Section 1: Equality analysis details

| Proposed policy/decision/business plan to which this equality analysis relates | Domestic Abuse Service Procurement 2022 |
|--|---|
|--|---|

| Equality analysis author       | Sharon Ogden – Safer Communities Team Manager |          |      |             |
|--------------------------------|---|----------|------|-------------|
| Strategic Director:            | Caroline Bruce                                |          |      |             |
| Department                     | Environment ar<br>Leisure                     | Division |      | Communities |
| Period analysis undertaken     | 2018 - 2021                                   |          |      |             |
| Date of review (if applicable) |   |          |      |             |
| Sign-<br>off                   | Position                                      |          | Date |             |

**Section 2:** Brief description of policy/decision/business plan

### 1.1 Brief description of policy/decision/business plan

The council and its partners have recognised domestic abuse (DA) as a priority for many years and it is a fairer future commitment to tackle all forms of gender based violence. Tackling DA and its long term effects is also a shared priority for both the Southwark Safeguarding Adults Board (SSAB) and the Southwark Safeguarding Children's Partnership (SSCP).

A 5 year Domestic Abuse Strategy was launched in 2015 and Solace Women's Aid was commissioned to deliver Southwark's integrated Domestic and Sexual Abuse service. Building on the Domestic Abuse Strategy, July 2019 saw the launch of a new VAWG Strategy (2019-2024). This extended the partnership priorities to tackle all forms of gender based violence. These are:

- Supporting victims
- Tackling perpetrators
- Prevention and early intervention
- Partnership working

The Council's main DA support is commissioned through the Southwark Advocacy Support Service (SASS), delivered by Solace Women's Aid. The service provides; Survivor advocacy and support - up to 12 weeks (all risk levels), Sanctuary scheme, 26 week Perpetrator Programme, Child therapy, Counselling, Survivor group work programme, Community training and awareness raising.

Other commissioned services by the council include:

- Refuge service; 26 beds including family units
- IDVA/Outreach full-time housing Senior IDVA working with survivors of VAWG presenting as homeless.
- RHEA project worker offering floating support to survivors in eight 'RHEA project' properties, operating as temporary accommodation for survivors of VAWG presenting at Southwark Housing Solutions.
- Somewhere Safe To Stay Hub 4 bed HMO run by Solace for female rough sleepers that have experienced domestic abuse.
- YUVA service for young people using or experiencing violence in close relationships.

• IRIS – additional GP support and training in 25 surgeries in Southwark

The Council's two main DA Service contract with Solace Women's Aid and Refuge are due to end on 7th April 2022. Proposals are currently being developed (including extension of the contracts until March 2023) for a new commissioned service encompassing the areas identified in our VAWG Strategy. This EQIA will support this re-commissioning process.

#### **Local Picture**

Southwark's current response to VAWG is weighted toward domestic abuse (DA). This is a proportionate response as DA is the volume crime and Southwark has the 13th highest volume of recorded DA offences in London<sup>1</sup>

In the 12 months from December 2020 to November 2021 Southwark was the 13th highest ranked London borough with 3,239 DA Offences recorded. This compares to being ranked 11th with 3,412 for the December 2019 - November 2020 period, a reduction of 5%. It should be noted that a spike in reported cases occurred during Covid lockdown measures, with August 2020 seeing the highest monthly cases (372) since May 2019 (377). Figures stabilised from September 2020 to September 2021, averaging 282 recorded offences per month. Since September 2021 monthly figures have decreased with the December 2021 recording 209 offences.

Our commissioned DA service receives on average 2,500 referrals a year and saw a corresponding increase in referrals to survivor support. The financial year 20/21 saw a 21% increase in the number of referrals compared to the previous year.

Section 3: Overview of service users and key stakeholders consulted

| 2. Service users and stakeholders   |  |  |  |
|---|--|--|--|
| Key users of the department or service  | Individuals affected by domestic abuse crimes which disproportionately affect women and girls.  In addition our commissioned service also provides a perpetrator programme working with approximately 25 individuals each year and child therapeutic support working with 25 children impacted by DA each year.  |  |  |
| Key stakeholders<br>were/are involved in<br>this<br>policy/decision/busi<br>ness plan | child therapeutic support working with 25 children impacted by DA each year.  In developing proposals for a new service model, officers have undertaken a considerable amount of desk top research and consultation with stakeholders and professionals. In the very early stages workshops took place examining the interface between specialist domestic abuse provision and social care (from early help to child protection) and housing services. Please see below a summary of the key findings from the consultation that took place:  • Prevention and early intervention –lack of focus • Improved Healthy Relationships offer and working with schools |  |  |

<sup>1</sup> https://www.london.gov.uk

- Better housing options for victims helping victims to stay in the home and in an area where there is support
- Fathers Working more closely with fathers and ensure father involved in CP plans, in a safe way.

