

Building a Fairer City

The London Recovery Board



Who we are; what we do

The London Recovery Board brings together leaders from across the capital, working together to agree a set of actions that will help our citizens recover from the impacts of the worst global pandemic in a century.

Long-standing, socially embedded inequalities made many people's experience of COVID-19, and life afterwards, significantly worse. This has strengthened our resolve to make lives better for those who now face even greater challenges to getting fairer opportunities, whether in jobs and education, homes or healthcare, and in accessing public services.

The board is chaired jointly by the Mayor of London, Sadiq Khan, and the Chair of London Councils, Councillor Georgia Gould. Our members are drawn from London's government, businesses and public bodies, education, the NHS, trade unions and the police.

All of us are committed to putting in place changes and actions that will secure lasting recovery from the impacts of COVID-19, with targeted support to those most disproportionately affected by the pandemic.

About this report

The research, consultations and data gathered for this report was overseen by a sub-group of the London Recovery Board, led by Kim Wright, Chief Executive for the London Borough of Lewisham.

You can see Recovery Board members, sub-group delegates and other contributors listed in the Appendix.

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Foreword

**By London Recovery Board
co-chairs Sadiq Khan and
Georgia Gould**

**The pandemic shook us all,
turning our lives upside down.
Many of us lost loved family
members, friends or workplace
colleagues. People experienced –
and many continue to live with
– some of the impacts of covid,
including mental and physical
ill-health issues, social isolation,
financial loss, unemployment
or disrupted education.**

Those who were hit the hardest were Londoners already familiar with hardship and unequal living standards. Those who could least afford to lose were those who lost the most. Black, Asian and other ethnic minority Londoners, deaf and disabled Londoners, LGBTQ+ Londoners, older Londoners and women all face inequalities that worsened during the pandemic. For these communities, it is not only a story of two years of disproportionate struggle, but also an intergenerational history of perpetuated injustice. Covid laid bare and exacerbated those inequalities.

As we continue to emerge from the pandemic, we must ensure we build fairer city for all, through policies and actions that combat inequality, discrimination and racism.

Last June, the London Recovery Board assigned a sub-group of its members to co-produce, in partnership with representative bodies of communities, a candid and realistic vision for addressing structural inequalities within London. Together they have forged a plan that hones-in on four key priorities where change is needed most: living standards; equality in the labour market; equity in public services; and civil society strength.

Within these four priorities are 14 key actions, and our mission now is to promote these across London and ask every organisation, whether from the private, public or not-for-profit sector, what they can do to take those actions off the page and turn them into tangible reality.

We appreciate this is a big ask. It is rightly not the role of the London Recovery Board to seek to compel organisations to adopt actions as policies. What we are asking for is a coalition of the willing - a body of partner organisations inspired and united by the common cause of challenging structural inequality.

Many of the actions we are setting out are far from easy fixes. The entrenched, long-standing perceptions and practices that underpin inequalities and injustices need long-term work to be eradicated. For decades communities have


lobbied and campaigned tirelessly and tenaciously for change. But set against persistent, structural inequalities, progress remains too slow.

Through this plan we have focussed on solutions and actions that lie within our organisations not outside. We also have to accept that long-term dysfunctions demand sustained commitment to achieve permanent, lasting change. And the actions we put in place have to run through the core of our organisations from the board room to the front line. It does not matter if organisations are large or small, or from public, private, voluntary or charity sectors – we all have work to do.

The London Recovery Board is aware that we all work within a fluid policy environment, and that we need to stay responsive to other changes and events that influence how we all live and work. We must salute and celebrate our best successes, while remaining open and honest about where we are falling behind.

This plan is about London's growth and development. Our city is strong, and abundant in its diversity of skills, talent and energy, and together we have the potential to create change that is striking, positive and enduring.

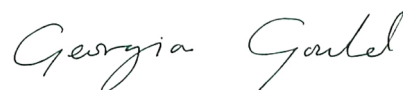
We thank everyone involved in producing this plan of action and all of you ready and willing to take this forward in your respective organisations. This work is a fine example of dedication and collaboration across our city. Now is the time for all of us to commit to its vision: to build a better, fairer London for everyone.



Sadiq Khan

Mayor of London

Co-chair of the London Recovery Board



Cllr Georgia Gould

Leader of Camden Council

Co-chair of the London Recovery Board

Summary

Our city: An action plan for fairer futures

We want to build a better city for every Londoner – to make where we live and work a safer, fairer, greener and more prosperous place for us all.

This plan aims to reduce the inequalities that drove the disproportionate impact of the pandemic, or were created by it.

In June 2021, a sub-group of the London Recovery Board was formed to focus on the structural inequalities that caused certain communities to experience disproportionate impacts of the COVID-19 pandemic, and new inequalities that have arisen because of the crisis. The sub-group's remit was informed by a number of sources of evidence from the first year of the pandemic – not least Prof. Kevin Fenton's review of the impact of COVID-19 on Black, Asian and minoritised communities for Public Health England¹.

The sub-group's members worked closely with established, equity-led organisations representing the communities who, compared with other Londoners, experienced higher mortality, greater rates of infection, more job losses, sharper falls in income, poorer treatment by public services and increased social isolation.

Together a series of 'vision statements' were produced, an account of the inequalities communities experience, and which had caused the pandemic to disproportionately impact their lives. The statements captured each community's view of what changes in approach and practice organisations could make to lessen the inequalities they face daily. This work helps ensure the plan reflects people's experiences, and forms the foundation of the action plan.

Using these vision statements, the sub-group, collaborating partners and communities agreed a programme of work that would focus on aspects of life in London with the strongest link between COVID-19 impacts and inequality. The actions chosen had to be achievable through the London Recovery Board members, not significantly duplicate any existing programme of work and have a 'multiplier effect', meaning they have the potential to tackle several underlying socioeconomic issues.

There are 14 actions and these fall under one of four priority areas:

- **Labour market inequality**
- **Financial hardship and living standards**
- **Equity in public services**
- **Civil society strength**



This plan aims to reduce the inequalities that drove the disproportionate impact of the pandemic, or were created by it.

The resulting actions are ones that London Recovery Board members can take on as employers, service providers and influencers. We welcome other London organisations to join us, using the plan and actions as a routemap to their own progress against entrenched inequality and injustice.

This action plan brings London's recovery partners together around a common vision for a future where...

- **Everyone has a fair chance at getting a job, promotion or training, with less pay disparity and fewer barriers to work and where everyone feels the workplace is a safe place to be.**

- **Londoners have better financial resilience, with more organisations paying the London Living Wage as minimum; policies and services better considering people with low or insecure incomes; and, more safety nets for tough times.**

- **Public services tackle structural discrimination head on to eradicate all forms of inherent bias. Communities are involved in service design, having a say in how services are run and organisations look like the communities that they serve.**

- **Civic society plays a central role, with thriving community and neighbourhood networks. Funding for civil society makes long-term continuity easier and rewards expertise in working with, and reaching out to, communities.**

Summary of Actions

Labour Market Inequality

ACTION 1

Ensure our workforces reflect London, at all levels

This means being more transparent with our employee data, including information on disability, gender and race pay gaps. And not only reporting on these, but also openly setting objectives for progress with practical steps like skills provision for under-represented groups.

