

Associated guidance for this document can be found [here](#). Each section has a link to the relevant section within the guidance document.

1 Details of the activity (i.e. the policy, strategy, service, project or function)

1.1 Directorate	Health, Housing & Communities
1.2 Service	Public Health

1.3 Title of the activity (i.e. the policy, strategy, service, project or function):
Financial Wellbeing Strategy

1.4 Brief description of the activity:
<p>The Financial Wellbeing Strategy summarises the ways in which the cost of living crisis may impact on the health and wellbeing of Sunderland communities. It also identifies actions to mitigate these impacts in the short, medium and long-term to support improving health and wellbeing, increasing financial resilience and reducing poverty.</p> <p>The priorities in the Financial Wellbeing Strategy are aligned with those in the Healthy City Plan:</p> <ol style="list-style-type: none"> 1. Give every child the best start in life 2. Enable all children, young people and families to maximise their capabilities and have control over their lives - with a focus on learning and skills, digital inclusion and early help / safeguarding (children and adults) 3. Create fair employment and good work for all - with a focus on employee wellbeing and creating a thriving and sustainable economy 4. Ensure healthy standard of living for all – with a focus on financial inclusion 5. Create and develop healthy and sustainable places and communities - with a focus on ensuring good standard of housing and preventing homelessness 6. Strengthen the role and impact of ill-health prevention throughout the life course – acknowledging the Covid19 pandemic and now the cost-of-living crisis is exacerbating existing health inequalities. Tackling the underlying causes of poverty will create healthier and more resilient communities. <p>Under these priorities the strategy is structured to describe:</p> <p>Why this is important to financial wellbeing - providing context and local data to describe the current situation locally</p> <p>What is working well - detailing the projects already in place to mitigate the impacts of deprivation and support people who are likely to be most affected by the financial crisis</p> <p>What is being prioritised next - acknowledging gaps in support and the plans in place to tackle this</p>

1.5 If the activity involves working with other directorates, partners or joint commissioning please state who is involved:
<p>Cross-council: Adults Social Care; TfC; Housing & Homelessness; Area Arrangements; Financial Wellbeing and Information Service; and Public Health</p> <p>External partners: NHS Trust; Police; Fire Service; Gentoo; Sunderland College; University of Sunderland; DWP; Foundation of Light; a range of VCS organisations</p>

1.6 Will all or part of the activity be delivered through a provider external to the Council?
If Yes, please refer to the Corporate Procurement Processes
No

1.7 If Yes, please explain what element(s) of the activity will be delivered through an external provider:

Some of the activities described will be delivered by external partners, but they are not as a direct result of the Financial Wellbeing Strategy and have separate commissioning arrangements

1.8 Which areas of the city will be impacted?

Whole City	<input checked="" type="checkbox"/>
Coalfield	<input type="checkbox"/>
East	<input type="checkbox"/>
North	<input type="checkbox"/>
Washington	<input type="checkbox"/>
West	<input type="checkbox"/>
Internal Council Activity – Impact on employees	<input checked="" type="checkbox"/>

1.9 Is the activity targeted at protected characteristics or any other key groups?

All of the below	<input type="checkbox"/>
Age (e.g. older people, younger people/children, a specific age group)	<input checked="" type="checkbox"/>
Disability (e.g. mobility, long term health conditions, sensory impairment or loss, learning disability, neurological diversity or mental health)	<input checked="" type="checkbox"/>
Marriage and civil partnership	<input type="checkbox"/>
Pregnancy and maternity (including breastfeeding)	<input type="checkbox"/>
Race	<input type="checkbox"/>
Religion or belief (including no belief)	<input type="checkbox"/>
Sex	<input type="checkbox"/>
Gender reassignment	<input type="checkbox"/>
Sexual orientation	<input type="checkbox"/>
Human Rights	<input type="checkbox"/>
Care Experienced People	<input type="checkbox"/>
Other vulnerable groups and people with complex needs (e.g. veterans, children and young people who are cared for or care experienced, carers, domestic abuse victims and survivors, ex-offenders etc.)	<input checked="" type="checkbox"/>
People vulnerable to socio-economic deprivation (e.g. unemployed, low income, living in deprived areas, poor/no accommodation, low skills, low literacy etc.)	<input checked="" type="checkbox"/>