Service users also provided their views on existing service provision and improvements that could be made to the support available.

# **Section 4:** Pre-implementation equality analysis

This section considers the potential impacts (positive and negative) on groups with 'protected characteristics', the equality information on which this analysis is based and any mitigating actions to be taken.

The first column on the left is for societal and economic issues (discrimination, higher poverty levels) and the second column on the right for health issues, physical and mental. As the two aspects are heavily interrelated it may not be practical to fill out both columns on all protected characteristics. The aim is, however, to ensure that health is given special consideration, as it is the council's declared intention to reduce health inequalities in the borough. The Public Health Team can assist with research and data.

**Age** - Where this is referred to, it refers to a person belonging to a particular age (e.g. 32 year olds) or range of ages (e.g. 18 - 30 year olds).

## Potential impacts (positive and negative) of proposed policy/decision/business plan

DA affects people of all age groups including unborn children who are also at risk of harm, through acts of abuse directed at their mothers.

The Crime Survey for England and Wales<sup>2</sup> identifies that women aged 16 to 19 were more likely to be the victim of DA than women aged 25 years and over. This is reinforced in local police crime data<sup>3</sup> the largest victim age group for DA offences is 19 to 25 year olds with 22% of DA victims. 17% of service users accessing the councils commissioned DA service (victim support) were aged 16 – 25 years. It is estimated that 13% of the Southwark population is 16 – 25 years<sup>2</sup> which compared to the crime data suggest that this age group is over represented.

It is estimated that 45% of the population of Southwark is aged 26 – 50 years<sup>4</sup> When looking at DA survivors accessing our DA service 69% fall into his age bracket.

An identified gap exists in relation to people over the age of 50 accessing our service; 12% of service users (July 2020 to June 2021) accessing survivor support fall

# Potential health impacts (positive and negative)

DA involving elderly victims can be misrepresented as 'elder abuse'. By ensuring that any new service is appropriate for all ages and targeted awareness raising of the new service when is starts we will be better placed to support elderly victims of DA, improving health outcomes.

<sup>&</sup>lt;sup>2</sup> Crime Survey for England and Wales year ending March 2020

<sup>&</sup>lt;sup>3</sup> Southwark Police Crime data 2018/19

<sup>&</sup>lt;sup>4</sup> ONS mid-year resident population estimate released June 2020

| in this age group compared to a population | on group size of |
|--|------------------|
| 24%.                                       |                  |

These disparities will be considered when commissioning a new DA service to ensure that any future provision provides appropriate support and is accessible across all age ranges. It is also important to acknowledge that children are often the witness to these incidents of violence in the home and elsewhere and future service delivery responses should include wraparound services for survivors and their family.

# Equality information on which above analysis is based

The Southwark Community Safety Strategic
Assessment 2017-2019
Southwark Police Crime Data 2018/19
LB Southwark Commissioned Services Data 2020/21
Domestic Abuse JSNA

# Health data on which above analysis is based

Domestic Homicide Reviews

### Mitigating actions to be taken

All age groups are at risk of DA any future commissioned service must be accessible to all and able to work across age ranges to identify and support those at risk of harm. Once the new service is launched targeted work will be developed to promote the service too hard to reach groups.

The health needs assessment which took place in 2017 did not look at this area. It is recommended that this area be included in any future assessments particularly in relation to support for older victims.

**Disability** - A person has a disability if s/he has a physical or mental impairment which has a substantial and long-term adverse effect on that person's ability to carry out normal day-to-day activities.

# Potential impacts (positive and negative) of proposed policy/decision/business plan

National research highlights that people with long term illness disabled women are at a higher risk of victimisation than people without.

Approximately 13% of people living in inner London have a disability, equating to 40,700 people in Southwark<sup>5</sup>.