ACTION 2

Actively promote employment rights to ensure equity and fairness at work

Many people need help to understand their legal rights in the workplace, and how and when to use them or get advice. We need to identify senior people willing to be employment rights champions, and prioritise training for higher managers and board members so that fairness and dignity at work are core values shared and understood throughout an organisation.

ACTION 3

Increase opportunities for London's diverse businesses, voluntary and community sector organisations

Many small local London companies, especially those run by Black, Asian and minoritised people, disabled people, and women, miss out on tenders for public or voluntary contracts. Yet their specific experience and expertise brings a wider social value to the product or service

they can supply. We need to take steps to ensure that more supply chain spend goes to local, micro or small diverse, minority-owned businesses.

Financial Hardship and Living Standards

ACTION 4

Make London a Living Wage City

Wealth inequality, especially among the most disadvantaged Londoners is now pernicious. It is imperative that as employers we step up our commitment to pay the London Living Wage to every staff member, whether they are on permanent or temporary contracts. We should also encourage our partner businesses, including supply chains, to do the same.

ACTION 5

Implement the spirit of the socio-economic duty of Section One of the Equality Act

UK Government has yet to enact this duty, one that should help tackle the inequality and social exclusion that stems from low income. While the duty remains absent, we believe it is right to adopt it 'in spirit', and act accordingly.

ACTION 6**Support the financial wellbeing of staff**

Anxiety about meeting bills or falling into debt contributes to poor morale, sickness and productivity rates, so it makes sense to ensure financial wellbeing is included in any employer's overall wellbeing provision. We are encouraging our organisations to make financial wellbeing part of staff benefits.

ACTION 7**Support Londoners to know and access their rights and entitlements**

Those most at risk from missing out on benefits information are disabled Londoners, migrants, refugees and asylum seekers, young people, and people who speak English as a second language. We need to work more closely with advice and debt organisations and charities to improve how we highlight financial and welfare advice available to these groups and other low-income Londoners.

Equity in Public Services

ACTION 8**Put London's communities at the heart of service provision**

We need a cultural step change in how we co-produce services to our communities, including increased working with civil and voluntary bodies with excellent local networks. Co-production is especially crucial

in tackling structural racism in public health. Properly consulted and, where, needed, financially supported, co-production is the future route to culturally competent, accessible, unbiased and inclusive public services.

ACTION 9**Improve communities' levels of trust and confidence in public service providers**

We are asking all public bodies in London to gather – and publish – data about the trust and confidence people have in them. This information should transparently show any differences in the views between communities and include the whole potential customer base, not just current service users. Where gaps in trust and confidence are identified, we need to set targets for improvement.

ACTION 10**Prioritise work to address structural racism**

We are asking organisations to renew, publicly and unequivocally, their commitment to challenging and defeating the structural racism embedded in UK society. London is one of the world's most diverse cities – 43% of our residents are from Black, Asian or minoritised communities, yet structural racism and discrimination continues to be an endemic problem within our organisations. During COVID-19 these communities experienced disproportionate rates of mortality,

illness and financial hardship – acute, visible manifestations of an unfair society.

ACTION 11

Address the impact of eligibility criteria on accessing public services

We need to listen more closely to communities' anxieties about data collection, including real or perceived concerns about knock-on impacts to other services. While many of these checks are legally necessary, such fearfulness can cause people to decline vital services, contributing to unequal mental and physical health outcomes and educational exclusions. This is a particular issue for migrant Londoners: anxieties about eligibility and the consequences of information sharing between other organisations creates barriers to services, compounding existing inequalities.

ACTION 12

Make digital services accessible and provide alternatives for people without digital access

Many Londoners find digital services inaccessible or hard to access, with older, and Deaf or disabled people disproportionately affected. Frustration with using online services can isolate people from essential services. We recognise that we need to more comprehensively test our online services with all potential service users, while developing better compatibility with accessibility software, or continuing to offer quality alternatives to digital access.

Civil Society Strength

ACTION 13

Increase the proportion of funding for equalities-led, equity groups and civil society work that supports Londoners facing discrimination

Organisations led by or representing Londoners facing discrimination and inequality have historically experienced underfunding, and the COVID-19 pandemic has made this situation worse. We are therefore asking that public bodies responsible for allocating or awarding funding set themselves targets to ensure a fixed proportion of that money goes to equalities-led organisations working for communities facing institutionalised discrimination and disadvantage.

ACTION 14

Support strong relationships between equalities-led civil society, funders, public bodies and private companies

The COVID-19 pandemic has taught us all that a strong civil society – comprising community groups, faith organisations, and informal collaborations among neighbourhoods – plays a remarkable and essential role in resilience. We need to build on this good work, listening and engaging more closely with civil society organisations, especially when they speak for communities facing systematic bias.

The disproportionate impact of the Pandemic in numbers

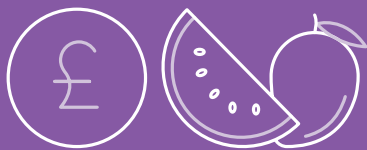
Disabled people

6 in 10



people who died from COVID-19 were disabled. Disabled people's increased risk of COVID-19 related mortality links to them being more likely to have poorer living conditions².

35%



With disabled households having entered lockdown with lower levels of financial reserves, 35% of disabled people say their finances have become worse during the pandemic. Disabled Londoners have experienced food poverty and struggled to meet bills as a result of the pandemic³.

37%



During the pandemic, 1 in 6 (17% of the working population) were facing redundancy, but the rate was 1 in 4 (27%) for disabled people, rising to 37% for those people whose disability has a substantial impact on their activities⁴.

Ethnicity

1.9 times
at risk of death

The risk of COVID-19 related mortality compared with White men and women was 1.9 times greater for Black men and women, 1.8 times greater for Bangladeshi and Pakistani men, 1.6 times greater for Bangladeshi and Pakistani women, 1.3 times greater for Indian men, and 1.3 times greater for men in the 'Other' ethnic minority group⁵.



Civil society is essential to the fabric of London, including in helping address many of the underlying causes that either led to the disproportionate impact of the pandemic or were exacerbated by the pandemic. While Black and minoritised-led organisations played a critical role providing vital services during lockdown they experienced increased risk of closure⁶.

9 in 10



Black, Asian and minority ethnic-led micro and small organisations were at risk of closure at the beginning of the lockdown⁷.

