

# **Equality and health analysis – Cost of Living Fund Local Welfare Assistance Scheme**

Considerations for the appointment of a distribution supplier of grant awards made under the Cost of Living Fund Local Welfare Assistance Scheme

**Section 1: Equality analysis details**

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<b>Proposed policy/decision/business plan to which this equality analysis relates</b>	Procurement of a distribution supplier for grant awards made under the Cost of Living Fund Local Welfare Assistance Scheme
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<b>Department</b>	Finance and Governance	<b>Division</b>	Exchequer Services
<b>Period analysis undertaken</b>	November 2022		
<b>Date of review (if applicable)</b>	N/A		
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		<b>Date</b>	15 December 2022

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

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

The Cost of Living Fund Local Welfare Assistance Scheme, previously known as the Southwark Emergency Support Scheme, was introduced in 2013 and provides support, primarily in the form of grant awards of goods or services, to residents facing a crisis or emergency. Typical awards are;

- food/supermarket gift cards,
- pre-pay energy Paypoint vouchers,
- retail gift cards,
- furniture,
- white goods,
- other essential household items,
- carpets and/or flooring.

The awards are distributed to recipients in co-operation with an external third party supplier. The contract for this provision is ending in February 2023 and we are now beginning work to procure a new contract for the next 2-4 years.

This report aims to highlight key equality and health concerns so that they may be addressed in the upcoming procurement of the new distribution partner.

### Section 3: Overview of service users and key stakeholders consulted

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<b>2. Service users and stakeholders</b>	
<b>Key users of the department or service</b>	<p>Applicants to the scheme are Southwark residents facing a crisis or emergency. This may include, but is not limited to, the following groups;</p> <ul style="list-style-type: none"><li>-vulnerable people,</li><li>-those facing extreme financial hardship,</li><li>-those from low income households,</li><li>-families,</li><li>-older residents,</li><li>-residents on low incomes and on certain benefits,</li><li>-people with mental or physical disabilities,</li><li>-people at risk of losing their home,</li><li>-people at risk of having to go into care,</li><li>-people leaving care/hospital,</li><li>-Refugees</li></ul>
<b>Key stakeholders were/are involved in this policy/decision/business plan</b>	<p>Southwark Client Services and the Local Support team, who administer the scheme.</p> <p>Input was sought from other councils running similar emergency support schemes and also distribution providers in the marketplace.</p> <p>Performance reviews and routine customer satisfaction surveys have been conducted with the existing provider of the service.</p>

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

<p><b>Age</b> - 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).</p>	
<p><b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b></p>	<p><b>Potential health impacts (positive and negative)</b></p>
<p>The scheme as a whole will bring a positive impact to those older members of the community who are struggling financially or facing a crisis.</p> <p>However, older recipients of awards may need additional support through the delivery/redemption process.</p> <p>Mental impairment or physical mobility issues may have a detrimental impact on their ability to receive awards through particular channels.</p> <p>For example redeeming e-gift cards through an online portal may not be possible for applicants unfamiliar with the internet and digital communication, or for those with mental impairments.</p> <p>Similarly, traveling to a store to collect food or essential items may be impossible for those with mobility issues.</p> <p>Older residents may be less able to manage the fitting or assembly of certain furniture and white goods.</p> <p>In addition, vulnerable older recipients may be wary of strangers visiting their homes to deliver or install the awarded goods.</p>	<p>The scheme as a whole brings positive health impacts to the elderly. Much of excess winter mortality in elderly age groups can be attributed to cold homes, as many pre-existing health conditions are exacerbated by cold conditions.</p> <p>Food poverty and resulting malnutrition can also cause a detrimental impact on the overall health of older residents.</p> <p>The council should factor the additional health needs of older applicants in their selection of a distribution supplier for awards.</p>
<p><b>Equality information on which above analysis is based</b></p>	<p><b>Health data on which above analysis is based</b></p>

<b>Mitigating actions to be taken</b>	
<p>The council will ensure that the additional needs of older residents are taken into account in the appointment of a distribution supplier for awards.</p> <p>The appointed distribution supplier will need to be able to meet the needs of all recipients by offering a wide range of awards. For example, some customers may benefit from electronic awards, relieving those less mobile of the need to travel, and some may benefit from having products delivered directly to their home. Consideration should be given to each applicant's personal circumstances.</p> <p>The council will aim to identify older applicants who may require additional support during first contact and ensure that they are adequately supported through the process.</p> <p>In the case of certain awards, such as flat pack furniture or white goods, the distribution supplier should be able to offer build, fitting or installation for any recipients who are less able. Additionally, some recipients may also need assistance with removal of old or damaged goods from their home.</p> <p>It was also noted that some older or vulnerable recipients might be wary of strangers visiting their homes to provide delivery or installation of goods. The council will work to safeguard residents by stipulating that all staff working for the distribution supplier that are required to enter homes are subject to DBS checks.</p>	<p>The chosen distribution supplier should be able to provide a range of items that can help to keep homes warm over the winter months, and benefit energy efficiency, for example vouchers towards energy costs, warm bedding and fitted carpets.</p> <p>The distribution supplier should also be able to offer awards enabling food security, including; supermarket gift cards, that can be used online or in store, ovens, fridge freezers and kitchen essentials.</p>

