Governmental Financial RESILIENCE toolkit

A user's guide

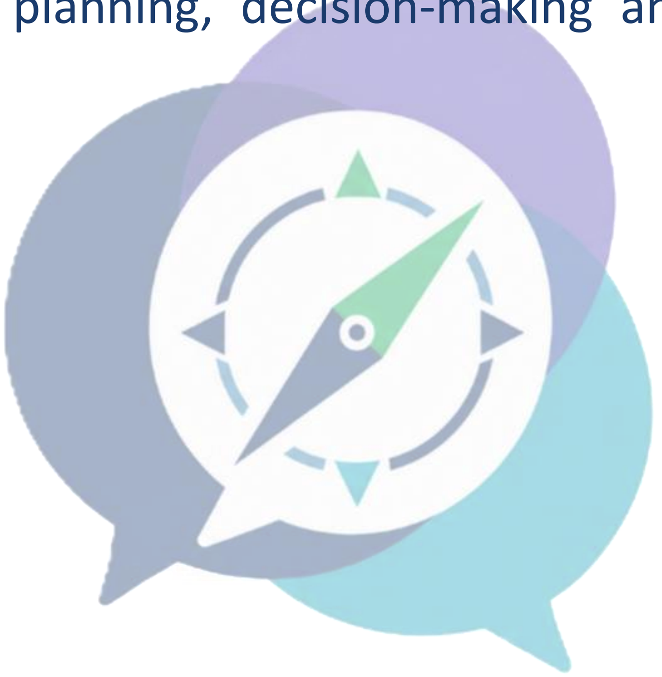
University of Essex

ABOUT THIS GUIDE

This guide explains how to use the **Governmental Financial Resilience Toolkit.** It is designed for local governments and other public sector organisations that want to understand not only their financial position, but also the **organisational conditions that shape their ability to anticipate, absorb, respond to, and learn from pressures affecting their finances**. The toolkit is intended to be used by finance teams, service departments, senior leaders, elected members, among others involved in planning, decision-making and service delivery.

By the end of this guide, users should understand:

- what the toolkit is designed to do;
- who should take part;
- how to complete the self-assessment;
- how to interpret the dashboard and RAG outputs;
- how to use the results to support internal dialogue;
- how to turn findings into practical actions;
- FAQs



The toolkit is not intended to be a compliance exercise. Its purpose is to **help councils create better conversations about financial resilience** and use those conversations to strengthen planning, coordination and organisational learning.

SUMMARY

WHY FINANCIAL RESILIENCE MATTERS NOW?

Rising service demand, inflationary pressures, funding challenges, demographic change and wider economic shocks all place pressure on local government finances. In this context, a balanced budget remains essential, but it is not a sufficient indicator of financial resilience. A council may appear financially stable while still having weaknesses in planning, information sharing, service coordination or delivery capacity.

Financial resilience is therefore about the ability of the whole organisation to anticipate, absorb, adapt to and learn from financial shocks while continuing to meet statutory responsibilities and local priorities

(Barbera et al. 2017, 2025).

This requires attention to both numbers and behaviours. While financial data can show where pressures may be emerging, the **governmental financial resilience toolkit** helps councils explore the organisational conditions behind those pressures, including how risks are understood, how decisions are made, how services work together, and how the organisation learns over time.

The toolkit supports a shift from reactive financial management to proactive resilience-building. Rather than asking only, "Are the numbers balanced?", it encourages councils to ask:

"**Are we organised in a way that allows us to cope, adapt and continue to deliver?"**

WHY USE THE GOVERNMENTAL FINANCIAL RESILIENCE TOOLKIT?

See beyond the numbers

Quantitative indicators can show where financial exposure may exist. The toolkit helps users understand why those risks may exist and what organisational factors may be contributing to them.

Create a shared view of resilience

Different parts of the organisation may understand financial risk in different ways. Finance teams, service managers, senior leaders and elected members may each have different perspectives on the same issue. The toolkit helps compare these perceptions and create a shared language for discussing financial resilience capacities across the whole council.

