

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	Wandsworth
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 Wandsworth’s Finance 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 on the Alton Estate in Roehampton. 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 in Roehampton and elsewhere in the borough.

The Alton estate has a higher proportion of people with disabilities, women, people who are separated or divorced, from ethnic minorities, Muslim, and unpaid carers than Wandsworth as a whole. The Alton Estate has a lower proportion of people in employment, people with no religion/belief and older residents than Wandsworth as a whole.

Wandsworth has a higher proportion of people of working age, women, people who have never married/registered a civil partnership, residents with no religion/belief, white residents, and people in employment than London as a whole. Wandsworth has a lower proportion of people with disabilities, households with children, unpaid carers, and single 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	DataWand
2021 Conception Statistics	Office for National Statistics (ONS)
2021 Census – Custom profile of area around the Alton estate	Office for National Statistics (ONS) custom area profile builder
DWP Benefit combinations data	Benefit Combinations: Official Statistics to August 2023 - GOV.UK (www.gov.uk)
UK Government Ethnicity Facts and Figures data on State Support	State support - GOV.UK Ethnicity facts and figures (ethnicity-facts-figures.service.gov.uk)
DWP Benefit statistics – August 2024	DWP benefits statistics: August 2024 - GOV.UK (www.gov.uk)

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 the Alton Estate 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	Alton Estate population %	Wandsworth population %	London population %
	0-14	21%	15.7%	18.1%
	15-64	78.8%	74.8%	70%
	65+	7.2%	9.6%	11.9%
<p>Wandsworth has a higher proportion of the largest age group (15-64), but a lower percentage of the oldest group (64+) and the youngest group (0-14) compared to London as a whole.</p> <p>The Alton estate has a higher proportion of the younger and working age age-groups, but a lower percentage of the oldest group compared to London and Wandsworth.</p>				
Disability	Census 2021 data:			
	Cohort	Alton estate population %	Wandsworth population %	London population %
	Disabled under the equality act: day-to-day activities limited a lot	15.8%	4.5%	5.8%
	Disabled under the equality act: day-to-day activities limited a little		6.9%	7.5%
	Not disabled under the equality act	84.2%	88.6%	86.8%
<p>Wandsworth has a lower percentage of people with disabilities than London as a whole.</p>				

