



Title of proposed EIA	Variation to Heart of England Community Foundation contract
Reference No	EQUA1079
EA is in support of	Amended Service
Review Frequency	Annually
Date of first review	16/02/2024
Directorate	Adults Social Care
Division	Commissioning
Service Area	Early Intervention and Prevention
Responsible Officer(s)	<input type="checkbox"/> Jason Bartlett
Quality Control Officer(s)	<input type="checkbox"/> Emil Prysak
Accountable Officer(s)	<input type="checkbox"/> Kalvinder Kohli
Purpose of proposal	Enable the NNS Heart of England Community Foundation contract to broker and manage community-based focused Cost of Living Information, Advice and Guidance services for targeted communities across Birmingham at a total cost of £676k, inclusive for a period
Data sources	Survey(s); Consultation Results; Interviews; relevant reports/strategies; Statistical Database (please specify); relevant research
Please include any other sources of data	<div><div></div><div><ul style="list-style-type: none"><li>Population-linked data mapping using the City Observatory Financial Resilience Toolkit</li><li>ONS population and Department of Health</li></ul></div></div>

ASSESS THE IMPACT AGAINST THE PROTECTED CHARACTERISTICS

Protected characteristic: Age	Service Users / Stakeholders; Employees; Wider Community
Age details:	<p>The purpose of this report is to ensure the local authority can discharge its responsibilities under the Equality Act through the provision of support for the most vulnerable in the City.</p> <p>The cost-of-living crisis will significantly impact those already living in poverty. Within Birmingham there is a concentration of poverty in key ethnic groups and those impacted by multiple disadvantages, including disability. The funding set out in this report seeks to reduce the impacts of the crisis on these cohorts by delivering immediate support which the rising costs of fuel, food and other essentials are putting many households at greater risk of both immediate hardship and reduced opportunity and wellbeing.</p> <p>Lower income families are most at risk from a higher cost of living because they had less money to spend pre cost of living crisis, and increases in costs from energy, food and fuel represent a greater share of those levels of spend.</p> <p>Lower income families also more at risk of poor health – nearly half (48%) of the poorest families in Birmingham contain at least one person with poor health.</p> <p>Being unable to afford sufficient food leaves people malnourished. Being unable to keep a home warm leaves people at risk of developing respiratory diseases and, for the most vulnerable, at risk of death.</p> <p>The huge shortage of affordable housing across many areas in Birmingham and the UK means that <b>levels of the worst forms of homelessness were already high</b> before the cost of living crisis, and many households were trapped in temporary accommodation. Whilst there was some positive work during the pandemic to prevent homelessness getting worse. we are seeing rough sleeping going up again in England and there have</p>

being able to afford sufficient food leaves people malnourished. Being unable to keep

Living in temporary accommodation will have more challenges in regards to hardships. In many cases, poor living conditions will mean people have to pay more for their food because they don't have realistic (or any) kitchen facilities, forcing them to pay for takeaway or microwave meals. Some people will find themselves unexpectedly paying more money for travel, for example if they are far from their children's school, or for laundry depending on what facilities were available.

People staying in temporary accommodation, as well as people at risk of homelessness who were renting, are often prepaying for energy, which both cost more, and leaves them at risk of going without heating or electricity if they run out of money to put on their meter.

Family incomes are set to be under pressure with predicted high inflation throughout the year, further anticipated interest rate increases and energy consumption is set to rise into the 4<sup>th</sup> quarter of 2023.

Larger families will have income pressures with rising energy costs as they may have larger homes to heat. This is particularly true for those living in energy inefficient housing.

Charity group Barnardo's have produced a report that shows [The impact of cost of living](#) shows:

- More than half of parents (54%) have been forced to cut back on food spending for their family over the past 12 months.
- One in five parents said they have struggled to provide sufficient food due to the current cost-of-living crisis, and over a quarter (26%) said their child's mental health has worsened due to the situation.
- Parents have admitted resorting to desperate measures, with a quarter (26%) having sold possessions, one in five (20%) having taken on new credit cards, extra debt or a payday loan, and sixteen respondents have even left pets at rescue centres due to the rising cost-of-living.

Charity group St Basils facilitated a report for Loughborough University; reporting Young people living independently face the same costs regardless of age, yet the social security system provides a lower under 25 Universal Credit rate.