Identify hidden gaps

Some weaknesses do not immediately appear in standard financial data. The toolkit can help surface hidden organisational issues, such as siloed decision-making, weak information flows, unclear accountability, limited external engagement or over-reliance on short-term fixes.

Turn data into dialogue

The dashboards, Red-Amber-Green (RAG) outputs, and AI-powered chatbot are not the final product. They are prompts for discussion. The value of the toolkit comes from using the results to ask better questions, understand differences in perception and agree practical next steps.

Strengthen the MTFS and budget cycle

The toolkit can support financial planning by linking resilience discussions to the Medium-Term Financial Strategy, risk management, scenario planning, savings delivery, service reviews and transformation programmes.

Track improvement over time

Because the toolkit is light-touch and repeatable, councils can use it periodically to monitor whether perceptions, behaviours and organisational capacities are changing. Repeated use can help councils move from one-off diagnosis to continuous learning and improvement.

WHAT THE TOOLKIT IS — AND WHAT IT IS NOT

The toolkit is:

- a practical reflection tool;
- a structured self-assessment;
- a way of comparing perceptions across departments;
- a prompt for discussion between finance, services, leadership and members;
- a support for identifying strengths, gaps and priorities;
- a way to inform action planning, service review, transformation and financial planning;
- a tool that can be repeated to track changes.

The toolkit is not:

- an audit;
- a compliance test;
- a performance ranking;
- a league table;
- a replacement for financial monitoring;
- a substitute for professional judgement;
- a tool for blaming individuals, teams or departments.

The toolkit works best when users understand that it is designed to **encourage honest reflection**. Differences in perception should not be treated as a problem to hide. They are useful evidence. They can show where communication needs to improve, where risks are interpreted differently, or where parts of the organisation may need additional support.

TOOLKIT AT A GLANCE: WHAT THE SELF-ASSESSMENT COVERS

The toolkit helps local authorities reflect on their financial resilience beyond the budget position. It asks how the organisation understands its exposure, anticipates emerging pressures, responds when pressures materialise, and how its financial position and organisational performance are perceived.

Exposure and vulnerability
Where and to what extend are we exposed to financial, service, demographic, infrastructure, environmental or regulatory pressures?

Anticipation capacity
How well do we see emerging pressures early — by monitoring change, sharing information internally and externally, assessing vulnerabilities and disruptions, recognising difficult signals, and building shared awareness across political and administrative leadership?

Coping capacity
How well can we respond and adapt when pressures materialise — through timely decisions, creative use of resources, adaptable skills and routines, collaboration across boundaries?

Perceived financial position and organisational performance
How do participants assess the authority's financial position, service delivery, efficiency, responsiveness, innovation, reputation and organisational capability?

WHY DO CAPACITIES AND VULNERABILITIES MATTER? ACADEMIC EVIDENCE

→ Anticipatory capacities relate positively to non-financial performance (service quality, staff, new ways of delivering). Monitoring & information sharing to financial performance (CIMA, 2018)
→ Lead councils to bounce forward (adapt and develop services) (Barbera et al., 2021)
→ Critical thinking reduces bounce-back responses, and by helping councils see opportunity, supports bounce-forward responses (Barbera et al., 2025).

→ Perceived financial vulnerability is mainly related to financial performance (CIMA, 2018).
→ Financial vulnerability pushes councils toward bouncing back (cutting services, raising fees/taxes, selling assets), and slightly away from bouncing forward (Barbera et al., 2021).
→ Its counterpart, financial capacity, can lower threat and regressive responses and build a sense of control, but it may also dampen adaptive responses (Barbera et al., 2025).

→ Coping capacities are positively related to non-financial performance (CIMA, 2018).
→ Rapidity of action is positively related to financial performance (CIMA, 2018).
→ Bricolage (creative use of existing resources) directly supports bounce-forward responses, and builds a sense of control that indirectly reduces bounce-back ones (Barbera et al., 2025).

References at the end of the document or clicking here

WHO SHOULD TAKE PART?