Migration status



Although COVID-19 treatment has been exempted from hospital charging, some asylum seekers and undocumented migrants have been reported to be avoiding hospitals, because they worry that they will be charged if their symptoms are not a consequence of COVID-19. They were also reported to have concerns about their NHS data being shared with the Home Office, leading to increased risk of detention and deportation⁸.

Women and girls

47%



Women experienced disproportionate economic, social and psychological impacts as a result of the coronavirus pandemic. Mothers were 47% more likely than fathers to have lost their jobs or resigned from their jobs, and 14% more likely to have been furloughed⁹.



Many pregnant women experienced discrimination in the workplace during the pandemic, such as being forced to take unpaid leave, forced to start maternity leave early, or redundancy¹⁰.

LGBTQ+

79%



Almost four in five (79%) LGBTQ+ people said that their mental health had been negatively impacted by the coronavirus lockdown, and many young LGBTQ+ people reported feeling unsafe during lock-down in their homes¹¹.

Older



During the pandemic's period of most severe social and economic restrictions employees over the age of 60, Londoners and people with low qualifications were more likely to be furloughed and then made redundant than their counterparts, compounding this impact on older Londoners¹².

32%



of those who had never or not recently used the internet were aged between 50 and 69 (over 1 million individuals)¹³.

Introduction

This plan aims to reduce the inequalities that drove the disproportionate impact of the pandemic, or were created by it.

To help shape those actions, and focus on what matters most to those who face the greatest socioeconomic inequalities and barriers, the London Recovery Board asked equality-led, representative organisations to gather evidence and experiences from the most affected communities¹⁴.

With these representative groups we developed five 'vision statements', one for each of the communities who face the greatest socioeconomic inequalities and who have protected characteristics under the Equality Act 2010¹⁵. These five communities are:

- **Black, Asian and minoritised Londoners**
- **Deaf and disabled Londoners**
- **LGBTQ+ Londoners**
- **Older Londoners**
- **Women in London**

Within these communities there is enormous diversity and people are members of multiple communities. This also means that people experience discrimination and inequality in interconnected and intersectional ways. These statements capture people's experiences and also reflect what success in tackling structural inequalities might look like for them. Their statements have helped shape this action plan and drive a wider single vision for this work.

THE FOUR PRIORITY AREAS

Together, the London Recovery Board and the equality-led organisations agreed there were four key priority areas for tackling inequality within London:

Labour Market Inequality

The pandemic highlighted labour market inequalities, notably how those in insecure or low-paid employment experienced disproportionate risk not only to their employment tenure and income, but also in exposure to the virus.

Those in insecure or low-paid employment are also more likely to be treated unfairly or illegally, and to be exploited in the workplace. People with insecure contracts will often have fewer employment rights. It is not uncommon for people to feel nervous or frightened about speaking out about unfair treatment. They fear losing work, or being treated even more unfairly. Many people do not have access to reliable information about their rights in law, or advocacy support in reporting unfair pay, working conditions, or discrimination.

While there are already statutory protections for workers, often backed by industry standards, we feel there is more action needed to give greater numbers of people fairer access to jobs, to combat recruitment and promotion bias, and to ensure employees are properly and holistically protected in the workplace.



RESPECT MY
EXISTENCE
OR
EXPECT THE
RESISTANCE

FEMALES
ARE STRONG
AS HELL

GRL
PWR

Financial Hardship and Living Standards

Structural inequality can lead to income inequalities which then drives a whole host of wider inequalities. Those who experience the greatest income inequality are more likely to have poorer outcomes in education, housing, access to green spaces, health and life expectancy. Low-income households also have a disproportionate over-representation of people with one or more protected characteristics.

London has above-average levels of deprivation for the UK. Groups at highest risk of living in deprived areas include young people, disabled people, and Black, Asian and minoritised Londoners¹⁶. As a consequence this is a priority area for our plan.

Equity in public services

While the pandemic had a disproportionate impact on certain communities, so too did people's experience of public services vary considerably, with those in greatest need often finding they were overlooked or treated less favourably. This has diminished people's trust and confidence in healthcare, social services, local authorities, the education system and the police.

To rebuild this trust, public bodies all need to review how they serve everyone equally and fairly. Leadership teams need to think if new approaches to addressing inequalities can help restore trust. For example, connecting with communities and offering greater representation or involvement in creating services that treat people more equitably.

Civil society strength

The pandemic response depended greatly on the work of community-led organisations, mobilising like a neighbourhood army, filling gaps where statutory services were stretched or unable to cope with demand. This civil society response was astonishing in its power to reach out and connect with people, often providing direct, tailored provision. Faith and community groups played an especially critical role during the vaccine roll-out, reaching out and providing vital links between vulnerable people and the NHS.

Yet these community-led organisations have often survived for years on shoestring budgets, struggling to stay afloat and unable to plan beyond the short term. We need to find better ways to keep civil society flourishing, and to identify geographical civil society 'cold spots' in London that would benefit from neighbourhood organisations.

The 14 actions

Within these priorities we have agreed **14 actions**. These are set out in detail on **pages 21 – 39** of this report.

Each responds directly to our overarching aim of building a better London for everyone – making London a more equal, fair, and age-friendly city. These actions include steps that organisations can take as employers, as service providers, and as organisations who can influence others – for example, by making the London Living Wage a required commitment of subcontractors. Many are designed to reinforce one another, and each action sets out suggested steps that can be taken to help meet the action. The plan is not intended to be prescriptive – all organisations will be at different points in their work to address inequality with different priority areas to focus on.

“The community provided interpreters, food and Imam services within the community. Local mosques and family members met those needs, but following the lockdown it has really highlighted inequalities/lack of access of services. Covid has highlighted the gap in services, and has made the community avoid going to hospital or accessing mainstream services due to fear or lack of transparency and trust¹⁷.”

Somali-led civil society organisation,
The London Community Response
Survey 2020

Vision for this plan

This action plan brings London's recovery partners together around a common vision for a future where...

Everyone has a fair chance at getting a job, promotion or training

Age, disability, ethnicity, gender, sexual orientation and socio-economic background will have no bearing on what work a person does, or how far they progress. Employers develop more insightful data on recruitment and promotion rates for people from communities that experience disproportionate inequalities – and act on the findings to secure better representation at all levels of their organisation.

With less pay disparity and fewer barriers to work. Communities with a history of disproportionate income will see **pay gaps close**.

Family-friendly policies, including **more flexible, affordable childcare**, will allow more women to stay in paid employment. There will be **more Deaf and disabled people in jobs** as employers comply fully with the Equality Act and make workplaces more accessible and job opportunities more flexible. Older Londoners will have the choice of working or not working, with **no bars to training** because of age. There is a growth in business start-up advice and support aimed at helping people from disproportionately under-represented communities start their own enterprises.