- Young people under 25 receive £70 a month less Universal Credit than those who are 25 and over. The research reiterated that young people living outside the family home have to cover the same essential living costs, such as bills, food and transport regardless of age. Participants did not understand why the under 25 rate was lower - they felt it was unjustified and penalised them simply because of their age.
- The Universal Credit under 25 rate was inadequate at £265 a month - and could be even less after deductions, such as for repaying an advance to cover the initial 5 week wait. This level of income left young people with little choice in spending, having to prioritise and make sacrifices – 'surviving' rather than 'living'. Even where highly organised and disciplined with their budgets, their money could only stretch so far. The constant worry and stress of trying to manage on such a low income could be emotionally draining, alongside a feeling of missing out and being unable to do things that other young people their age could. Managing on Universal Credit alone meant focussing on getting by on a day to day basis, and limited the possibility of trying to save for the future

Being unable to afford sufficient food leaves people malnourished. Being unable to keep a property warm leaves people at risk of developing respiratory diseases and, the very vulnerable, at risk of death.

The cost of living crisis is a worrying time for many people. For those experiencing domestic abuse, it can be dangerous, traumatic and relentless. Victims of domestic abuse are being faced with a choice – remaining in an unsafe home or facing financial destitution or homelessness.

Domestic abuse isn't always physical. Perpetrators of domestic abuse are using concerns of financial hardship during the cost of living crisis as an extra tool for coercive control.

This can include restricting access to money, work or items they need such as clothing and food.

#### Nature of domestic abuse

- Financial abuse: restrict money given, refusing to put the heating on, blaming victim for spending too much.
- Control: multiple including saying there is not enough money for victim to see their friends, forcing victim to work extra hours, refusing to help with childcare knowing victim can't afford additional childcare costs.
- It is common for survivors to return to their perpetrator several times before leaving for good – the cost of living crisis is likely to make it easier for perpetrators to manipulate women into returning.

#### National Women's Aid stats *Survivor's Survey*, :

- Spoke to women who were enduring domestic abuse currently or have been subjected to domestic abuse in the past year, with as many as 96 per cent revealing the cost of living crisis has harmed their finances.
- More than two thirds (67%) reported having to spend more time at home because they were not able to afford activities outside the home or because they had to work more to make ends meet.

#### Refuge national organisation stats *bog post*:

- 73% of frontline workers surveyed said that the cost of living crisis is increasing barriers to leaving a perpetrator
- 68% of survivors have said that the cost of living crisis was leading them to question whether they made the right decision to leave their perpetrator due to struggles to afford the basics.
- Some frontline workers report that women have returned to perpetrators as they cannot afford to live alone or as a single parent.

Birmingham City Council have developed support services that will do all they can to protect people against higher costs, targeting help at those facing the most complex challenges.

These support services will be working with The Heart of England foundation. Heart of England Community Foundation is recognised as a known and very experienced community funder, focusing on distributing donor funds to communities of need across the West Midlands. On behalf of donors, they manage grant programmes to support the positive impact of community and voluntary groups. The organisation is also very adept in securing match funding for community organisations in order to secure additional social value.

The Heart of England Foundation Contract will have an immediate impact on all ages across the city, relating to the Cost-of-Living Crisis as citizens will require income maximisation.

Citizens who will require income maximisation and advice and guidance in relation to the Cost of Living are:

- Families with children
- People experiencing mental ill health and people who have, physical/learning disabilities that are below the threshold of care..
- Homeless people
- People who are experiencing Domestic Abuse

The strategic aims of the contract during the Cost of Living Crisis:

- **System – Council and NHS** Increased capacity to respond to increased demand relating to COL income maximisation and welfare rights.
- **Citizens – Maximising Income** Positive changes to citizens focused on areas and communities of greatest need across Birmingham during the Cos of Living crisis.
- **Communities - Help to sustain communities** Signposting of citizens to appropriate community- based services and support, including using warm spaces.
- **Wellbeing** - Positive impact on the health and wellbeing of individuals.
- **Targeted Response** – Co-locate at community assets across the city to reach communities in greatest need.

All of the above will have a positive impact on citizens and the wider community.

#### Service user impact

The impact is expected to be positive:

Existing commissioned services providing Information, Advice and Guidance across the city have reported an increased demand in Information, Advice and Guidance services

- The cost-of-living crisis will significantly impact those already living in poverty. Within Birmingham there is a concentration of poverty in key ethnic groups and those impacted by multiple disadvantages, including disability. The funding seeks to reduce the impacts of the crisis on citizens by delivering immediate support which will provide information, advice and guidance to enable citizens to link into support resources, benefit maximisation and money advice.
- Varying the contract would enable Heart of England Community Foundation to set up and manage a grant program which they will broker and manage the activity provided by community-based organisations. These organisations will be able to apply for this funding, enabling advice to be provided to communities of greatest need across Birmingham.