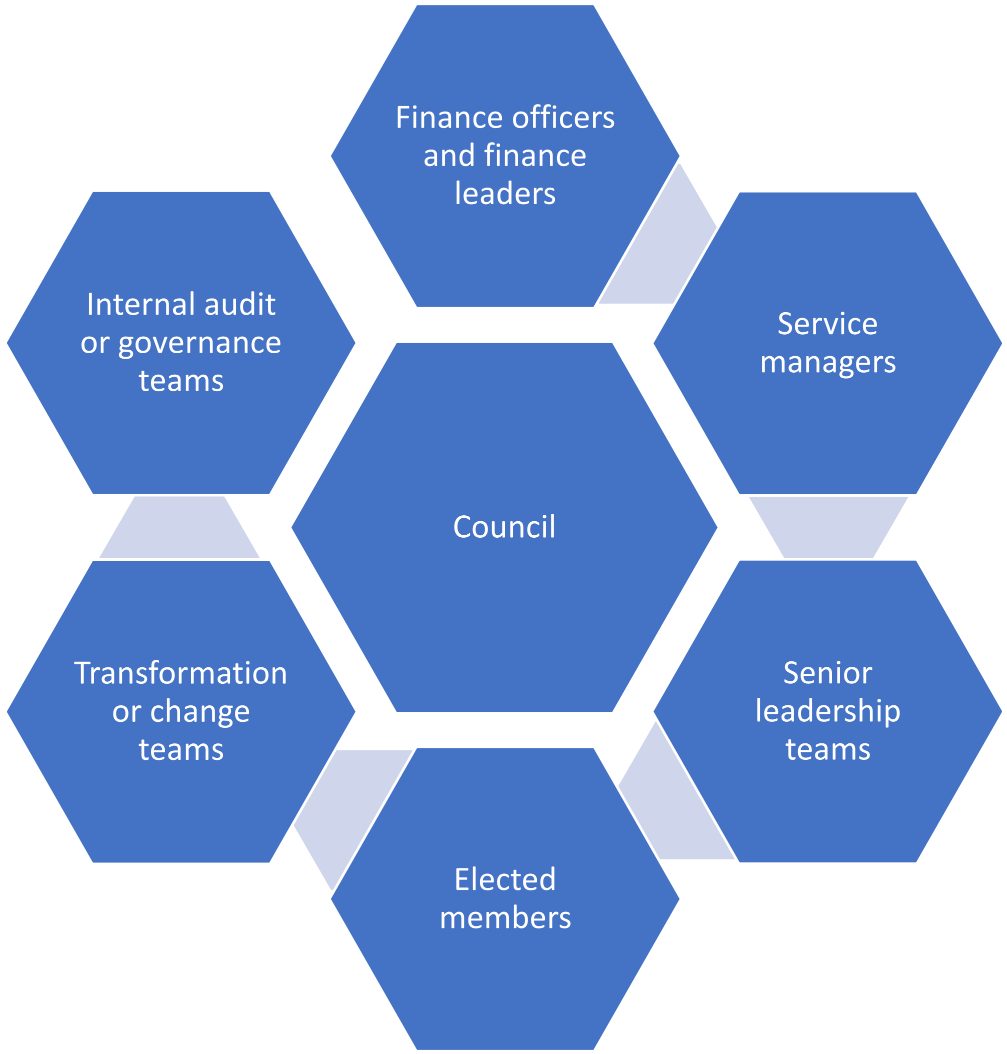
Financial resilience is a whole-council issue. It should not be seen only as the responsibility of the finance department. **The toolkit works best when it includes a range of perspectives from across the organisation**.

Participation should be **broad enough** to capture different views, but **manageable enough** to support meaningful analysis.

Some councils may begin with a targeted group of senior leaders and service managers. Others may choose a wider rollout across departments and levels of seniority.

A useful principle is to include people who understand the organisation from different angles:

- strategic,
- financial,
- operational,
- political, and
- service-facing



HOW TO PREPARE?

Good preparation helps users understand the purpose of the toolkit and reduces uncertainty about how to complete it. Before launching the toolkit, useful steps to follow are:

Step 1: Identify a project lead

- The project lead coordinates the process, communicates with participants, monitors completion and organises the follow-up discussion. Their role is to support the process and make sure the toolkit is used effectively.

