	15%
	Sikh	5.6%	1%	1.6%
	Other religion	0.7%	0.7%	1%
	Richmond has a higher proportion of residents with no religion/belief than London as a whole.			
Heathfield ward has a higher proportion of residents with a religion/belief than Richmond and London as a whole, and a much higher proportion of Hindu, Muslim and Sikh residents than Richmond as a whole.				
Sexual orientation	Census 2021			
	Orientation	Richmond population %		London population %
	Straight/heterosexual	89%		86.2%
	Gay or lesbian	1.9%		2.2%
	Bisexual	1.2%		1.3%
	Pansexual	0.1%		0.1%
	Asexual	0.1%		0.1%
	Queer	0.04%		0.03%
	All other sexual orientations	0.14%		0.1%
Across groups i.e older LGBT service users or Black, Asian & Minority Ethnic young men.	No data currently available for the borough			
Socio-economic status (to be treated as a protected characteristic under Section 1 of the Equality Act 2010) Include the following groups: <ul style="list-style-type: none">Deprivation (measured by the 2019 English Indices of Deprivation)Low-income groups & employmentCarersCare experienced peopleSingle parentsHealth inequalities	Deprivation			
	2019 English Indices of Deprivation			
	LSOAs by decile		Richmond population %	
	Decile 1 (most deprived)		0%	
	Decile 2		0.9%	
	Decile 3		1.7%	
	Decile 4		2.6%	
	Decile 5		6.1%	
	Decile 6		3.5%	
	Decile 7		12.2%	
	Decile 8		7.8%	
	Decile 9		36.5%	
	Decile 10		28.7%	
	There is one area within decile 2 which is located in the ward of Hampton North.			

- Refugee status**

Overall, Richmond ranks 297/317 of all local authorities in England on the Index of Multiple Deprivation, which is in the 10% least deprived authorities and the least deprived London borough.

Heathfield ward is covered by six LSOAs. These are one decile 4 and decile 5 LSOA, and two decile 6 and decile 8 LSOAs. According to ONS data, 54.1% of households in Heathfield are deprived in some way, compared to 51.2% in England as a whole and 39% in Richmond.

Low income groups and employment

Census 2021 and IMD 2019

	Heathfield ward population %	Richmond population %	London population %
% of people in employment	57%	62.6%	61.4%
% of population who are income-deprived	Data not available	6.4%	Data not available

Heathfield ward has a lower proportion of residents in employment than Richmond and London as a whole.

Carers

Census 2021

Hours of unpaid care per week	Heathfield ward population %	Richmond population %	London population %
9 or less	4.6%	3.4%	2.6%
10 to 19		1%	1%
20 to 34	2%	0.5%	0.8%
35 to 49		0.6%	0.9%
50 or more	2.8%	1.6%	2%
Not an unpaid carer	90.6%	92.9%	92.7%

Heathfield ward has a higher proportion of carers than Richmond and London as a whole, as well as a higher proportion of carers doing more than 50 hours of unpaid care per week.

Care-experienced people

JSNA 2021 Data

In 2021, Richmond's rate of children looked after was 199.8 per 100,000. This is 37.8% lower than the England average and 41.0% lower than the London average,

Single parents

Census 2021

Household composition	Richmond population %	London population %
Lone parent – dependent children	5.2%	7.8%
Lone parent – non-dependent children	3.5%	5.4%

Richmond has a lower proportion of lone parents than London as a whole.

Health Inequalities

Office for National Statistics

Life expectancy at birth	Richmond population	England population
Females (least deprived decile)	85.9 years	86.3 years
Females (most deprived decile)	83.4 years	78.3 years
Males (least deprived decile)	84.3 years	83.2 years
Males (most deprived decile)	77.2 years	73.5 years

Refugee Status

Home Office Immigration System Statistics

As of 31/3/23, there were 27 asylum seekers in receipt of support by Richmond council, and 26,098 in receipt of support by councils across London.

From 2019 Q1 to 2023 Q1, 18 refugees were resettled by Richmond council compared to 487 across London as a whole. This data does not include all routes of resettlement.

Data gaps

Data gap(s)	How will this be addressed?
Across groups	If any new data is published, it will be picked up as part of the EINA.