Survivor service user data for the councils commissioned DA service shows that 52% of service users (June 2020 to June 2021) indicted that they has some form of disability<sup>6</sup>

# Potential health impacts (positive and negative)

Women who experience intimate partner violence have more health needs and seek health services more frequently than the general population, and their use of these services rises as the frequency and severity of violence increases<sup>7</sup>. This includes mental health, mild and Serious mental illnesses; depression, fear, anxiety, sexual dysfunction, obsessive compulsive disorder, post-traumatic stress disorder, suicide.

<sup>&</sup>lt;sup>5</sup> JSNA Protected Characteristics Factsheet 2017

<sup>&</sup>lt;sup>6</sup> Mental health, physical disability, undisclosed – diagnosed and undiagnosed

<sup>&</sup>lt;sup>7</sup> (2014) European Union Agency for Fundamental Rights. Violence against women: an EU-wide survey

Data from Southwark MARAC (Multi Agency Risk Local service data indicates that 35% of Assessment Conference) for high risk victims of survivors accessing the councils domestic abuse highlights that 126 victims with commissioned DA service for the period disabilities were referred into the Southwark MARAC June 2020 to July 2021 had mental during 2021. This represents 19% of all cases presented health issues. This includes having during the period. experienced significant trauma and living with ongoing anxiety and post traumatic distress. Trauma also impacts children exposed to DA8 which is well documented. The councils commissioned DA service includes is child therapeutic support for children of survivors accessing the service. Approximately 25 children are supported by this service every year. Mental health also impacts perpetrators of DA. Analysis of service users from a perpetrator programme showed that just over a quarter had mental health needs. In addition, the finding of the review into Domestic Homicide Reviews has found that there is a correlation between Domestic Abuse, Substance Abuse and Mental Health in relation to perpetrators of these deaths. Equality information on which above analysis is Health data on which above analysis based is based Safe Lives. Disabled Survivors Too: Disabled people and Home Office. Domestic Homicide domestic abuse. 2017. Review: Key Findings From the Southwark MARAC data 2020 Analysis of Domestic Homicide LB Southwark, Commissioned Services Data Reviews. Dec 2016 Mitigating actions to be taken Individuals with a disability will be considered in the procurement of a new DA service to ensure that the service is accessible to all and that appropriate support is made available to meet their needs such as mental health.

| Gender reassignment - The process of transitioning from one gender to another.      |  |
|---|--|
| Potential impacts (positive and negative) of proposed policy/decision/business plan | Potential health impacts (positive and negative) |

<sup>&</sup>lt;sup>8</sup> Domestic Abuse and Families – Report for Health and Wellbeing Overview and Scrutiny Jan 2021

| The Councils VAWG Strategy published in 2019 acknowledges the needs of transgender people, how they define their gender and choose services that are appropriate to their needs. We are aware that there may be under reporting from the transgender community. During 2021, there were 17 cases to MARAC where the victim identified as LGBT+ . This data does not clarify how many of these identified as gender reassignment . | None identified                              |
|---|--|
| Equality information on which above analysis is based.  | Health data on which above analysis is based |
| Southwark MARAC data 2020<br>VAWG Strategy 2019 - 2024  |  |
| Mitigating actions to be taken  |  |
| Service need for the LGBTQ+ community will be considered in the procurement of a new DA service to ensure that the service is accessible to all and that appropriate support is made available to meet the needs of this group.   |  |

Marriage and civil partnership – In England and Wales marriage is no longer restricted to a union between a man and a woman but now includes a marriage between a same-sex couple. Same-sex couples can also have their relationships legally recognised as 'civil partnerships'. Civil partners must not be treated less favourably than married couples and must be treated the same as married couples on a wide range of legal matters. (Only to be considered in respect to the need to eliminate discrimination.)

| Potential impacts (positive and negative) of proposed policy/decision/business plan   | Potential health impacts (positive and negative) |
|---|--|
| The council's commissioned DA service seeks to support all people regardless of marital status. However, for some, marriage is synonymous with abuse specifically Forced marriage where the victim is often subjected to sexual violence and rape.  | None identified                                  |
| Current service provision in Southwark remains the same regardless of marital status, It is known that individuals, particularly women, living in couples (married or cohabiting) or who have decided to separate from their partners are more likely to be a victims of domestic abuse. Relationship breakdown is identified as a significant indictor of risk in homicide reviews |  |
| Equality information on which above analysis is based   | Health data on which above analysis is based     |
| We don't collects data on relationship status for service users to our DA service.  |  |
| Mitigating actions to be taken  |  |

| Relation   | nship status is not a factor in accessing DA     |
|------------|--|
| support.   | . The councils DA service and any future service |
| will not o | discriminate in this area.                       |