Everyone feels the workplace is a safe place to be. Londoners will have **better support and guidance about their job rights**, and know how to speak out when they are being treated unfairly. They will feel their working environment is **free from discrimination, harassment, victimisation, prejudice or abuse**.

Londoners have better financial resilience

More organisations make the **London Living Wage** their **minimum pay for all** staff, while the needs and experiences of Londoners living on low or insecure incomes shapes policies and services.

With more safety nets for tough times, Londoners will know where to turn for financial advice, including benefits and debt guidance, with approaches tailored to suit the needs of different communities and more outreach support for those disproportionately affected by poverty and income inequality.

Public services tackle structural discrimination head on

Organisations renew their efforts to tackle racism and prejudiced mindsets, behaviours, and working practices to **eradicate all forms of inherent bias**.

With services designed for communities, by communities, trust and confidence in the public sector grows as communities have more opportunities to be part of service design, shaping them to be culturally competent, inclusive, and suited to users' needs.

Where organisations look like the communities they serve, communities get a greater say in how organisations are run from the inside, including at the highest levels of decision-making.

Civil society plays a central role

London is celebrated for its **thriving community and neighbourhood networks**, run by Londoners, for Londoners, with **funding that makes their long-term continuity easier**.

With community groups connecting more people to more services the success of local, voluntary, faith and charitable community bodies during COVID-19, as they linked people to the services they needed, is developed further with increased co-production and joint working.

Expertise is recognised, more procurement and tendering opportunities rewards expertise in working with, and reaching out to, communities. And more people from diverse communities are encouraged to participate in civic life, including at senior levels within the charity sector.

14
actions
in full

Labour Market Inequality

ACTION 1 **Ensure our workforces reflects London, at all levels**

Steps organisations can take:

- Set out a clear plan of action for how their workforce, at all levels, will reflect the demographic makeup of London's working age population.
- Set interim objectives for the progress they want to see every three years¹⁸.
- Fulfil all Excellence actions in the Diversity and Recruitment pillar of the Mayor's Good Work Standard (or equivalent industry/professional standard) within three years.
- Publish information on disability, gender and race pay gaps, and develop action plans to address them.
- Ensure that work to support the growth of London's economy addresses labour market inequality. This includes ensuring that skills provision supports those currently underrepresented in London's labour market.

Evidence shows that labour market inequality directly contributed to COVID-19's unequal impact on London's communities. The Institute for Fiscal Studies estimated that women were a third more likely to work in sectors 'shut down' over the first national lockdown¹⁹. This meant they were particularly at risk of job loss.

The pandemic both increased inequality overall, and highlighted existing inequalities. Women were more likely to do unpaid care work, and more women than men left their jobs or cut their hours to do this. The unemployment rate for women therefore increased more than for men.

Some Black, Asian and minoritised communities were far more likely to work in frontline roles where the risk from COVID-19 was much higher. Overall, they are also more likely to be unemployed, or in low paid, insecure work. In the pandemic, older workers were more likely to be furloughed and have their hours reduced. Disabled employees were at a higher risk of redundancy. They were also more likely to have to shield during the pandemic. Some of those shielding or with long-term health conditions were pressured by employers to use low paid sick leave entitlements. This was instead of being supported through the furlough scheme.

By taking the steps set out within this action plan, employers can help address the inequality we see across the workforce. Employers must be more aware of the causes of this, such as discrimination, skills mismatch, and a lack of qualifications and networks. A truly diverse workforce allows employers to access a wide range of perspectives and maximise the potential of their employees. As a result, diverse and inclusive workplaces earn deeper trust and more commitment from their staff. This reduces turnover and increases organisational expertise.

ACTION 2

Actively promote employment rights to ensure equity and fairness at work

Steps organisations can take:

- Actively promote employment rights within their workforces.
- Develop and roll-out strong dignity at work policies, working with employee representatives and trade unions.
- Identify an organisational senior sponsor for employment rights.
- Provide training for staff, members and boards on employment rights and entitlements. This will boost understanding of workplace policies and practices to protect employees.

During consultation for this report, we found that many people find it hard to understand and exercise their rights as employees. In the pandemic, organisations faced challenges around how best to maintain their business, and had to make far-reaching changes to their operations. In that context, rights – such as employment contracts, sick pay, flexible terms and conditions, recourse to employment tribunals,

access to advice – were vital. We heard that many communities are unaware of the minimum wage, or contracts of employment. Communities also reported unfair treatment at work during the pandemic that put some Londoners at greater risk.

Many organisations have been putting in place dignity at work policies. These aim to sustain a positive and thriving working environment for all staff, free from inappropriate or unacceptable behaviour. Good practice ensures that staff are clear about acceptable employment practices and behaviour at work. Such policies should be adopted more widely. By leading on rolling-out and promoting employment rights and responsibilities in the workplace, our organisations can influence other London employers. This will help to raise standards throughout the city, and ensure that more employees are treated with dignity and respect.

ACTION 3

Increase opportunities for London's diverse businesses, voluntary and community sector organisations

Steps organisations can take:

- Ensure that commissioning properly considers the wider social values of the product or service being sought.
- Ensure providers in supply chains pay at least the London Living Wage.
- Within three years, commit 20% of supply chain spend on goods and services from local micro and small businesses, diverse businesses and voluntary, community, and social enterprises (VCSEs).
- Support smaller providers to work towards achieving the Mayor's Good Work Standard²⁰ or equivalent industry or professional standard.

Evidence shows that it is harder for small businesses to bid successfully for public or voluntary sector contracts²¹. Yet those contracts might benefit from the 'lived experience' of those businesses. This includes those owned or run by Black, Asian and minoritised people, disabled people, and women. SMEs experienced disproportionate losses in the pandemic, especially in London.

Over 80% said they did not get enough support from Government²².

Some sectors, such as personal care, hospitality and tradespeople were harder hit than others. These are sectors in which pay is already low.

Putting a supplier diversity policy in place can help to counteract the difficulties faced by minority-owned businesses. This is because it makes explicit the requirement to take the wider social, environmental and economic issues into account when awarding contracts. By targeting a proportion of their spend on minority-owned businesses, organisations can help to shape London's labour market. Taking this action can also enhance products and services as people with directly related experience and expertise are commissioned. This will also support different employment routes and entrepreneurship for Londoners.

81%

of small businesses said they did not get enough support from the Government through the pandemic





Low-income Londoners were hit harder by the pandemic, both in terms of mortality and financially²³.

Financial Hardship and Living Standards

ACTION 4 Make London a Living Wage City

Steps organisations can take:

- Become an accredited London Living Wage employer, and pay all staff including permanent and temporary staff, including contractors, at least the London Living Wage.
- Use procurement practices to champion payment of the London Living Wage and ensure suppliers pay it to their staff.
- Promote and highlight the benefits of the London Living Wage among London's businesses and partners.