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Sex	<p>Census 2021 data:</p> <table border="1" data-bbox="462 311 1423 472"> <thead> <tr> <th data-bbox="462 311 683 389">Gender</th> <th data-bbox="683 311 903 389">Alton estate population %</th> <th data-bbox="903 311 1190 389">Wandsworth population %</th> <th data-bbox="1190 311 1423 389">London population %</th> </tr> </thead> <tbody> <tr> <td data-bbox="462 389 683 427">Female</td> <td data-bbox="683 389 903 427">52.9%</td> <td data-bbox="903 389 1190 427">52.6%</td> <td data-bbox="1190 389 1423 427">51.5%</td> </tr> <tr> <td data-bbox="462 427 683 472">Male</td> <td data-bbox="683 427 903 472">47.1%</td> <td data-bbox="903 427 1190 472">47.4%</td> <td data-bbox="1190 427 1423 472">48.5%</td> </tr> </tbody> </table> <p data-bbox="462 517 1423 555">Wandsworth has a higher proportion of females than London as a whole.</p> <p data-bbox="462 595 1437 669">The Alton estate has a higher proportion of females than Wandsworth and London.</p>				Gender	Alton estate population %	Wandsworth population %	London population %	Female	52.9%	52.6%	51.5%	Male	47.1%	47.4%	48.5%												
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	<p>Wandsworth has a higher proportion of people who have never married or registered a civil partnership than London as a whole. It has a lower proportion of people in all sub-categories of those who have married or registered a civil partnership than London as a whole.</p> <p>The Alton estate has a similar proportion of people who have never married or registered a civil partnership, or who are widowed or a surviving civil partnership partner, than Wandsworth. It has a lower proportion of people who are married or in a civil partnership than Wandsworth and London, and a higher proportion of people who are separated or divorced/civil partnership dissolved than Wandsworth and London.</p>																											
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	<p>Wandsworth has a higher proportion of white residents (and a lower proportion of residents from other specified ethnic groups) than London as a whole.</p> <p>The Alton estate has a lower proportion of white residents than London and Wandsworth. The proportion of residents from each other specific ethic group is higher on the Alton estate than London and Wandsworth, except for Asian, Asian British and Asian Welsh which is slightly higher in London than the Alton estate.</p>																																																
<p>Religion and belief, including non belief</p>	<p>Census 2021 data</p> <table border="1" data-bbox="459 584 1458 786"> <thead> <tr> <th>Overall religion/belief</th> <th>Alton estate population %</th> <th>Wandsworth population %</th> <th>London population %</th> </tr> </thead> <tbody> <tr> <td>Has a religion/belief</td> <td>69.2%</td> <td>56.6%</td> <td>66%</td> </tr> <tr> <td>No religion/belief</td> <td>24.2%</td> <td>36.2%</td> <td>27.1%</td> </tr> <tr> <td>Not answered</td> <td>6.6%</td> <td>7.2%</td> <td>7%</td> </tr> </tbody> </table> <table border="1" data-bbox="459 826 1417 1196"> <thead> <tr> <th>Religion</th> <th>Alton estate population %</th> <th>Wandsworth population %</th> <th>London population %</th> </tr> </thead> <tbody> <tr> <td>Christian</td> <td>41.9%</td> <td>42.6%</td> <td>40.7%</td> </tr> <tr> <td>Buddhist</td> <td>0.9%</td> <td>0.7%</td> <td>0.9%</td> </tr> <tr> <td>Hindu</td> <td>0.8%</td> <td>2%</td> <td>5.1%</td> </tr> <tr> <td>Jewish</td> <td>0.2%</td> <td>0.5%</td> <td>1.7%</td> </tr> <tr> <td>Muslim</td> <td>24.3%</td> <td>9.9%</td> <td>15%</td> </tr> <tr> <td>Sikh</td> <td>0.4%</td> <td>0.3%</td> <td>1.6%</td> </tr> <tr> <td>Other religion</td> <td>0.6%</td> <td>0.6%</td> <td>1%</td> </tr> </tbody> </table> <p>Wandsworth has a higher proportion of residents with no religion/belief than London as a whole.</p> <p>The Alton estate has a higher proportion of residents with a religion/belief than Wandsworth and London. The Alton estate also has a significantly higher proportion of Muslims than Wandsworth and London.</p>	Overall religion/belief	Alton estate population %	Wandsworth population %	London population %	Has a religion/belief	69.2%	56.6%	66%	No religion/belief	24.2%	36.2%	27.1%	Not answered	6.6%	7.2%	7%	Religion	Alton estate population %	Wandsworth population %	London population %	Christian	41.9%	42.6%	40.7%	Buddhist	0.9%	0.7%	0.9%	Hindu	0.8%	2%	5.1%	Jewish	0.2%	0.5%	1.7%	Muslim	24.3%	9.9%	15%	Sikh	0.4%	0.3%	1.6%	Other religion	0.6%	0.6%	1%
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<p>Across groups i.e older LGBT service users or Black, Asian & Minority Ethnic young men.</p>	<p>No data currently available for the borough</p> <p>National level data indicates white British families were the most likely to receive state support and most likely to receive non-income related benefits such as</p>																																																