Completed by:

Version	Status	Author	Comments	Date Issued
V2	Draft	Jayne Hopkins/ Nicola Appleby		20/03/2023

2 Data and Intelligence

[Guidance for this section](#)

2.1 What data and intelligence has informed the activity?

The driver for the Financial Wellbeing Strategy is the impact the cost of living crisis is likely to have on the health and wellbeing of Sunderland residents and communities. Sunderland's Joint Strategic Needs Assessment is the main source of data for the strategy, although other data sources have been used. The city's Healthy City Plan is also a key document informing this strategy. Throughout the report, data is used to support the importance of each of the six priority areas of the Strategy.

The Strategy details the excellent work that services are already delivering in communities and identifies where there are known gaps and the plans that are already in place to deliver services to people affected by the cost of living crisis and improvement outcomes.

The strategy has a number of key and enabling themes that will allow us to understand and prioritise how we support our residents in the short, medium, and long term whilst striving to ensure fair access to services dependent on need. One of those key themes is "Lived Experience" which means engaging with the residents of Sunderland to: discover and understand their key issues; deliver actions to support residents in crisis; develop solutions that improve financial resilience and address these together. A Communication & Engagement Plan has been developed to enable us to deliver on this key theme. The Plan acknowledges the diversity of Sunderland's residents and ensures that we will engage with representative sections of Sunderland's communities. The Cost of Living Crisis Team is in the process of gathering intelligence from residents about their personal experiences, how the costs of living crisis is impacting them and what they would find most helpful in terms of support. The majority of intelligence at present is coming from users of Warm Spaces which are proving to be invaluable sources of support and information for residents. There are plans to reach out to wider community groups and there is a specific section in the action plan focussing on Lived Experience and Data.

2.2 Summary of data / intelligence / consultation outcomes to inform understanding of differences in:

- the way people use, access or experience your activity;
- how the activity may impact; and/or
- outcomes for different groups?

The JSNA is a comprehensive document which sets out the levels of deprivation in the city and this, together with the Healthy City Plan, helps to focus on areas of need.

The outcomes of the feedback from residents will be used to further inform the Financial Wellbeing Strategy, including how this will impact on different groups.

3 Equality and Human Rights

[Guidance for this section](#)

3.1 Eliminate discrimination, harassment and victimisation
What impact will the activity have?
Not Applicable
Explain how/why:

3.2 Advance equality of opportunity between people who share a protected characteristic and those who do not
What impact will the activity have?
Positive
Explain how/why:
<p>The Equality Act explains that this aim involves having due regard to the need to:</p> <ul style="list-style-type: none"> - Remove or minimise disadvantages suffered by people due to their protected characteristics. - Take steps to meet the needs of people with certain protected characteristics where these are different from the needs of other people. - Encourage people with certain protected characteristics to participate in public life, or in other activities where their participation is disproportionately low <p>We know that some older people and those with disabilities are particularly affected by the cost of living crisis. Through advice and support already available, and other activities planned through next steps, the disadvantages suffered by older and disabled people should be minimised or even removed, and should support their participation in public life. We know that the Warm Spaces are providing a vital sense of community for many older people, and therefore reducing social isolation for this group.</p>

3.3 Foster good relations between people who share a protected characteristic and those who do not
What impact will the activity have?
Not Applicable
Explain how/why:

3.4 Age (older ages, children and young people, middle ages, an age range or a specific age)
What impact will the activity have?
Positive
Explain how/why:
<p>In addition to the detail in 3.2, the consultation exercise with residents has, to date, been with mainly older people and those with disabilities and so their views are being fed into the Strategy.</p> <p>The Strategy also highlights current positive activity that is in place to support older people; children and families, and the working age population.</p>

3.5 Disability (mobility, long-term health conditions, sensory, learning disability, neurological diversity or mental health)
What impact will the activity have?
Positive
Explain how/why:
In addition to the detail in 3.2, the consultation exercise with residents has, to date, been with mainly older people and those with disabilities and so their views are being fed into the Strategy. The Strategy also highlights current positive activity that is in place to support disabled people, for example recognising the council can provide Disabled Facilities Grants, aligning this with other additional short term support via the Government's Household Support Fund.