Low-income Londoners were hit harder by the pandemic, both in terms of mortality and financially²⁴. In addition, low-paid workers were most likely to see their income reduced due to the pandemic, and were least likely to have savings to fall back on.

Following the pandemic, the gaps between rich and poor have become even starker in the city. The unequal impact of the pandemic is visible when it comes to wealth inequality in London. The distribution of wealth within the capital is far more unequal than in other parts of the country. The least wealthy 30% of households in London own just 1% of London's wealth; the top 10% own nearly half (43%)²⁵.

Work is the best route out of poverty, yet 58% of people in poverty are in working families. The London Living Wage reflects the higher cost of living in the city. As such, it can help to ensure that work remains a route out of poverty.

Within low paid groups, Black, Asian and minoritised workers were more likely than White workers to be impacted financially by the pandemic. The most affected were Bangladeshi followed by Black African groups. We also know most low paid workers in London are women. Black, Asian and minoritised women are the most likely to be low paid.

The implementation plan of London's Health Inequalities Strategy aims to make London a Living Wage City²⁶. Currently, 23 London councils and seven other London Recovery Board organisations are accredited London Living Wage Employers²⁷. In total, 2,500 London employers are accredited. Taking steps to ensure all Londoners are paid a living wage as a minimum will prevent financial hardship. It will also have a positive ripple effect on other local businesses and organisations.

58%

Work is the best route out of poverty, yet 58% of people in poverty are in working families.



ACTION 5

Implement the spirit of the socioeconomic duty of section one of the Equality Act

Steps organisations can take:

- Consider the needs and experiences of Londoners on low or insecure incomes in all policies and services. Take active steps to address the impact of policies and practices on the cost of living.
- Identify and prioritise actions to address issues of financial hardship and exclusion.
- Encourage the use of effective Equality Impact Assessments²⁸, and share good practice with partners and other stakeholders.

People on low incomes are always impacted by how public services are designed and delivered, as they're more likely to rely on them. The socioeconomic duty in section one of the Equality Act 2010 is meant to redress the inequality faced by people on low incomes. It aims to create a powerful foundation for a fairer society.

However, it has not yet been enacted by the UK Government. The pandemic, and the rise in the cost of living, has shown how critical this duty is. Income inequality underlies many other inequalities experienced by Londoners, and became

even starker during the pandemic. The financial strains from self-isolating or loss of work, and differences in COVID-19 mortality rates, were all linked to deprivation²⁹.

By implementing the spirit of the duty, organisations can ensure their actions address issues of financial hardship and exclusion. We must take a more holistic approach to support people experiencing financial hardship. This includes helping people to access additional support through the benefits system, and through other sources like social tariffs³⁰.

Support should also be targeted at people who are in poverty or at risk of it. Organisations should track the impacts of their policies, and the effectiveness of interventions designed to help alleviate poverty. We should also offer debt support and advice to prevent financial crises because such events link to poor health outcomes.

One way to act on this duty is by carrying out comprehensive Equality Impact Assessments (EIA)³¹, in consultation with representatives from different equalities groups. These assessments can lead to strong and meaningful development of policies and services that reflect and meet communities' actual needs. Commitment to actions on how policies, services and provisions impact low-income Londoners will help prevent more people from falling into further financial hardship.

ACTION 6

Support the financial wellbeing of Londoners

Steps organisations can take:

- Develop a financial wellbeing policy. This includes boosting workers' financial wellbeing through staff benefits and support, including hardship loans, early-access to pay, and help with childcare.
- Provide access to debt counselling and high-quality financial advice and work. This will ensure that more of those in work take up their benefit entitlements.
- Commit to achieve excellence level on the 'Fair pay and conditions' pillar of the Mayor's Good Work Standard³² or equivalent industry or professional standard.
- Work with London's businesses to ensure that economic activity in London addresses issues of financial hardship and inequality.

The pandemic led to worse financial outcomes for many Londoners. The Chartered Institute of Personnel and Development (CIPD) found that, in 2021, one in five workers in manual and low-skilled jobs (21%) were constantly struggling or falling behind with bills³³. Financial wellbeing is also an employment issue, as research shows that it can affect health, morale, and performance at work.

Most low paid workers in London are women, with Black, Asian, and minoritised women the most likely to be low paid workers. One in three (33%) low-paid workers saw their household income fall during the pandemic. This compares to just one in five (19%) of other workers. This group was also least likely to have savings to fall back on³⁴. London has higher poverty rates than any other English region, with living costs up to 58% more than elsewhere in the UK³⁵.

The CIPD found that half of employers do not have a financial wellbeing policy³⁶. They have now set out guidelines around financial wellbeing for employers to adopt. Having a financial wellbeing policy can make a meaningful difference to employees' health and financial security.

Every employer should recognise the business case for this policy as part of their wider wellbeing strategy. Employers must act quickly as low-income workers have suffered the sharpest drop in earnings during the pandemic. Indeed, the Financial Conduct Authority found that a quarter of the UK adult population now has low financial resilience³⁷. As well as affecting a person's health and wellbeing, money and debt worries can impact on work performance. This can have knock-on implications for productivity and absence rates.

ACTION 7

Support Londoners to know and access their rights and entitlements

Steps organisations can take:

- Work with civil society organisations, and other partners, to strengthen and increase the availability of financial and welfare advice services for low-income Londoners.
- Encourage service providers to refer Londoners to online tools that can help them better understand benefit entitlements and statutory protections relating to debt.
- Use data analytic tools to identify those missing support, and help them access the support they need.
- Promote council-sponsored support schemes, such as Local Welfare Support³⁸.

The pandemic has made it even more vital that people entitled to support claim it. Welfare benefits make up a greater share of the income of Black and minoritised communities than for other Londoners³⁹. Benefits also make up a greater share of income for women than for men⁴⁰. Disabled households entered

lockdown with lower levels of financial reserves. More than a third (35%) of disabled people said their finances worsened during the pandemic⁴¹.

Evidence shows there are gaps in the advice that certain communities receive. Disabled Londoners, migrants, refugees and asylum seekers, young people, and those with English as a second language may need more support to claim benefits⁴².

Various organisations promote rights and entitlements to different communities. Examples include Citizens Advice, local councils, charities, and social enterprises which provide online tools to help people understand their rights and entitlements.

Some councils have also used data to identify which residents are missing out on benefit income they're eligible for. This allows them to target support and improve take-up. Many organisations working in this field have seen their income fall while demand has increased. As a result, they have had to reduce or adapt their services.

This action will help to increase both the provision and the visibility of financial and welfare advice services to Londoners. As we recover from the pandemic, it will support access to good quality advice to help Londoners escape from, or avoid, financial hardship.



35%

More than a third (35%) of disabled people said their finances worsened during the pandemic⁴¹.