<b>Disability</b> - 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.	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>

<p>The scheme as a whole will bring a positive impact to those members of the community who are disabled and struggling financially or facing a crisis.</p> <p>Recipients of awards who are coping with disabilities may need additional support through the delivery/redemption process.</p> <p>Mental impairment, physical mobility issues or communication impediments may restrict an individual's capacity to redeem or arrange delivery or awards via the usual mechanisms, or from certain locations.</p> <p>For example, redeeming e-gift cards through an online portal, or calling to arrange delivery with an operator may not be possible for applicants with particular disabilities.</p> <p>Similarly, traveling to a store to collect food or essential items may be impossible for those with mobility issues.</p> <p>Those with physical disabilities may be less able to manage the fitting or assembly of certain furniture and white goods.</p> <p>Those with complex mental health problems may be unable to budget effectively and manage cash/fund based awards to best meet their needs.</p>	<p>The scheme as a whole can bring positive health benefits to those suffering with disabilities through awards that help with their particular needs and lessen financial burdens.</p> <p>It should be noted that those with particular disabilities often have significantly higher household expenditure, due to their additional needs. This can place a financial burden on these households, which can lead to their health needs being inadequately met.</p> <p>Additionally, financial hardship can have a significantly adverse effect on customers with existing mental health conditions, resulting in worsening stress, anxiety, depression and overall mental health.</p> <p>The council should guard against long delays in the processing of awards to ensure the health of disabled recipients is not negatively impacted in any way.</p>
<p><b>Equality information on which above analysis is based</b></p>	<p><b>Health data on which above analysis is based</b></p>
<p><b>Mitigating actions to be taken</b></p>	
<p>The council will ensure that the additional needs of disabled applicants are taken into account in the appointment of a distribution supplier for awards.</p> <p>The appointed distribution supplier will need to be able to meet the needs of all recipients by offering a wide range of awards. For example,</p>	<p>The council will seek a distribution supplier who can provide a range of awards that can improve the living circumstances of those living with disabilities, resulting in overall improved health.</p>

<p>some customers may benefit from electronic awards, relieving those less mobile of the need to travel, and some may benefit from having products delivered directly to their home. Consideration should be given to each applicant's personal circumstances.</p> <p>The council will aim to identify disabled applicants who may require additional support during first contact and ensure that they are adequately supported through the process.</p> <p>In the case of certain awards, such as flat pack furniture or white goods, the distribution supplier should be able to offer build, fitting or installation for any recipients who are less able. Additionally, some recipients may also need assistance with removal of old or damaged goods from their home.</p> <p>The appointed supplier should have regard for disabled recipients additional needs and any potential communication obstacles in all correspondence with the customer, ensuring accessibility for all.</p> <p>Extra support should be available for any customers requiring help.</p>	<p>Many applicants are leaving hospital or care and awards of furniture items can help to make it easier for them to remain in their homes and manage their disability independently.</p> <p>The distribution supplier selected should be able to process awards quickly and deliver to recipients who are in urgent need without undue delay, on a date or time that is suitable to the customer.</p> <p>Methods of redemption should be straightforward for customers and not cause added stress or anxiety.</p> <p>Support should be available for any customers requiring help.</p>
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<p><b>Gender reassignment</b> - The process of transitioning from one gender to another.</p>	
<p><b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b></p>	<p><b>Potential health impacts (positive and negative)</b></p>
<p>No specific impact is anticipated on those transitioning from one gender to another as a result of the appointment of a distribution supplier for the Cost of Living Fund Local Welfare Assistance Scheme.</p>	<p>No specific impact is anticipated on the health of those transitioning from one gender to another as a result of the appointment of a distribution supplier for the Cost of Living Fund Local Welfare Assistance Scheme.</p>
<p><b>Equality information on which above analysis is based.</b></p>	<p><b>Health data on which above analysis is based</b></p>



<b>Mitigating actions to be taken</b>	

<p><b>Marriage and civil partnership</b> – 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. <b>(Only to be considered in respect to the need to eliminate discrimination.)</b></p>	
Potential impacts (positive and negative) of proposed policy/decision/business plan	Potential health impacts (positive and negative)
No specific impact is anticipated on those in same-sex partnerships as a result of the appointment of a distribution supplier for the Cost of Living Fund Local Welfare Assistance Scheme.	No specific impact is anticipated on the health of those in same-sex partnerships as a result of the appointment of a distribution supplier for the Cost of Living Fund Local Welfare Assistance Scheme.
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
<b>Mitigating actions to be taken</b>	