4. Impact

Protected group	Positive	Negative
Age	<p>The project will deliver the following benefits for all residents:</p> <ul style="list-style-type: none"> A data-driven approach will support the council 	<p>The project may result in the following negative impacts across protected groups:</p> <ul style="list-style-type: none"> Care should be undertaken that the

	<p>to reach residents who are most in need of support across protected groups.</p> <ul style="list-style-type: none"> • The process of receiving Cost of Living support across multiple teams will be easier to navigate for residents within the target cohorts. • An increase in the take-up of benefits by residents because of the project will lead to increased monthly income. This will help residents to improve their longer-term financial resilience. <p>In addition, the following benefits have been identified for specific age groups:</p> <ul style="list-style-type: none"> • Older residents (if selected within the pilot cohorts) will be able to access support specifically targeted for them, such as support on pension credit or attendance allowance. 	<p>pilot cohorts feature residents from protected groups. There may be legitimate reasons why the proportion of residents from specific demographic groups in the pilot cohort is higher or lower than that of residents from that demographic group in the borough. For example, the gender, ethnicity and motherhood pay gaps mean the pilot cohorts may have a higher percentage of women, residents from ethnic minorities and parents than the borough. The demographics of pilot cohorts can be compared against the borough to determine if individual protected groups are over/underrepresented, and more specific actions will arise from this.</p> <p>In addition, the following potential negative impacts have been identified for specific age groups:</p> <ul style="list-style-type: none"> • Older residents are more likely to be digitally excluded, mainly a solely virtual Money Hub may be harder for them to access. A variety of ways of contacting residents will be considered when pilot cohorts are chosen,
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		<p>such as letters, phone calls and emails.</p> <ul style="list-style-type: none"> • Older residents may have difficult physically accessing the pilot roadshow event. The event location should be considered to ensure it is physically easy to reach, has adequate parking space and is public transport routes.
Disability	<p>As above re: key project benefits for all residents. In addition, the following benefits have been identified for this group:</p> <ul style="list-style-type: none"> • Disabled residents (if selected within the pilot cohorts) will be able to access support specifically targeted for them, such as support on personal independence payments. • It may be possible to have support services for mental health or physical disabilities present at the roadshow or linking into the casework approach. This would allow residents who have need of these services to access them more easily. 	<p>As above re: potential negative project impacts across protected characteristics. In addition, the following potential negative impacts have been identified for this group:</p> <ul style="list-style-type: none"> • Depending on their disability, disabled residents may find it difficult to access information in specific formats. The Money Hub team will consider a variety of ways of contacting residents and decide which is the most accessible for each specific resident. • Depending on their disability, residents may have difficult physically accessing the pilot roadshow event. The event location should be considered to ensure it is physically easy to reach, has adequate parking space and is public transport routes. There should also be seated areas. • Depending on their disability, residents may find it difficult to have

		<p>conversations or hear what others are saying in a busy room. Stalls at the roadshow should have written material they can provide and signpost residents to where they can have 1-1 conversations with council teams or VCS organisations outside of the roadshow if needed.</p> <ul style="list-style-type: none"> • Neurodiverse residents may find it difficult to be in busy spaces. Stalls at the roadshow should have written material they can provide and signpost residents to where they can have 1-1 conversations with council teams or VCS organisations outside of the roadshow if needed. There should also be a quiet space at the event venue if possible.
Sex	<p>As above re: key project benefits for all residents. In addition, the following benefits have been identified for this group:</p> <ul style="list-style-type: none"> • Women are more likely to having caring responsibilities, including for children. If selected within the pilot cohorts, they will be able to access support specifically targeted at those with caring responsibilities, such as support accessing child benefit or carer's allowance. 	<p>As above re: potential negative project impacts across protected characteristics.</p> <ul style="list-style-type: none"> • Women are more likely than men to have caring responsibilities. This means that the roadshow and any follow-up casework should occur at times when those with children or other caring responsibilities are available to attend.

Gender reassignment	As above re: key project benefits for all residents. No benefits have been identified for this specific group.	As above re: potential negative project impacts across protected characteristics. <ul style="list-style-type: none"> Residents who have undergone gender reassignment may not feel comfortable discussing this (where it relates to financial issues, they are seeking support for) in a busy space. There should be a more private area for personal discussions, or stalls should be able to follow up with residents after the event to discuss more sensitive issues privately.
Marriage and civil partnership	As above re: key project benefits for all residents. No benefits have been identified for this specific group.	As above re: potential negative project impacts across protected characteristics. No negative impacts have been identified for this specific group.
Pregnancy and maternity	As above re: key project benefits for all residents. In addition, the following benefits have been identified for this group: <ul style="list-style-type: none"> People who are pregnant/have children (if selected within the pilot cohorts) will be able to access support specifically targeted for them, such as Healthy Start vouchers. 	As above re: potential negative project impacts across protected characteristics. <ul style="list-style-type: none"> Residents who are pregnant or have recently given birth may find it difficult to stand for long periods of time. There should be a seated area at the roadshow event.
Race/ethnicity	As above re: key project benefits for all residents. No benefits have been identified for this specific group.	As above re: potential negative project impacts across protected characteristics. No negative impacts have been identified for this specific group.