Equity in Public Services

ACTION 8

Put London's communities at the heart of service provision

Steps organisations can take:

- Set out plans to strengthen approaches to the co-design of service provision – this includes designing, adopting, and publishing co-production principles for use across services.
- Look at improving community engagement. This should include compensating organisations for their time and effort in working with public bodies on co-production.
- Evaluate the impact of co-production in practice across their work, building on that of the Association of Directors of Public Health (ADPH)⁴³.
- Collect and analyse data that actively explores trends and intersectional barriers for individual communities.
- Use the social model of disability in all service design and delivery.

We must all lead a cultural change in how public services are designed, developed and delivered. Communities' experiences must be central to service development, to help remove barriers and improve access to services. We must also consider the intersectional nature of the inequalities many

Londoners experience⁴⁴. Public Health England's 'Beyond the Data' report identified co-production as a priority for London's Black, Asian and minoritised communities⁴⁵. This is echoed in the ADPH action plan to tackle structural racism in public health.

More robust approaches to co-production will strengthen community engagement. It will also ensure the needs and experiences of Londoners living with inequality contribute to shaping and improving services. In this way public sector partners who commit to co-producing with communities will develop services that are culturally competent, accessible, unbiased, and inclusive. This will give them an advantage as it means their services will be more effective. However, success also relies on civil society organisations being appropriately compensated for their contribution.

This work should also account for socioeconomic factors when considering impacts. By so doing, it will help produce policies, services and provisions that take poverty into account, and find ways to mitigate it. This allies closely to action 5 of this plan.

The COVID-19 vaccination programme is a great example of putting communities at the heart of local or regional service provision. Joint team working between the NHS, local government and the

voluntary sector improved vaccine roll-out success because it enhanced local knowledge and delivery.

Similarly the vaccine equity tool⁴⁶ meant it was easier to track take-up rates down to a very local level, allowing faster identification of gaps in provision remedied by additional vaccine sites set up in key locations. Community and faith leaders were involved as volunteers, offering their venues as vaccination sites and encouraging local take-up. This helped to build trust, both in the vaccine and in the NHS.

We must all lead a cultural change in how public services are designed, developed and delivered. Communities' experiences must be central to service development, to help remove barriers and improve access to services.



ACTION 9

Improve communities' levels of trust and confidence in public service providers

Steps organisations can take:

- Gather, monitor, and publish data about levels of public trust and confidence in them and their service provision. This should include information drawn from an organisation's entire public audience, not just current service users. Data should also be easy to break down by protected characteristics under the Equality Act 2010 and, where possible, at a more detailed level.
- Set targets to increase trust and confidence overall, and close gaps between different communities of Londoners.
- Work with community partners and the voluntary and community sector to use this data to inform priority setting and co-production of service design and delivery.

Some groups of Londoners said that the pandemic dented their trust and confidence in public service providers. This includes Deaf and disabled people, LGBTQ+ Londoners, Londoners with insecure migration status and Black, Asian and minoritised Londoners.

For some Londoners, trust and confidence were low before the pandemic because of the long-term impact of institutional biases and discriminatory practices.

Public bodies already track service users' views, but relatively few track levels of public trust and confidence. Restoring public trust and confidence is an important part of London's recovery. To do that, public bodies must know how much trust and confidence communities have in them now. This action asks all public bodies in London to gather data about levels of trust and confidence. Data should be collected in ways that will allow any differences between communities' perspectives to be visible.

Tracking levels of trust and confidence will help organisations build stronger relationships with the communities they work with and serve. Improvements in public trust are particularly relevant within the current context of COVID-19 testing, vaccinations, and wider public health programmes. Increasing confidence in public health agencies will further encourage Londoners to access services that help improve life chances, raising overall health outcomes.

ACTION 10

Work with communities to address structural racism

Steps organisations can take:

- Publicly renew their commitment to tackling structural racism. This includes understanding how it manifests within their sector; acting in response to what Black, Asian and minoritised communities tell them about the design and delivery of their services; and, drawing on the 'lived experience' of these communities to inform service provision.
- Appoint a board-level champion to lead on developing measurable action plans to deliver change and build trust within communities affected by racism.
- Identify gaps in work at regional and local levels where the impact of structural racism on service outcomes, access and experience is greatest. Then rollout urgent plans to address them.
- Ensure training equips managers and frontline staff with the knowledge, mindset, and skills to understand structural racism, including its root causes. This will create a continual learning culture so that good practice to address structural racism is shared across London.



Before the pandemic, structural racism already had a devastating impact on the lives of Black, Asian and minoritised communities. Compared to White Londoners this has led to socioeconomic disparities including higher average levels of unemployment, insecure work, low wages and poverty. These disproportionately negative outcomes, seen across generations, take an emotional toll and leave a legacy of trauma for Black, Asian and minoritised communities.

In turn, COVID-19 had a worse impact on Black, Asian and minoritised Londoners. It has badly affected their physical and mental health outcomes, and education and work opportunities. It has also impacted their confidence that public bodies, like the police, will treat them fairly.

Structural racism cuts across the four topics in this plan – and some ‘asks’ are included under other actions. However, structural racism is embedded into UK society. As such, it must be tackled through explicit action if we are to successfully address the pandemic’s disproportionate impact. Solutions must also be co-produced with communities affected by racism.

Action is already being taken by many London organisations. This includes through the Health Inequalities Strategy and the Association of Directors of Public Health’s action plan on structural racism⁴⁷. However, more must be done in London to change how policies and services are experienced by Black, Asian and minoritised communities. Organisations must step up their work to tackle structural racism as a priority, supporting and learning from each other.

Structural racism is embedded into UK society. As such, it must be tackled through explicit action if we are to successfully address the pandemic’s disproportionate impact.

ACTION 11

Address the impact of eligibility criteria on accessing public services

Steps organisations can take:

- Listen to communities to more closely understand the impact of eligibility checks, including the impact of:
 - communities' ability and willingness to use services, including the impact of perceptions of how information will be used and shared
 - racial profiling in decision-making when people from certain communities are asked to prove eligibility
 - exclusion from public services for those who are not eligible.
- Review existing service guidance for frontline staff to ensure it is clear, consistent, and inclusive of and for all communities.
- Run community-based awareness campaigns to promote awareness of this pledge.

During the pandemic, access to public services has been vital in ensuring the survival and wellbeing of those Londoners in greatest need. This includes advice and support from local authorities, volcom⁴⁸ organisations, education and health

services. Access to such services must be protected and enhanced, ensuring that all Londoners who need support can get it.

In some cases, service providers must carry out eligibility checks to comply with their legal requirements. However, the impact of these checks can put off London's vulnerable communities from using some public services. This can potentially exclude some of the most marginalised groups.