**Pregnancy and maternity -** Pregnancy is the condition of being pregnant or expecting a baby. Maternity refers to the period after the birth, and is linked to maternity leave in the employment context. In the non-work context, protection against maternity discrimination is for 26 weeks after giving birth, and this includes treating a woman unfavourably because she is breastfeeding.

| Potential impacts (positive and negative) of proposed policy/decision/business plan  | Potential health impacts (positive and negative)  |
|--|---|
| This is a high risk group in relation to domestic abuse with pregnancy and maternity being a significant risk factor for victimisation. There is an ongoing need for capacity in maternity and both pre and post-natal services to identify risks and refer appropriately to relevant support services.  The Home Office have suggested that 70% of teenage mothers are in a violent relationship <sup>9</sup> | Community Child Services; including community midwifery, health visitors etc. have a high awareness of DA with routine enquiry embedded in services. Services are aware and know how to make referrals to the councils DA service |
| Equality information on which above analysis is based  | Health data on which above analysis is based  |
| Home Office VAWG EIA. 2011   | Domestic Abuse JSNA   |
| Mitigating actions to be taken   |   |
| The heightened risk of DA when pregnant is already recognised by our DA service which is considered an additional risk factor during initial assessment. This recognition of heightened risk will continue in any new service that is procured ensuring that the right support is provided with appropriate links to maternity services.   | As an identified high risk area maternity services to be included in future health needs assessments (JSNA).  |

**Race** - Refers to the protected characteristic of Race. It refers to a group of people defined by their race, colour, and nationality (including citizenship) ethnic or national origins. N.B. Gypsy, Roma and Traveller are recognised racial groups and their needs should be considered alongside all others

| Potential impacts (positive and negative) of proposed policy/decision/business plan   | Potential health impacts (positive and negative) |
|---|--|
| Southwark is an ethnically diverse borough with almost half of the population identifying as a minority group. 54% of the population belong to a White ethnicity group, 25% Black, 11% Asian, and 10% Other <sup>10</sup> . | None identified                                  |

<sup>&</sup>lt;sup>9</sup> Home Office VAWG EIA. 2011

<sup>&</sup>lt;sup>10</sup> JSNA Protected Characteristics Factsheet

| Data from our commissioned DA service shows that of the 2,788 survivors using the service between July 2020 and June 2021 38% defined themselves as Black, 32% White, 6% Asian, 12% Other, 12% non-identified. Of the 670 cases discussed at the DA MARAC during 2020 37%, 246 were identified as from a black and minority ethnic community.   |  |
|---|--|
| Comparing this to the population Black ethnic groups are over represented with White groups under presented in services. In comparison to Police crime data for 2018/19 50% of victims belonged to a white ethnic group, 41% black ethnic group. On this basis referrals into the councils DA service are at the right level of DA with an underrepresentation of white victims <sup>11</sup> |  |
| Outside of DA some forms of broader gender based violence affect specific communities BAME groups more significantly, this includes; Dowry crime; Honour Based Violence; Female Genital Mutilation; Forced Marriage.  |  |
|   |  |
| Equality information on which above analysis is based   | Health data on which above analysis is based |
|   |  |
| Southwark MARAC data 2020   |  |

**Religion and belief** - Religion has the meaning usually given to it but belief includes religious and philosophical beliefs including lack of belief (e.g. Atheism). Generally, a belief should affect your life choices or the way you live for it to be included in the definition.

| Potential impacts (positive and negative) of proposed policy/decision/business plan   | Potential health impacts (positive and negative) |
|---|--|
| Information that could be useful for strategic analysis and service provision is currently underdeveloped in Southwark. Qualitative research shows that individuals with particular religious beliefs are more likely to be victims of certain forms of hate crime, However, there is a strong correlation between some forms of gender violence with a belief in spirit possession. This was evident in the 2010 murder of Kristy Bamu in Newham. Highlighting some aspects of inter family violence that are often misunderstood. | None identified                                  |