Religion and belief, including non belief	As above re: key project benefits for all residents. No benefits have been identified for this specific group.	As above re: potential negative project impacts across protected characteristics. No negative impacts have been identified for this specific group.
Sexual orientation	As above re: key project benefits for all residents. No benefits have been identified for this specific group.	As above re: potential negative project impacts across protected characteristics. <ul style="list-style-type: none"> Residents may not feel comfortable discussing their sexual orientation (where it relates to financial issues they are seeking support for) in a busy space. There should be a more private area for personal discussions, or stalls should be able to follow up with residents after the event to discuss more sensitive issues privately.
Deprivation (measured by the 2019 English Indices of Deprivation)	As above re: key project benefits for all residents. In addition, the following benefits have been identified for this group: <ul style="list-style-type: none"> Depending on the pilot cohorts selected, support is likely to be targeted towards residents living in more deprived areas. 	As above re: potential negative project impacts across protected characteristics. No negative impacts have been identified for this specific group.
Low-income groups & employment	As above re: key project benefits for all residents. In addition, the following benefits have been identified for this group: <ul style="list-style-type: none"> Depending on the pilot cohorts selected, support is likely to be targeted towards 	As above re: potential negative project impacts across protected characteristics. <ul style="list-style-type: none"> People on lower incomes are more likely to be on shift work. The timing of the event should be considered to

	<p>residents with lower income. The Money Hubs team can then work with them to explore ways they can increase their income.</p>	<p>allow those on lower incomes to attend.</p> <ul style="list-style-type: none"> • People on lower incomes are more likely to rely on public transport and less likely to be able to pay to travel to an event. The location of the event should be easily accessible by public transport and close to where the target attendees live.
Carers	<p>As above re: key project benefits for all residents. In addition, the following benefits have been identified for this group:</p> <ul style="list-style-type: none"> • People with caring responsibilities (if selected within the pilot cohorts) will be able to access support specifically targeted for them, such as support on carers' allowance. 	<p>As above re: potential negative project impacts across protected characteristics.</p> <ul style="list-style-type: none"> • The roadshow and any subsequent casework should take place at a time when those with caring responsibilities are able to attend.
Care experienced people	<p>As above re: key project benefits for all residents.</p> <ul style="list-style-type: none"> • There is potential for roadshow stalls and casework officers to link into the wider Richmond local offer for care-experienced people, helping them to access support. 	<p>As above re: potential negative project impacts across protected characteristics. No negative impacts have been identified for this specific group.</p>
Single parents	<p>As above re: key project benefits for all residents. In addition, the following benefits have been identified for this group:</p> <ul style="list-style-type: none"> • Single parents (if selected within the pilot cohorts) will be able to 	<p>As above re: potential negative project impacts across protected characteristics.</p> <ul style="list-style-type: none"> • The roadshow and any subsequent casework should take place at a time when single parents are able to

	access support specifically targeted for them, such as support on child benefit.	attend. Children should be able to attend the roadshow accompanied by a responsible adult if this is necessary for the adult to attend, and there should be sufficient space for this.
Health inequalities	<p>As above re: key project benefits for all residents. In addition, the following benefits have been identified for this group:</p> <ul style="list-style-type: none"> • People with health problems (if selected within the pilot cohorts) will be able to access support specifically targeted for them, such as free NHS prescriptions. 	<p>As above re: potential negative project impacts across protected characteristics. No negative impacts have been identified for this specific group.</p>
Refugee status	<p>As above re: key project benefits for all residents if residents have recourse to public funds. If residents have NRPF (No Recourse to Public Funds) they may not be able to access the same benefits or level of support.</p>	<p>As above re: potential negative project impacts across protected characteristics.</p> <ul style="list-style-type: none"> • Residents who are refugees are more likely to have English as a second language or not speak English. Interpreters could be used at the roadshow and during casework appointments to support these residents to better understand the options available to them. The specific languages of the interpreters can vary depending on the roadshow location and the needs of the population in that area.

5. Actions to advance equality, diversity and inclusion

Action	Lead Officer	Deadline
Keep under review whether target cohorts disproportionately feature residents from specific demographics, and whether this is appropriate.	Alix Wilson / Rebecca Burmiston	Following roadshow (25/10/24)
Consider different methods of contacting residents, and how each of these methods will be used depending on the specific needs of individual residents.	Alix Wilson / Rebecca Burmiston	Roadshow (25/10/24)
Consider the timing of the roadshow/any subsequent pilot events to allow those with caring responsibilities to attend. This could include allowing children to attend if they are with a responsible adult who is attending.	Alix Wilson / Rebecca Burmiston	Complete – to trial different times for future events
Consider groups (e.g. those who find it difficult to hear conversations in a crowded room) who may struggle to have fruitful conversations in a roadshow environment, and encourage stalls to signpost towards other options for conversations where needed.	Alix Wilson / Rebecca Burmiston	Roadshow (25/10/24)

6. Further Consultation (optional section – complete as appropriate)

Guidance

Is any further consultation planned? Set details out below.

Consultation planned	Date of consultation
Further consultation to take place as Money Hubs pilot events are proposed, to determine any equalities impacts of these	Following roadshow (25/10/24)
Feedback will be sought from residents following the launch of any further Money Hubs pilot projects	TBC