#### ***Employee impact***

The community-based organisations will have a frontline workforce which is predominantly local to Birmingham.

Heart of England Community Foundation to work with a number of local partners to deliver services tackling the Cost Of Living. There will be clear relationship between the role of Community organisations in engaging workless people from vulnerable groups and locations.

Community based organisations within the pathway will also have a track record of providing employment opportunities for people with lived experience. Enabling citizens furthest away from the labour market to access paid work.

#### ***Wider community impact***

The impact on the wider community will be positive:

Community based organisations play an important role in supporting people in crisis. Without the help of these organisations, many people would not have access to food or basic necessities for their children.

Community groups are very aware of the challenges facing local people on low incomes. They can adapt quickly, offering new forms of support where needed. Community based organisations also support each other by sharing resources and advice. Bringing local support providers together will help strengthen relationships and ensure local resources are used in an effective and efficient way.

The Heart of England Foundation will provide additional infrastructure across the adult social care and NNS commissioned pathways. Heart of England Community Foundation will set up and manage a grant programme where they will broker and manage the activity provided by community-based organisations. Small, medium, and larger organisations will be able to apply for this funding.

The funding would be to provide Cost of Living income maximisation related Information Advice and Guidance, enabling advice to be provided to communities of greatest need across Birmingham. Where appropriate, these agencies may refer on into other specialist advice support agencies e.g., Tribunals service.

The benefit of utilising this method is that it:-

1) will bring much needed capacity into Birmingham City Council quickly.

2) would enable small, medium, and large community-based organisations to apply for the funding, including grassroots community organisations already trusted by the communities supported.

There will be signposting of citizens to appropriate community - based services and support. Based on City Observatory Financial Resilience Toolkit and mapping data, providers will be expected to work with a flexible approach at venues across the city to reach targeted communities of greatest need, including those using Warm Spaces.

Providers will report positive changes to citizens focused on areas and communities of greatest need across Birmingham to maximise income during the Cost-of-Living crisis.

Heart of England Community Foundation will be required to produce an evaluation report at the end of the funding period that will form part of the evaluation of the wider impact made in Birmingham relating to the Cost-of-Living Crisis and proposed recommendations for future advice services in the city.

The Heart of England Community Foundation will provide excellent value for money, with an estimated £5.78 of social value per each £1 spent.

The Heart of England Foundation has an action plan, and will be monitored and evaluated to ensure progress is being made.

Protected characteristic: Disability

Service Users / Stakeholders; Employees; Wider Community

Disability details:

Disabled individuals and their households have, on average, lower incomes than their non-disabled counterparts. They often incur additional costs related to the treatment and mitigation of their disability.

Disabled people are less likely to be employed than the wider population. As reported by the Office for National Statistics (ONS), the employment rate for disabled people is 54%, compared to 82% for non-disabled people. Furthermore, disabled people that are employed are typically paid less. The 'disability pay gap'—the gap between median pay for disabled employees and their non-disabled counterparts—was 13.8% in 2021, meaning that disabled people earn almost £2 per hour less on average.

Disabled people and their households also tend to spend more on essential goods and services, such as heating, food and travel. These extra costs associated with disability vary depending on the type of impairment. However, analysis by the disability equality charity Scope estimated that the extra costs faced by disabled people average £583 a month, with one in five disabled people facing extra costs of more than £1,000 a month.

The IFS said that, in 2019/20, 29% of people on disability benefits suffered from relative income poverty, relative to 20% for working-age adults in general. Moreover, the IFS suggests that these figures understate the rate of poverty among disabled people, given that the extra income received through disability benefits—which nominally boosts the income of disabled people—is in practice absorbed by 'extra costs', rather than acting as a material boost to disposable income.

Scope charity have reported their report [Cost of living report \(PDF 29MB\)](#):

- 57% disabled people eligible for the £650 cost of living payment said it would not be enough to cover their increased costs for essentials.

The Heart of England Foundation will provide additional infrastructure across the adult social care and NNS commissioned pathways. Heart of England Community Foundation will set up and manage a grant programme where they will broker and manage the activity provided by community-based organisations. Small, medium, and larger organisations will be able to apply for this funding.

The funding would be to provide Cost of Living income maximisation related Information Advice and Guidance, enabling advice to be provided to communities of greatest need across Birmingham. Where appropriate, these agencies may refer on into other specialist advice support agencies e.g., Tribunals service.