Step 2: Secure senior endorsement

- Senior leadership endorsement helps signal that the toolkit is important and that participation is valued. The message from senior leaders should be clear: the toolkit is not a test or audit, but a practical way to support shared learning and better decision-making.

Step 3: Decide who will participate

- The project lead should identify which departments, services, teams or leadership groups will be invited to complete the self-assessment, aiming to capture a range of perspectives, including both finance and non-finance participants.

Step 4: Communicate the purpose

- Participants should receive a short explanation before completing the toolkit. For instance, (i) why the council is using the toolkit; (ii) how long it is expected to take; (iii) answers should be based on informed perceptions; (iv) no detailed technical preparation is required; (v) how the results will be used; (vi) that responses are anonymous or aggregated; (vi) when the follow-up discussion will take place.

Step 5: Provide support

- Some participants may be unfamiliar with terms such as vulnerability, anticipatory capacity or coping capacity. Simple support can improve confidence and completion rates. Useful support may include (i) a short briefing session; (ii) a one-page FAQ; (iii) drop-in sessions; (iv) examples of how to interpret questions; (v) reassurance that participants can answer based on their own experience.

HOW TO COMPLETE THE SELF-ASSESSMENT

The self-assessment is designed to be light-touch and practical. Most participants should be able to complete it in around 20–30 minutes. The toolkit asks users to respond to questions about their perceptions of financial resilience in the organisation. These responses are then aggregated and presented through dashboard outputs.

Answer based on informed judgement

Participants do not need to collect formal documents before answering. The toolkit is designed to capture informed perceptions based on the respondent's role, experience and understanding of the organisation.

This is important because perceptions shape behaviour. If different parts of the organisation understand risks differently, that difference matters and should be discussed.

Be honest

The toolkit is most useful when responses reflect honest views. Users should not try to provide the "right" answer. There is no perfect score and no pass or fail.

The purpose is to understand how resilience is experienced across the organisation.

Answer from your organisational perspective

Participants should answer based on what they know about the council, their service area and their experience of how the organisation works.

Some respondents may have stronger knowledge of certain topics than others. That is expected.

Use "not sure" or skip options where appropriate

Where available, participants should use "not sure" or skip options if they do not feel able to answer a question. This is better than guessing.

However, users should not avoid questions simply because they are difficult. Where they have relevant experience or a reasonable view, they should provide an answer.

Complete the assessment independently

In most cases, participants should complete the toolkit independently. This helps capture genuine differences in perception.

Group discussion is usually more useful after the results are available. At that stage, participants can explore why views differ and what those differences mean.

UNDERSTANDING THE DASHBOARD AND RAG OUTPUTS

Once the self-assessment has been completed, the toolkit produces dashboard outputs that help users review and compare responses. The dashboard is designed to support interpretation and discussion, that can be complemented by our **AI-powered chatbot**. Any information should not be treated as a final judgement.

What the dashboard can show

- results by resilience dimension; by department, service area or organisational group; average responses; areas of strength; areas where resilience capacity appears weaker; areas where responses differ significantly across groups; RAG summaries; drill-down views for specific dimensions or questions.

How to (not) use RAG outputs

- RAG outputs provide an at-a-glance summary of areas that may require attention. A green result may suggest a perceived area of relative strength. An amber result may suggest an area that requires monitoring. A red result may signal underdeveloped capacities. RAG outputs should be used carefully. A red rating does not mean failure. A green rating does not mean there is no risk. The purpose is to guide discussion and prioritisation.

Look for patterns

- When reviewing results, users should look for patterns rather than isolated scores. Useful questions include: Which areas appear strongest and weakest? Are there differences between departments? Are senior leaders and service managers seeing the organisation in the same way? Are there areas where perceptions are unusually high or low? Are there signs of siloed working or weak information sharing? Do the findings match what is already known internally?

Use the toolkit as a starting point

- The dashboard should start a conversation, not end it. The most important question is not simply “What score did we get?” but “What does this tell us about how the organisation works, and what should we do next?”. Our **AI-chatbot** can be particularly helpful in interpreting the dashboards and data.