	<p>State Pension, with families from Bangladeshi and black ethnic groups most likely to receive income-related benefits such as help with housing.</p> <p>National level data also shows that of working age claimants, two thirds of those claiming Carer’s allowance were also claiming another benefit. Three quarters of working age claimants of PIP/DLA (for a longer term disability or ill health) were also claiming another benefit.</p> <p>National level data shows two thirds of those claiming pension credit are women.</p>																																		
<p>Socio-economic status (to be treated as a protected characteristic under Section 1 of the Equality Act 2010)</p> <p>Include the following groups:</p> <ul style="list-style-type: none"> • Deprivation (measured by the 2019 English Indices of Deprivation) • Low-income groups & employment • Carers • Care experienced people • Single parents • Health inequalities • Refugee status 	<p><u>Deprivation</u></p> <p>2019 English Indices of Deprivation</p> <table border="1" data-bbox="464 584 1522 1037"> <thead> <tr> <th>LSOAs by decile</th> <th>Wandsworth population %</th> </tr> </thead> <tbody> <tr> <td>Decile 1 (most deprived)</td> <td>0%</td> </tr> <tr> <td>Decile 2</td> <td>4.5%</td> </tr> <tr> <td>Decile 3</td> <td>8.9%</td> </tr> <tr> <td>Decile 4</td> <td>10.1%</td> </tr> <tr> <td>Decile 5</td> <td>13.4%</td> </tr> <tr> <td>Decile 6</td> <td>17.3%</td> </tr> <tr> <td>Decile 7</td> <td>15.1%</td> </tr> <tr> <td>Decile 8</td> <td>12.8%</td> </tr> <tr> <td>Decile 9</td> <td>12.8%</td> </tr> <tr> <td>Decile 10</td> <td>5%</td> </tr> </tbody> </table> <p>The areas within decile 2 are in the wards of Furzedown, Latchmere, Tooting and Roehampton and Putney Heath. Overall, Wandsworth ranks 173/317 of all local authorities in England on the Index of Multiple Deprivation, which is in the 50% least deprived authorities and the least deprived one third of London boroughs.</p> <p>The Alton estate is spread across parts of six LSOA areas. These are two LSOAs within decile 2 and four LSOAs within decile 4. This means all LSOAs covering the Alton estate are within the 40% most deprived areas of England. According to ONS data, 69.4% of households on the Alton estate are deprived in some way, compared to 51.2% in England as a whole and 41.6% in Wandsworth.</p> <p><u>Low income groups and employment</u></p> <p>Census 2021 and IMD 2019</p> <table border="1" data-bbox="464 1599 1522 1877"> <thead> <tr> <th></th> <th>Alton estate population %</th> <th>Wandsworth population %</th> <th>London population %</th> </tr> </thead> <tbody> <tr> <td>% of people in employment</td> <td>54.3%</td> <td>69.6%</td> <td>61.4%</td> </tr> <tr> <td>% of population who are income-deprived</td> <td>Data not available</td> <td>10.7%</td> <td>Data not available</td> </tr> </tbody> </table> <p>Wandsworth was the local authority in England with the highest percentage of people age 16 and over in employment.</p>	LSOAs by decile	Wandsworth population %	Decile 1 (most deprived)	0%	Decile 2	4.5%	Decile 3	8.9%	Decile 4	10.1%	Decile 5	13.4%	Decile 6	17.3%	Decile 7	15.1%	Decile 8	12.8%	Decile 9	12.8%	Decile 10	5%		Alton estate population %	Wandsworth population %	London population %	% of people in employment	54.3%	69.6%	61.4%	% of population who are income-deprived	Data not available	10.7%	Data not available
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Decile 1 (most deprived)	0%																																		
Decile 2	4.5%																																		
Decile 3	8.9%																																		
Decile 4	10.1%																																		
Decile 5	13.4%																																		
Decile 6	17.3%																																		
Decile 7	15.1%																																		
Decile 8	12.8%																																		
Decile 9	12.8%																																		
Decile 10	5%																																		
	Alton estate population %	Wandsworth population %	London population %																																
% of people in employment	54.3%	69.6%	61.4%																																
% of population who are income-deprived	Data not available	10.7%	Data not available																																

The Alton estate has a lower percentage of people in employment than Wandsworth and London.

Carers

Census 2021

Hours of unpaid care per week	Alton estate population %	Wandsworth population %	London population %
9 or less	3.1%	3.1%	3.6%
10 to 19			
20 to 34	2%	1.3%	1.7%
35 to 49			
50 or more	2%	1.4%	2%
Not an unpaid carer	92.9%	94.2%	92.7%

Wandsworth has a lower proportion of unpaid carers than London as a whole. The Alton estate has a higher proportion of unpaid carers than Wandsworth, and a similar proportion to London. Unpaid on the Alton estate are likely to be doing more hours of unpaid care than those in Wandsworth and London.