<sup>&</sup>lt;sup>11</sup> Please note these different data types use slightly different methods of identification so not exactly comparable.

| Information on religion and belief is captured for service users accessing the councils DA service. During 2020 31% stated they were Christian, 8% Muslim. 26% stated they had no religion, 7% stated they didn't know and 15% declined to answer. This is in comparison to the 2011 census which identified over half; 53% of the population in Southwark identifying as Christian. |  |
|--|--|
| Equality information on which above analysis is based  | Health data on which above analysis is based |
| LB Southwark Commissioned Services Data 2020/21 2011 Census  |  |
| Mitigating actions to be taken   |  |
| We are committed to supporting all survivors of DA violence. Southwark will need to ensure that any new DA service will be accessible and support the diverse community and culture of Southwark's residents.  |  |

# **Sex** - A man or a woman.

| Potential impacts (positive and negative) of proposed policy/decision/business plan  | Potential health impacts (positive and negative) |
|--|--|
| Both men and women can be victims and/or perpetrators of DA. However, it is the disproportionate number of women whom are victims that impact on gender inequality and is the reason the majority of our response must reflect needs for services for the impact of violence on women.   | See section on pregnancy and maternity.          |
| For the period July 2020 to June 2021 95% of survivor service users in our commissioned service identified as female. When looking at local Police crime data 36% of victims of DA were male. This suggests that there is an underrepresentation of males referred to the councils DA service. There could be a number of reasons for this for example a belief that the service is not suitable for them? Less willingness to show vulnerability? |  |
| Equality information on which above analysis is based  | Health data on which above analysis is based     |
| LB Southwark Commissioned Services Data 2020/21<br>Southwark Police Crime Data 2018/19   |  |
| Mitigating actions to be taken   |  |

There is a disparity between proportion of males recorded as a victim in Police recorded DA offences and the proportion accessing the council DA service. This needs to be explored further the findings of which can then be incorporated into the new service commissioning.

It is recommended that the disparity between representation of males in Police Crime data and local service data is explored in any future health needs assessment (JSNA).

**Sexual orientation** - Whether a person's sexual attraction is towards their own sex, the opposite sex or to both sexes

| Potential impacts (positive and negative) of proposed policy/decision/business plan   | Potential health impacts (positive and negative) |
|---|--|
| There is minimal data available the sexual orientation of victims or perpetrators of gender based violence. However, data from our domestic abuse commissioned service confirms that 3% of service users/victims identified themselves as belonging to a LGBTQ+ group. This level was similar to cases discussed at the DA MARAC for which 2.5% of cases identified as LGBTQ+. These levels are compared to a population level in Southwark of approximately 6% LGBTQ+. | None identified                                  |
| The councils DA service is open to all including support for the LGBTQ+ community and whilst there is no dedicated LGBTQ+ service for DA victims in Southwark. There are a number of regional services who specialise in supporting this community for which referrals can be made.   |  |
| Equality information on which above analysis is based   | Health data on which above analysis is based     |
| LB Southwark Commissioned Services Data 2020/21 MARAC data 2020   |  |
| Mitigating actions to be taken  |  |
| We are committed to supporting all survivors of DA violence. Southwark will need to ensure that any new DA service will be accessible and support the diverse community and culture of Southwark's residents.   |  |
| Socio-economic disadvantage – although the Equ  | uslity Act 2010 door not include socie           |

**Socio-economic disadvantage –** although the Equality Act 2010 does not include socio-economic status as one of the protected characteristics, Southwark Council recognises that this continues to be a major cause of inequality in the borough.

Socio economic status is the measure of an area's, an individual's or family's economic and social position in relation to others, based on income, education, health, living conditions and occupation.

| Potential impacts (positive and negative) of proposed policy/decision/business plan | Potential health impacts (positive and negative) |  |
|---|--|--|
| Southwark is the 43rd most deprived LA in the country                               |  |  |
| (out of 317 local authorities). While Southwark has seen                            |  |  |
| an improvement in its ranking compared to other local                               |  |  |

authorities in England, the borough remains one of the most deprived in the country<sup>12</sup>.

- Almost a third of residents live in communities ranked in the 20% most income deprived in England
- Levels of health deprivation in the borough are mixed, with pockets spread across Southwark
- More than a third of residents live in communities ranked in the most crime deprived in England
- There are high levels of deprivation relating to barriers to housing and services across Southwark
- There are high levels of deprivation relating to the living environment across the borough

The demographics of Southwark means there are relatively high levels of vulnerability within the borough's population including high levels of mental health and substance misuse as well as those with language support needs. Victims with additional vulnerabilities have more barriers to seeking help.