TURNING RESULTS INTO DIALOGUE

The **toolkit creates value** when results are discussed **openly and constructively**. A follow-up discussion should be arranged after the dashboard outputs are available. This may take the form of a senior leadership discussion, a finance and services workshop, a departmental review, among others.

Purpose of the discussion

- understand the results;
- explore differences in perception;
- identify strengths to protect or share;
- identify gaps that require action;
- connect results to existing financial and organisational processes;
- agree a small number of practical next steps.

Suggested discussion questions
What do the results tell us about our current resilience?
What confirms what we already knew?
What surprised us?
Where do departments or groups see things differently?
Where are our strongest capacities?
Where are our weakest capacities?

Discuss differences, do not hide them

Differences in perception are useful. They may show that some teams have better information than others, that some risks are not being communicated effectively, or that service-level pressures are not fully visible at corporate level. These differences should be used as prompts for learning and improvement.

FROM DIALOGUE TO ACTION PLANNING

The toolkit should lead to action. After reviewing the results, users should agree a focused set of priorities. The action plan does not need to be long. It should be practical, owned and time-bound. A useful action plan should include:

Prioritise carefully
Not every issue can be addressed at once. Councils should identify a small number of high-value actions that (i) address clear gaps in resilience; (ii) improve earlier warning; (iii) clarify ownership; (iv) strengthen cross-service coordination;
(v) improve the credibility of financial plans; (vi) link directly to the MTFS, risk management or service review processes.

Assign owners
Each action should have a named owner. Without ownership, toolkit findings may remain as interesting observations rather than leading to change.

Review progress
Actions should be reviewed through existing governance structures wherever possible. This may include senior management meetings, transformation boards or service review processes.

Issue identified	Weak external information sharing
Evidence from toolkit	Low scores in this anticipatory capacity across several departments
Proposed action	Establish quarterly external intelligence review linked to MTFS assumptions
Owner	Head of Finance / Policy Lead
Timescale	3 months
Review date	Next budget review

FAQs (1)

Is the toolkit an audit?
No. The toolkit is not an audit or compliance exercise. It is a structured self-assessment designed to support reflection, dialogue and improvement.

Is it a performance ranking?
No. The toolkit is not designed to rank departments or councils. It is designed to help users understand perceptions, strengths, gaps and opportunities for action.

Who should complete it?
The toolkit should be completed by a mix of people from across the organisation. This may include finance, service managers, senior leaders, risk and performance teams, transformation teams and elected members.

How long does it take?
Most users should be able to complete the self-assessment in around 20–30 minutes.

Do users need to prepare documents before answering?
No. The toolkit is based on informed perceptions. Users can answer based on their role, experience and understanding of the organisation.

What if departments receive different scores?
Different scores are useful. They may reveal differences in experience, information access, service pressures or risk awareness. These differences should be explored through discussion.

FAQs (2)

What if results are sensitive?
The toolkit should be framed as an improvement tool. Results should be handled carefully, with a focus on learning and action rather than blame. In any case, responses are anonymous, and a minimum response threshold must be reached before the findings become available for comparison. Specifically, if there are two responses in the database, these will not be displayed, as users may be able to infer how their peers answered.

Should responses be anonymous?
All responses are anonymous by default – only the respondent can see their own answers (see p. 26). However, depending on how the council chooses to follow up, some participants may decide to disclose their perceptions during the process. Aggregated reporting helps encourage honest participation.

How often should the toolkit be used?
The toolkit can be used annually, or at key points in the budget cycle, such as pre-budget planning and mid-year review.

What if engagement is low?
Low engagement may indicate that the purpose was not clear, the timing was difficult, or participants were unsure how results would be used. Stronger senior endorsement, clearer communication, reminders, FAQs and drop-in sessions can help.