Some communities face barriers around their actual or perceived migration status. Racial profiling can deter some from using services or reporting problems. Anxiety about being refused a service and about information sharing between local services and immigration enforcement can compound existing inequalities. For example, by contributing to unequal mental and physical health outcomes and educational exclusions. These issues affect a range of services but are significant in relation to policing, secondary health services⁴⁹ and GP registration.

This action will be an important tool in rebuilding trust and confidence among some of London's communities. This is a complex and technical area, where important processes can sometimes obscure the underlying principle of ensuring all Londoners can access their rights. But improving practice will enable some of London's most vulnerable communities to access services they desperately need without fear of legal repercussions.

ACTION 12

Make digital services accessible, and provide alternatives for people without digital access

Steps organisations can take:

- Engage continually with current and prospective service users to test the accessibility of digital interfaces.
- Ensure all digital interfaces that provide information or access to services are fully compatible with accessibility software – for example, screen readers.
- Provide realistic, good-quality alternatives to digital access.

The pandemic has accelerated the move towards 'digital by default' service delivery. This is detrimental to digitally-excluded Londoners, or people who need in-person help to access services digitally. In particular, the inability to access the internet can prevent people getting the health services and treatment they need. It also exacerbates the socioeconomic drivers of health inequality, as people find it harder or even impossible to access benefits, employment, and education opportunities. There is also the impact of increased social isolation.

More must be done to include Deaf and disabled Londoners when developing services. Some online systems used by service providers are simply incompatible with the software that Deaf and disabled people use to access digital resources. As a result, some groups of Londoners may never be able to access services or information online.

The Digital Inclusion mission action plan⁵⁰ is tackling access to devices, skills and the resources needed for broadband connection. This work and further action means that all Londoners should be better able to participate in public life. For example, both through appropriate alternatives to digital provision, and by public services using systems compatible with accessibility software.



More must be done to include Deaf and disabled Londoners when developing services. Some online systems used by service providers are simply incompatible with the software that Deaf and disabled people use to access digital resources.

Civil Society Strength

ACTION 13

Increase the proportion of funding for user-led groups and wider civil society work that supports Londoners facing discrimination

Steps that funding organisations, including public bodies, can take:

- Set targets for the proportion of funding that goes to equalities-led organisations supporting communities who face systemic bias⁵¹. In doing so, funders should identify ways to provide core funding for these organisations to support their sustainability.
- Publish data about the proportion of applications received from user-led organisations and whether they are more or less likely to be funded than others.
- Use funding criteria, grant conditions and reporting requirements to ensure all civil society organisations meet the needs of Londoners facing institutionalised discrimination and disadvantage.
- Address the gap in the presence of specialist organisations for Londoners impacted by discrimination and disadvantage. For example, set out strategies to support the growth and sustainability of infrastructure organisations focused on helping communities disproportionately impacted by the pandemic.

Civil society organisations told us that access to sustainable, equitable funding was the biggest issue for organisations supporting those who face discrimination and inequality. These organisations have historically been under-funded and are less likely to have reserves to fall back on.

The pandemic has made this worse. Some organisations have had emergency funding during the pandemic, for example, through the London Community Response, but remain concerned about long term survival. Others have seen big increases in demand caused by the pandemic and the impact of lockdowns.

Funders, including public bodies, are therefore asked to increase funding for groups led by, or acting for, Londoners facing discrimination and inequality. The co-production approach to public services set out in action 8 can only succeed if equalities-led civil society organisations are sustainably funded.

London Recovery Board members are already working to address gaps in funding and provision through the Building Strong Communities mission and London Funders' work. These proposals focus on actions that will complement this existing work, and should be used to set targets to support more funding for equalities-led groups. In addition, there must be more work by civil society to address structural inequalities.

ACTION 14

Support strong relationships between equalities-led civil society, funders, public bodies and private companies

Steps organisations can take:

- Make plans to strengthen links with civil society partners, building on good practice developed during the pandemic.
- Develop continuous dialogue between London's equalities-led civil society organisations and London Recovery Board members.
- Invest in the skills needed to share learning, and build effective partnerships between civil society, funders, public bodies and private companies.

During the pandemic, the strength of civil society – including new and established community and faith groups, and informal collaborations – was crucial to London's resilience. Civil society organisations worked closely with public services and the private sector to support Londoners, forming effective partnerships between stakeholders across all sectors.

Londoners told us that one strength of these partnerships was that civil society organisations could contribute meaningfully to policymaking and

service delivery. In addition, public bodies listened and engaged with them. These partnerships must be supported, strengthened and sustained with adequate funding to continue this good work.

Creating these constructive relationships is time consuming and skilled. Part of civil society organisations' role is to hold public and private sector organisations to account for their actions and to articulate community concerns. This can make the work quite challenging.

Persistent structural inequalities affects organisations representing Black, Asian and minoritised Londoners, Deaf and disabled Londoners, LGBTQ+ Londoners, older Londoners and women and girls. It means often they must explain their communities' concerns to public and private organisations, and convey what it is truly like to live with systemic biases.

Good practice does exist. However, these community organisations told us that sometimes they do not feel heard, understood, or visibly represented. For other actions in this plan to have maximum impact, organisations must work closely and constructively with equalities-led civil society. Strong relationships are vital for tackling structural inequalities, and restoring trust and confidence where they have been damaged by the pandemic.



Next steps

HOW TO USE THE PLAN

This plan should be used as a framework to help organisations decide what:

- **structural inequalities need to be tackled**
- **changes that should be made now**
- **entrenched perceptions and practices will need a long-term approach.**

Organisations should think about how to co-produce change by working with equality-led organisations who speak for communities that experience injustice and discrimination.

COMMUNITIES OF PRACTICE

This work is a collaboration of willing London partners who work supportively and positively for the common cause of greater equality and an end to entrenched injustice. Our approach for the plan's implementation is through communities of practice. These are a bit like open-source software developers, who come together voluntarily to share ideas, exchange views on how actions are working, resolve difficulties – basically to learn and improve together in a challenging yet supportive environment.

Supported by the GLA and Recovery Board partners, we will set up four virtual and in-person forums, with each dedicated to issues and actions that fall under the four plan priorities.

Each will have a nominated 'champion' – a person, most likely from the London Recovery Board, who will help push forward on the actions and act as guardian to the network, ensuring shared ownership where all voices are heard.

UNDERSTANDING PROGRESS

Overall accountability for the action plan rests with the London Recovery Board. While the board does not seek to introduce any governance arrangements for the action plan, as we know there will be many local systems for tracking progress. We will ask that the communities of practice consider how the board can track progress in each of the four priority areas.

These will not necessarily attribute changes directly to the actions taken by board members' organisations. They will, though, show the direction of London's progress, highlighting inequalities that require more attention. They may also flag groups of Londoners on whom more targeted support is needed. For example if the gaps in inequality are greater for that group compared with other groups.