3.6 Gender reassignment (the process of transitioning from one sex to another)
What impact will the activity have?
Not Applicable
Explain how/why:

3.7 Marriage and Civil Partnership
What impact will the activity have?
Not Applicable
Explain how/why:

3.8 Pregnancy and maternity (including breastfeeding)
What impact will the activity have?
Not Applicable
Explain how/why:

3.9 Race (colour, ethnicity, country of origin, culture, etc.)
What impact will the activity have?
Not Applicable
Explain how/why:

3.10 Religion / Belief (including no belief)
What impact will the activity have?
Not Applicable
Explain how/why:

3.11 Sex (male or female)
What impact will the activity have?
Not Applicable
Explain how/why:

3.12 Sexual orientation
What impact will the activity have?
Not Applicable
Explain how/why:

3.13 Will the activity impact on an individual's Human Rights as enshrined in UK law?
What impact will the activity have?
Not Applicable
Explain how/why:

3.14 Other vulnerable groups and people with complex needs (e.g. veterans, children and young people cared for and care experienced, carers, domestic abuse victims and survivors, ex-offenders, homeless or multiple complexities/characteristics)
What impact will the activity have?
Positive
Explain how/why:
The Strategy acknowledges the invaluable work of the voluntary and community sector, who support people in the community with complex needs, such as veterans, etc. Their strong links with statutory agencies ensures that voice of people with complex needs is heard and their needs are highlighted.

4 Reducing socio-economic and digital inequalities

[Guidance for this section](#)

Will the activity:

4.1 Impact on residents' financial circumstances?	Positive
4.2 Impact on housing, including type, range, affordability, quality and/or condition?	Positive
4.3 Impact on digital inclusion or access?	Positive
4.4 Impact on education, skills and lifelong learning?	Positive
4.5 Impact on employment, including quality and access?	Positive

4.6 Outline the impact your activity will have, including how you propose to mitigate any negative impacts and maximise positive outcomes
<p>The overall aim of the Financial Wellbeing Strategy is to highlight the already good work happening in communities to support residents to live well and manage difficult situations. It sets out what the city is council and partners are doing to improve outcomes and identifies additional actions need to address unmet need.</p> <p>4.1 - Priority 1 in the strategy is "Give every child the best start in life". There is a focus in this priority on child poverty, highlighting the need to raise income levels of families to lift children out of poverty and its long term impacts.</p> <p>Furthermore, Priority 4 in the strategy is "Ensure healthy standard of living for all, with a focus on financial inclusion", describing the work already happening to signpost residents to financial advice so they can maximise their income and providing financial support to those that are eligible.</p> <p>The action plan includes a section on financial resilience.</p>

4.2 - Housing and Homelessness is a key theme identified in the strategy. In addition, Priority 5 in the strategy is "Create and develop healthy and sustainable places and communities - with a focus on ensuring good standard of housing and preventing homelessness." The action plan includes a section on housing and homelessness.

4.3 - Priority 2 in the strategy is "Enable all children, young people and families to maximise their capabilities and have control over their lives, with a focus on ... Digital inclusion." The strategy also recognises that older and disabled people are likely to have low or no digital skills. Digital inclusion is also identified as a key theme in the strategy. The action plan includes sections on Early Help for Adults and Children and Families.

4.4 - Priority 2 in the strategy is "Enable all children, young people and families to maximise their capabilities and have control over their lives, with a focus on ... Learning and skills." Learning and skills is also identified as a key theme in the strategy and a section on this theme is included in the action plan.

4.5 - Priority 3 in the strategy is "Create fair employment and good work for all, with a focus on:

- Employee wellbeing
- Creating a thriving and sustainable economy".

There is a section in the action plan on employment.

4.7 Outline how you will measure the anticipated impact(s)

New actions arising from the Financial Wellbeing Strategy will be monitored by the Cost of Living Steering Group. It is important to note that much of the activity detailed in the Strategy is existing activity and will be monitored through existing service performance frameworks.