We work closely with specialist organisations to support other groups who are less likely to seek help including no recourse to public funds and those experiencing multiple disadvantage (homelessness, complex drug and alcohol use, offending, sex work and mental health issues).

Those single women with the status of No Recourse to Public Funds are a particular group that are disadvantaged and have significant challenges to access support to safety. Although the Police will respond to incidents and cases are referred to MARAC for safety planning. Due to their immigration status this group have limited eligibility for public funds and associated support.

The Mayors Office for Policing And Crime has identified low income as a driver for gender based violence including DA. Information from Southwark's Strategic Assessment highlights Camberwell Green and Peckham as areas with higher levels of domestic abuse.

# Equality information on which above analysis is based

Health data on which above analysis is based

Indices of Deprivation 2019 JSNA Factsheet Data from Southwark PAUSE Southwark Community Safety Strategic Assessment, 2017-2019

### Mitigating actions to be taken

<sup>12</sup> Indices of Deprivation 2019 JSNA Factsheet

Socio economic status characteristics can be a barrier for individuals accessing services. These needs to be considered in the commissioning of the councils new DA service to ensure that the service is accessible to all. There is also a need to ensure connectivity between commissioned services and the specialist support services working with communities and those with multiple disadvantages. This includes ensuring that NRPF clients are able to access services and are supported. This may include referring to specialist NRPF services outside the council for support.

## **Human Rights**

There are 16 rights in the Human Rights Act. Each one is called an Article. They are all taken from the European Convention on Human Rights. The Articles are The right to life, Freedom from torture, inhuman and degrading treatment, Freedom from forced labour, Right to Liberty, Fair trial, Retrospective penalties, Privacy, Freedom of conscience, Freedom of expression, Freedom of assembly, Marriage and family, Freedom from discrimination and the First Protocol

### Potential impacts (positive and negative) of proposed policy/decision/business plan

VAWG including DA is a cause and effect of gender inequality. There are no negative impacts for the Council in coming into line with national and regional policy. It can only enhance the Councils Public Equality Duty.

### Information on which above analysis is based

World Health Organisation 2017

### Mitigating actions to be taken

VAWG including DA is already recognised as priority for the council and partners and has been for many years. This is supported by the council's 5 year VAWG Strategy. The recommissioning of the council DA service will further enhance support to individuals in this important area.

### **Section 5:** Further actions and objectives

### 5. Further actions

Based on the initial analysis above, please detail the key mitigating actions or the areas identified as requiring more detailed analysis.

| Number | Description of issue  | Action   | Timeframe |
|--------|---|--|-----------|
| 1      | Under representation of older victims of DA accessing DA services | Further analysis to identify why this is the case and how we can improve referral rates for this age group |           |

| 2 | Pregnancy is identified as being a time of high risk for DA   | Review of services approach particularly health including maternity services       |  |
|---|---|--|--|
| 3 | Police crime data has suggested that over a third of victims for DA offences are recorded as male, which is not reflected in DA service user data | Further analysis required to look into this area to identify why this is the case. |  |

# 5. Equality objectives (for business plans)

Based on the initial analysis above, please detail any equality objectives that you will set for your division/department/service. Under the objective and measure column please state whether this objective is an existing objective or a suggested addition to the Council Plan.

| Objective and measure | Lead officer | Current performance (baseline) | Targets |        |
|-----------------------|--------------|--------------------------------|---------|--------|
|                       |              |                                | Year 1  | Year 2 |
|                       |              |                                |         |        |
|                       |              |                                |         |        |
|                       |              |                                |         |        |

## 5. Health objectives (for business plans)

Based on the initial analysis above, please detail any health objectives that you will set for your division/department/service. Under the objective and measure column please state whether this objective is an existing objective or a suggested addition to the Council Plan.

| Objective and measure | Lead officer | Current performance (baseline) | Targets |        |
|-----------------------|--------------|--------------------------------|---------|--------|
|                       |              |                                | Year 1  | Year 2 |
|                       |              |                                |         |        |
|                       |              |                                |         |        |
|                       |              |                                |         |        |