Commissioned services and community based organisations will be aware of intersectionality, providing support where a mixture of discrimination (racism, gender, transphobia, homophobia, etc) is present. They will work with other services, through partnership boards and steering groups; joining pathways to help contest the many forms of discrimination which are preventing vulnerable adults from thriving.

Protected characteristic: Sex

Service Users / Stakeholders; Employees; Wider Community

Gender details:

Services providing support will be non-gender specific and there will be a positive impact as services recognise the wider range of gender identity that is emerging, whilst ensuring that everyone has the same opportunity to access appropriate support.

Issues such as gender realignment or identifying appropriate gender may cause anxiety, distress and have an impact on emotional wellbeing. These services will be able to support people if they are faced with such issues.

The Services are accessible to all genders with a commitment to addressing their

<p>20/02/2023, 07:28</p>	<p>Assessments - Variation to Heart of England Community Foundation...</p> <p>the services are accessible to all genders with a commitment to addressing their personalised support needs and applying a holistic approach to their wellbeing.</p>
<p>Protected characteristics: Gender Reassignment</p> <p>Gender reassignment details:</p>	<p>Service Users / Stakeholders; Employees; Wider Community</p> <p>Gender reassignment is not a barrier to access support. The Services commissioned will ensure all people using services who identify as transgender, non-binary or intersex are treated with respect and dignity throughout their support and will be able to access the same support, and be offered the same opportunities whilst ensuring they have a personalised approach as any other gender.</p>
<p>Protected characteristics: Marriage and Civil Partnership</p> <p>Marriage and civil partnership details:</p>	<p>Service Users/ Stakeholders; Employees; Wider Community</p> <p>Marital Status will not act as a barrier when accessing the services. Both single and couples can access the assessment for support as those who are married or have a civil partnership.</p>
<p>Protected characteristics: Pregnancy and Maternity</p> <p>Pregnancy and maternity details:</p>	<p>Service Users / Stakeholders; Employees; Wider Community</p> <p>More than one in five women develop a mental illness during this time and if untreated these illnesses can have a devastating impact on women and their families. This includes mental illness existing before pregnancy, as well as illnesses that develop for the first time, or are greatly exacerbated in the perinatal period. (<a href="https://www.rcog.org.uk/globalassets/documents/patients/information/maternalmental-healthwomens-voices.pdf">https://www.rcog.org.uk/globalassets/documents/patients/information/maternalmental-healthwomens-voices.pdf</a>)</p> <p>constantly worrying about having enough money to pay bills or buy food can also lead to stress, anxiety and depression. It should also be remembered that stretched finances and the concerns that stem from them are far from limited to only low-income families. This impacts on people's health where stresses can contribute to the build-up of psychosocial problems over time. In turn this puts a Health matters: Prevention - a life course approach - GOV.UK (<a href="http://www.gov.uk">www.gov.uk</a>) resulting in increased stress, high blood pressure and weakened immune systems.</p> <p>The funding would be to provide Cost of Living income maximisation related Information Advice and Guidance, enabling advice to be provided to communities of greatest need across Birmingham. Where appropriate, these agencies may refer on into other specialist advice support agencies e.g., Tribunals service.</p>
<p>Protected characteristics: Race</p> <p>Race details:</p>	<p>Service Users / Stakeholders; Employees; Wider Community</p> <p>Minority ethnic workers are disproportionately paid the lowest wages in the UK, The data the Office for National Statistics (ONS) Labor Force Survey and re-weighted to the ONS Annual Survey of Hours and Earnings reported that 33% of Bangladeshi workers, 29% of Pakistani and 25% of Black workers are paid below the real Living Wage, compared to 20% of White British workers.</p> <p>Further data from the ONS reveals that:</p> <p>4 in 10 (44%) White adults reported finding it difficult to afford their energy bills. This proportion appeared to be highest among Black or Black British adults (69%) and Asian or Asian British adults (59%).</p> <p>A quarter (28%) of White adults reported finding it difficult to afford their rent or mortgage payments. This proportion also appeared highest among Black or Black British adults (52%)</p> <p>1 in 25 (4%) White adults reported being behind on their energy bills. This proportion appeared highest among Black or Black British adults (21%).</p> <p>1 in 50 (2%) White adults reported being behind on their rent or mortgage payments. This proportion appeared highest among Black or Black British (9%), Mixed or Multiple ethnic group (9%) and Asian or Asian British (8%) adults.</p> <p>The inclusive strategy of NNS and commissioned support providers ensures that all funded assets are designed to be inclusive and welcoming to all people regardless of ethnicity, and other protected characteristics (Ethnic Minority Groups Supported by NNS and P&amp;C, BVSC April 2021).</p>

Protected characteristics: Religion or Beliefs

Service Users / Stakeholders; Employees; Wider Community

Religion or beliefs details:

Religion or beliefs will not be seen as a barrier when accessing these services. As for race a key feature of specifications will be for providers to develop robust links with the Neighbourhood Network Service.