HOW TO GET INVOLVED

If your organisation wishes to sign-up to the plan or join one of the communities of practice, please contact recovery@london.gov.uk

Appendix

Thank you to all the individuals, communities and organisations that contributed to this report.

London Recovery board members

Member	Organisation	Representing/sector
Sadiq Khan	GLA	Mayoralty
CLlr Georgia Gould	LB Camden	London Councils
Diana Beech	London Higher	Higher education
Baroness Bull	Kings College London	Individual
Richard Burge	London Chamber of Commerce & Industry	Business sector
Andy Byford	Transport for London	Transport for London
Laura Citron	London & Partners	London & Partners
John Dickie	London First	Business sector
CLlr Ruth Dombey OBE	LB Sutton	London Councils
Florence Eshalomi MP	APPG London	All Party Parliamentary Group London
David Farnsworth	London Funders	Voluntary and Community Sector
Matthew Fell	Confederation of British Industry	Business sector
Professor Kevin Fenton	Office for Health Improvement & Disparities	Public Health
Jake Ferguson	Black Equity Organisation	Individual (Social inequalities expert)
Sam Gurney	Trades Union Congress	Trades Unions
Manny Hothi	Trust for London	Voluntary and Community Sector
Sir Stephen House QPM	Metropolitan Police Service	Metropolitan Police Service
Rowena Howie	Federation of Small Businesses	Business sector
David Hughes	Association of Colleges	Further education
James Lee	N/A	Equality, Diversity and Inclusion Advisory Group
Catherine McGuinness	CoL	London Councils
The Venerable Father Luke Miller	Diocese of London	London Resilience Faith Sector Panel
Sir Bob Neill MP	APPG London	All Party Parliamentary Group London
CLlr Teresa O'Neill OBE	LB Bexley	London Councils
Simon Pitkeathley	Camden Town Unlimited	Individual
Andrew Ridley	NHS London	NHS Equality and Inclusion
CLlr Darren Rodwell	LB Barking and Dagenham	London Councils
Paul Scully MP	BEIS	Her Majesty's Government
Beccy Speight	RSPB	Environment sector
Angela Spence	Kensington & Chelsea Social Council	Voluntary and Community Sector
Andrew Travers	LB Lambeth	Chief Executives of London Councils Committee
Professor Tony Travers	London School of Economics & Political Science	Individual (London government expert)

London Recovery board action plan subgroup members

Member	Organisation	Representing/sector
Kim Wright (Chair)	LB Lewisham	Local government
Professor Paul Plant	Public Health England (London)	Health
Jake Ferguson	Black Equity Organisation	Individual (Social inequalities expert)
Jordan Cummins	CBI	Business
Dianna Beech	London Higher	Education
Chloe Bukata	London Higher	Education
Dr Debbie Weekes-Bernard	Greater London Authority	Regional government
Sam Gurney	TUC	Trade Unions
Tom Pickup	London Councils	Local government
Ellen Clifford	Disability consultant	Deaf and disabled community

Vision statement engagement partners

Action on Race Equality (formerly Black Training and Enterprise Group – BTEG)

The Consortium

Inclusion London

London Age-Friendly Forum

The Ubele Initiative

Women's Resource Centre



"My experience is not an isolated one. There are so many LGBTQ+ young people who face rejection or abuse at home because of who they are, and who struggle to find support elsewhere and be independent. Together, it's really important we all do our bit to help make life easier and less lonely for those people, like me those years ago."

AKT,

The LGBTQ+ Youth Homelessness Report (2021)

Footnotes

1. Beyond the data: Understanding the impact of COVID-19 on BAME groups (Public Health England 2020) https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/892376/COVID_stakeholder_engagement_synthesis_beyond_the_data.pdf
2. Source: Health Foundation response to ONS data on COVID-19 related deaths by disability status in England (2021)
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8. Source: JCWI, Migrants deterred from healthcare during the COVID-19 pandemic (2021)
9. Source: According to GLA Economics, in London, female unemployment was 7.2% in the three months to December 2020, compared to 6.7% for men. The unemployment rate for women in London is currently 0.5 percentage points higher than for men. The female unemployment rate has increased 3.5 percentage points over the last year, compared to 2 percentage points for men.
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11. Source: LGBT Hero, LGBTQ+ Lockdown Wellbeing Report (2021)
12. Source: ONS, Living longer: impact of working from home on older workers (2021)
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15. The Equality Act 2010 protects people from discrimination, harassment and victimisation. It is unlawful to discriminate against, harass or victimise anyone because of one or more of these protected characteristics: age, disability, gender, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sexual orientation
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22. Source: The impact of Covid-19 on UK small business (Simply Business June 2021) <https://www.simplybusiness.co.uk/downloads/simply-business-report-covid-19-impact-on-small-business.pdf>
23. COVID-19 related mortality rates for the most deprived areas in England have been approximately double those of less deprived areas (as in Nazroo et al 2020). Rapid Evidence Review: Inequalities in relation to COVID-19 and their effects on London
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34. trustforlondon.fra1.digitaloceanspaces.com/media/documents/Londons_Poverty_Profile_2020.pdf (published prior to the pandemic)
35. www.cipd.co.uk/about/media/press/050321half-employers-dont-have-financial-wellbeing-policy
36. Source: CIPD call to action <https://www.cipd.co.uk/about/media/press/050321half-employers-dont-have-financial-wellbeing-policy#gref>
37. Many local authorities have schemes to help low income households during financial crises or emergencies
38. Source: London Councils www.londoncouncils.gov.uk/our-key-themes/tracking-welfare-reforms/local-welfare-provision
39. Around 30% of London's Black, Asian and mixed/other households are located in the poorest 20% of households nationally, versus 16% of London's white households. In addition, 45% of London's Black, Asian and mixed/other households have children, versus 26% of London's white households. These factors have an impact on reliance on welfare benefits and therefore these groups are most affected by any changes. For example, see the GLA's cumulative impact assessment of welfare reforms (2019) which showed that Black Londoner's were likely to lose more income than other ethnic groups as a result of welfare cuts: <https://data.london.gov.uk/dataset/welfare-reform-2019/>
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47. Source: ADPH (London) Action Plan on Structural Racism <https://adph.org.uk/networks/london/wp-content/uploads/2021/12/For-publishing-ADPH-London-action-plan.pdf>
48. Specialist treatment and support provided by health professional after referral, normally in hospital settings
49. Source: Institute for Public Policy Research, Towards True Universal Care, (2021)
50. (i.e. where an institution implements existing rules or norms that result in certain social groups being unintentionally advantaged or favoured and others being disadvantaged or devalued. Institutional racism is a common example.)
51. Source: <https://www.london.gov.uk/coronavirus/londons-recovery-coronavirus-crisis/recovery-context/building-strong-communities>

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