5 Improving population health and reducing health inequalities

Guidance for this section

Will the activity:

5.1 Help promote healthy living?	Positive
5.2 Help promote safe and inclusive environments?	Not Applicable
5.3 Impact on children, young people and families?	Positive
5.4 Impact on natural and built surroundings?	Not Applicable
5.5 Impact on accessibility and active travel encouraging active behaviours?	Uncertain
5.6 Impact on living independently?	Not Applicable

5.7 Outline the impact your activity will have, including how you propose to mitigate any negative impacts and maximise positive outcomes

5.1 - The overall aim of the Financial Wellbeing Strategy is to recognise and better understand the impact on individuals' and communities' health and wellbeing as a result of the cost of living crisis. Health and Wellbeing is identified as a key theme in the strategy. Priority 4 is to "Ensure healthy standard of living for all – with a focus on financial inclusion."

5.3 - Priority 1 "Give every child the best start in life" and Priority 2 "Enable all children, young people and families to maximise their capabilities and have control over their lives" have a specific focus on children, young people and families. However all priorities will have an impact on poverty and families' health and wellbeing.

5.5 - A gap in the financial Wellbeing Strategy is transport and travel, the availability and affordability of transport. This will be a section developed in the draft strategy, prior to publication.

There are individual sections in the action plan focusing on health and wellbeing, digital inclusion and transport.

5.8 Outline how you will measure the anticipated impact(s)

New actions arising from the Financial Wellbeing Strategy will be monitored by the Cost of Living Steering Group. It is important to note that much of the activity detailed in the Strategy is existing activity and will be monitored through existing service performance frameworks.

6 Carbon reduction and sustainability

[Guidance for this section](#)

Will the activity:

6.1 Impact on carbon reduction or the use of renewable energy?	Not Applicable
6.2 Impact on the effects of climate change adaptation?	Not Applicable
6.3 Impact on reducing, re-using and recycling resources?	Not Applicable
6.4 Impact on construction?	Not Applicable

6.5 Outline the impact your activity will have, including how you propose to mitigate any negative impacts and maximise positive outcomes

Whilst the Financial Wellbeing Strategy does not have a specific focus on Carbon Reduction and Sustainability, it acknowledges the council's efforts to move to more energy efficiency measures, affordable, green energy, developing healthy and sustainable local food systems and encouraging active, low-carbon travel and public transport.

6.6 Outline how you will measure the anticipated impact(s)

7 Community wealth building

[Guidance for this section](#)

Will the activity:

7.1 Impact on community wealth and social value?	Positive
7.2 Impact on social inclusion, integration, and fostering good relations?	Positive
7.3 Impact on crime reduction, anti-social behaviour and community safety?	Uncertain
7.4 Impact on access to services?	Positive

7.5 Outline the impact your activity will have, including how you propose to mitigate any negative impacts and maximise positive outcomes

The strategy acknowledges many of the features of community wealth building, including: paying the real living wage; healthy workplaces; capacity of the voluntary and community sector; access to employment; access to and quality of services. There are sections in the action plan which focus on Building VCS Capacity and Libraries and the role they can play in supporting people.

7.6 Outline how you will measure the anticipated impact(s)

New actions arising from the Financial Wellbeing Strategy will be monitored by the Cost of Living Steering Group. It is important to note that much of the activity detailed in the Strategy is existing activity and will be monitored through existing service performance frameworks.

8 Key Actions

Any key actions identified throughout the IIA should be recorded here. This will be the action plan linked to your activity and should be implemented to ensure all inequalities or negative impacts are mitigated.

Key Actions	Timescale	Responsible Officer	Review Date
Ensure that residents' views are taken into account and used within the strategy to reflect the support people would find useful.	TBD	Jayne Hopkins, Cost of Living Crisis Project Manager	
Develop Transport section in the draft Strategy	10.3.23	Jayne Hopkins, Cost of Living Crisis Project Manager	31/03/2023

Responsible officer sign off:	
Name	
Job Title	
Responsible officer for reviewing actions:	
Name	
Job Title	

Once the Integrated Impact Assessment is complete, please send to IIA@sunderland.gov.uk.