Faith-based organisations are key partners in the NNS. NNS has raised awareness of their contribution. They bring organisations representing different faiths and beliefs into local partnership arrangements. NNS capacity-building, equality and diversity training ensure; partnerships and organisations work in a way, which is inclusive and respectful of different faiths and beliefs, and that local activities are inclusive of the needs of faith-based communities.

Protected characteristics: Sexual Orientation

Service Users / Stakeholders; Employees; Wider Community

Sexual orientation details:

Sexual orientation will not be a barrier when accessing the services. With the strong link required to community assets by these services. local groups for LGBTQ+ citizens can be identified and accessed. In addition, providers will be expected to deliver equality and diversity training; ensuring that local assets and support will be accessible to LGBTQ+ citizens and inclusive of their needs

Socio-economic impacts

Varying the Heart of England Contract will have a range of positive socio-economic impacts including:

Social value will give an estimated £5 for every £1 spent.

Citizens will access support to better manage their finances and access all appropriate benefits reducing the risk of falling into poverty.

- Carefully selected delivery partners with deep understanding of their communities, who are known and trusted.
- Many delivery staff will have lived experience.
- Services will be tailored to people's needs

Heart of England Community Foundation will be required to produce an evaluation report at the end of the funding period that will form part of the evaluation of the wider impact made in Birmingham relating to the Cost-of-Living Crisis and proposed recommendations for future advice services in the city

Support will be provided for citizens to understand the impact of the cost of living on their livelihood and the wider community to understand more about their vulnerabilities. This will enhance community safety for both the individual and wider community.

Please indicate any actions arising from completing this screening exercise.

Not as a result of this screening. Heart of England will monitor the activity of the providers and the Adult Social Care, Prevention and Communities Team contract manager will monitor the reporting of Heart of England Community Foundation and quarterly reports will be shared with the Cost-of-Living Strategic Group.

Heart of England Community Foundation will be required to produce an evaluation report at the end of the funding period that will form part of the evaluation of the wider impact made in Birmingham relating to the Cost-of-Living Crisis and proposed recommendations for future advice services in the city.

Please indicate whether a full impact assessment is recommended	NO
What data has been collected to facilitate the assessment of this policy/proposal?	Consultation Results, interviews, Meetings with stakeholders and providers, performance data, contractual data, Census data, health data, POPPI and PANSI data and market intelligence from existing providers and service users
Consultation analysis	
Adverse impact on any people with protected characteristics.	
Could the policy/proposal be modified to reduce or eliminate any adverse impact?	
How will the effect(s) of this policy/proposal on equality be monitored?	Contractual and monitoring data including; number of clients, hours utilized, referral details, profile data and outcome data.
What data is required in the future?	Contractual and monitoring data including; number of clients, hours utilized, referral details, profile data and outcome data.
Are there any adverse impacts on any particular group(s)	No
If yes, please explain your reasons for going ahead.	NO
Initial equality impact assessment of your proposal	Not as a result of this screening. As mentioned in the above sections. Heart of England will monitor the activity of the providers and the Adult Social Care, Prevention and Communities Team contract manager will monitor the reporting of Heart of England Community Foundation and quarterly reports will be shared with the Cost-of-Living Strategic Group.
Consulted People or Groups	
Informed People or Groups	
Summary and evidence of findings from your EIA	Heart of England will monitor the activity of the providers and the Adult Social Care, Prevention and Communities Team contract manager will monitor the reporting of Heart of England Community Foundation and quarterly reports will be shared with the Cost-of-Living Strategic Group.
QUALITY CONTORL SECTION	
Submit to the Quality Control Officer for reviewing?	No
Quality Control Officer comments	The protected characteristics in this assessment will benefit from this NNS contract variation to run an IAG grants programme supporting communities of interest, experience and place.
Decision by Quality Control Officer	Proceed for final approval
Submit draft to Accountable Officer?	Yes
Decision by Accountable Officer	Approve
Date approved / rejected by the Accountable Officer	20/02/2023
Reasons for approval or rejection	The impact of extending the HOE contract will increase the capacity for income maximisation and wider welfare support to vulnerable households across the City. The impact will be monitored as part of the standard contract monitoring arrangements as well as an indepenent evaluation.
Please print and save a PDF copy for your records	Yes

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