<p><b>Pregnancy and maternity</b> - 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.</p>	
<p><b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b></p>	<p><b>Potential health impacts (positive and negative)</b></p>
<p>The scheme as a whole will bring positive impacts to applicants facing a crisis or extreme financial hardship who are pregnant or caring for young children.</p> <p>However, in the awarding of grants the council will need to bear in mind that pregnant women or those with young children may be restricted in their ability to travel to redeem awards or collect goods.</p>	<p>No specific impact is anticipated on the health of applicants who are pregnant or caring for young children as a result of the appointment of a distribution provider for the scheme.</p>
<p><b>Equality information on which above analysis is based</b></p>	<p><b>Health data on which above analysis is based</b></p>
<p><b>Mitigating actions to be taken</b></p>	
<p>The appointed distribution supplier will need to be able to meet the needs of pregnant women, or those with young children, by offering a wide range of awards, which can be redeemed easily from home online.</p> <p>For example, some customers may benefit from electronic awards, relieving them of the need to travel, such as e-gift cards, which can be used to purchase goods online.</p> <p>The council will ensure that the needs of pregnant applicants or those with young children are identified in the application process and are taken into account in the awarding of grants from the scheme.</p>	

In the case of certain awards, such as flat pack furniture or white goods, the distribution supplier should be able to offer to build, fit or install if required. Additionally, some recipients may also need assistance with removal of old or damaged white goods from their home.	
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<b>Race</b> - 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	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
No specific impact is anticipated, as a result of the appointment of a distribution supplier for the scheme, upon individuals based upon their race, colour, ethnic origins or nationality.	No specific impact is anticipated, as a result of the appointment of a distribution supplier for the scheme, upon individuals based upon their race, colour, ethnic origins or nationality.
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
<b>Mitigating actions to be taken</b>	

<b>Religion and belief</b> - 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.	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
No specific impact is anticipated, as a result of the appointment of a distribution supplier for	No specific impact is anticipated, as a result of the appointment of a

the scheme, upon individuals based upon their beliefs.	distribution supplier for the scheme, upon individuals based upon their beliefs.
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
<b>Mitigating actions to be taken</b>	

<b>Sex</b> - A man or a woman.	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
No specific impact is anticipated, as a result of the appointment of a distribution supplier for the scheme, upon individuals based upon their sex.	No specific impact is anticipated, as a result of the appointment of a distribution supplier for the scheme, upon individuals based upon their sex.
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
<b>Mitigating actions to be taken</b>	

<b>Sexual orientation</b> - Whether a person's sexual attraction is towards their own sex, the opposite sex or to both sexes
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<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
No specific impact is anticipated, as a result of the appointment of a distribution supplier for the scheme, upon individuals based upon their sexual orientation.	No specific impact is anticipated, as a result of the appointment of a distribution supplier for the scheme, upon individuals based upon their sexual orientation.
<b>Equality information on which above analysis is based</b>	<b>Health data on which above analysis is based</b>
<b>Mitigating actions to be taken</b>	
<p><b>Socio-economic disadvantage</b> – 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.</p> <p>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.</p>	
<b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b>	<b>Potential health impacts (positive and negative)</b>
<p>The scheme exists to support low-income households facing a crisis or extreme financial hardship. Therefore, the impact of the scheme as a whole is positive for those residents that are at a social or economic disadvantage.</p> <p>In terms of the distribution of awards, many applicants may be without a permanent home address, or secure accommodation, and the council should have regard to this in the provision of awards and redemption methods provided to the customer.</p> <p>Also, some applicants may not have access to digital means of communication and may need extra support through the redemption/delivery process.</p> <p>The stigma attached to applying for or accepting help of this nature is a prevalent</p>	

<p>issue that the council need to combat if they are to ensure awards reach the most disadvantaged in the community.</p>	
<p><b>Equality information on which above analysis is based</b></p>	<p><b>Health data on which above analysis is based</b></p>
<p><b>Mitigating actions to be taken</b></p>	
<p>The appointed distribution supplier will need to offer a wide range of awards, which can help meet the urgent needs of people in all circumstances.</p> <p>The awards should be redeemable easily directly from the recipient's home or collectable from a convenient location, and provision should be made for those unable to access digital means for communication.</p> <p>Awards should be provided in a format that bears no form of identification that the award has been made through a welfare assistance scheme leading to stigma for the customer. The use of food banks for customers under the scheme was discontinued in favour of supermarket gift cards some time ago for this reason.</p>	

<p><b>Human Rights</b></p> <p>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</p>
<p><b>Potential impacts (positive and negative) of proposed policy/decision/business plan</b></p>
<p>The procurement of a distribution supplier for the scheme is not anticipated to have any impact upon the human rights of applications to the scheme.</p>

<b>Information on which above analysis is based</b>
<b>Mitigating actions to be taken</b>

## Section 5: Further actions and objectives

<b>5. Further actions</b>			
Based on the initial analysis above, please detail the key mitigating actions or the areas identified as requiring more detailed analysis.			
<b>Number</b>	<b>Description of issue</b>	<b>Action</b>	<b>Timeframe</b>
1	Supporting applicants with additional needs, as a result of their age, disability, health or personal circumstances.	Identify applications requiring additional support early. Appointed distribution supplier should be able to evidence that they can provide the range of awards and redemption/delivery mechanisms that will meet needs of all applicants.	
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<b>5. Equality objectives (for business plans)</b>				
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.				
<b>Objective and measure</b>	<b>Lead officer</b>	<b>Current performance (baseline)</b>	<b>Targets</b>	
			<b>Year 1</b>	<b>Year 2</b>




**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