Care-experienced people

JSNA 2017/2018 Data

There has been a sharp increase in Children Looked After (CLA), with the rate in 2017 being highest of the last ten years. In March 2017 there were 289 Children Looked After. The majority (69%) of the CLA population continues to be black and minority ethnic (BME) and older children.

Single parents

Census 2021

Household composition	Wandsworth population %	London population %
Lone parent – dependent children	6%	7.8%
Lone parent – non-dependent children	4.2%	5.4%

Wandsworth has a lower proportion of single parents than London as a whole.

Health Inequalities

Office for National Statistics

Life expectancy at birth	Wandsworth population	England population
Females (least deprived decile)	88.7 years	86.3 years
Females (most deprived decile)	81.6 years	78.3 years

	Males (least deprived decile)	83.4 years	83.2 years
	Males (most deprived decile)	76.6 years	73.5 years
<p><u>Refugee Status</u></p> <p>Home Office Immigration System Statistics As of 31/3/23, there were 63 asylum seekers in receipt of support by Wandsworth council, and 26,098 in receipt of support by councils across London. From 2019 Q1 to 2023 Q1, 21 refugees were resettled by Wandsworth council compared to 487 across London as a whole. This data does not include all routes of resettlement.</p>			

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 to reach residents who are most in need of support across protected groups. • 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 	<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 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

	<p>specifically targeted for them, such as support on pension credit or attendance allowance.</p>	<p>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, meanly 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, such as letters, phone calls and emails. • 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.
<p>Disability</p>	<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

		<p>routes. There should also be seated areas.</p> <ul style="list-style-type: none"> • Depending on their disability, residents may find it difficult to have 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. • 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.
<p>Sex</p>	<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.
<p>Gender reassignment</p>	<p>As above re: key project benefits for all residents. No benefits have been identified for this specific group.</p>	<p>As above re: potential negative project impacts across protected characteristics.</p> <ul style="list-style-type: none"> • Residents who have undergone gender reassignment may not feel comfortable discussing this (where it relates to financial

		<p>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.</p>
Marriage and civil partnership	<p>As above re: key project benefits for all residents. No benefits have been identified for this specific group.</p>	<p>As above re: potential negative project impacts across protected characteristics. No negative impacts have been identified for this specific group.</p>
Pregnancy and maternity	<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 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. 	<p>As above re: potential negative project impacts across protected characteristics.</p> <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	<p>As above re: key project benefits for all residents. No benefits have been identified for this specific group.</p>	<p>As above re: potential negative project impacts across protected characteristics. No negative impacts have been identified for this specific group.</p>
Religion and belief, including non belief	<p>As above re: key project benefits for all residents. No benefits have been identified for this specific group.</p>	<p>As above re: potential negative project impacts across protected characteristics. No negative impacts have been identified for this specific group.</p>
Sexual orientation	<p>As above re: key project benefits for all residents. No benefits have been identified for this specific group.</p>	<p>As above re: potential negative project impacts across protected characteristics.</p> <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 residents with lower income. The Money Hubs team can then work with them to explore ways they can increase their income. 	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 allow those on lower incomes to attend. 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	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 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. 	As above re: potential negative project impacts across protected characteristics. <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	As above re: key project benefits for all residents. <ul style="list-style-type: none"> There is potential for roadshow stalls and casework officers to 	As above re: potential negative project impacts across protected characteristics. No negative impacts

	link into the wider Wandsworth local offer for care-experienced people, helping them to access support.	have been identified for this specific group.
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 access support specifically targeted for them, such as support on child benefit. 	<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 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.
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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 (30/9/24)
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 (30/9/24)
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 (30/9/24)

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

Consultation planned	Date of consultation
Feedback will be sought from residents and stallholders after the roadshow and after casework is undertaken.	Following roadshow (30/9/24)
Feedback will be sought from residents following the launch of any further Money Hubs pilot projects	TBC