The financial resilience toolkit

APPENDICES

APPENDIX A. TECHNICAL DETAILS ON THE USE OF THE TOOLKIT

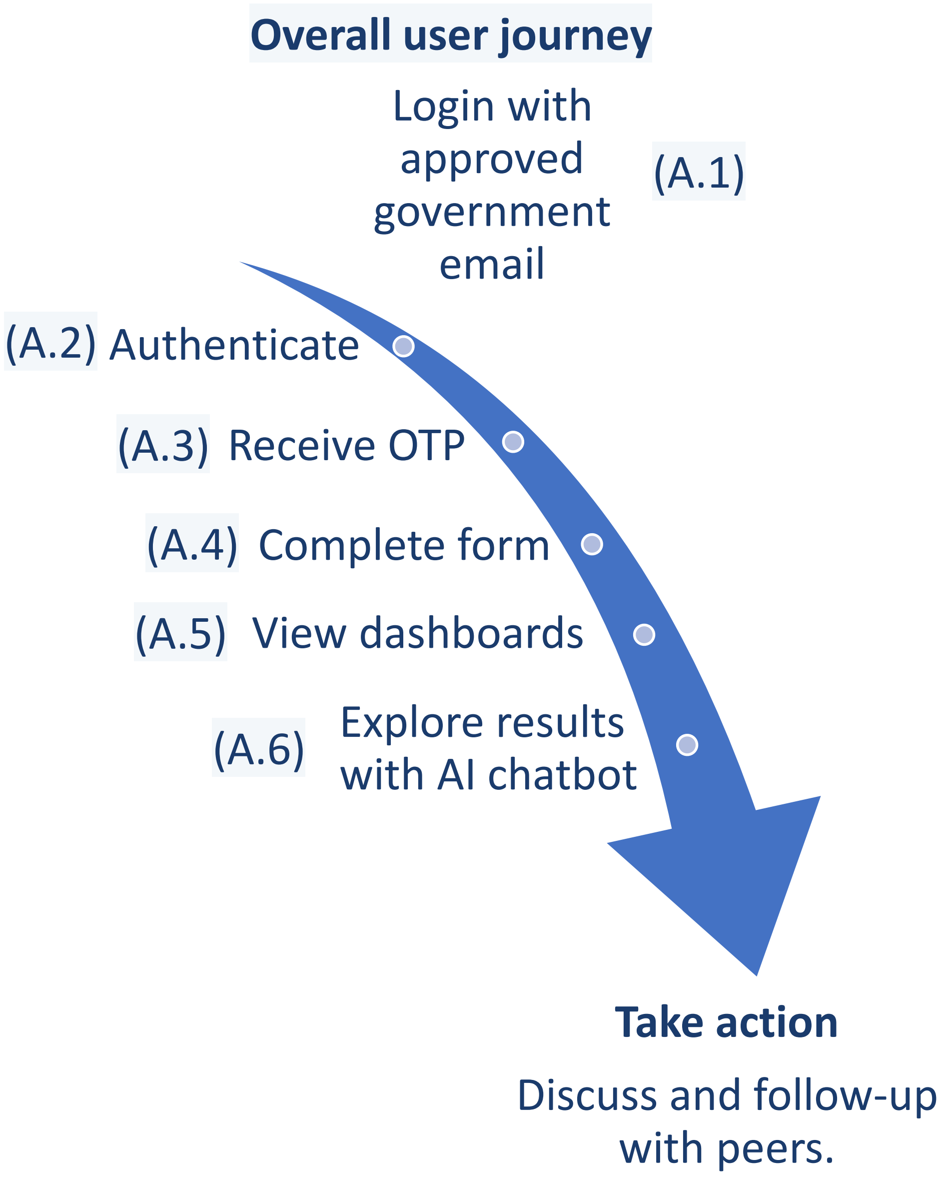
Controlled access. The toolkit is restricted to users from local government organisations, using an approved organisational email address, such as an email from a local authority domain or a wider government domain such as .gov. This access control is intended to ensure that only authorised local government users can access the toolkit and view the results related to their specific council. Security features embedded in the toolkit prevent users to analyse results from outside their councils.

Authentication process. After entering their email address, users receive a one-time passcode. The one-time passcode is used to authenticate the user before access is granted. This creates a secure login process without requiring users to create a separate password.

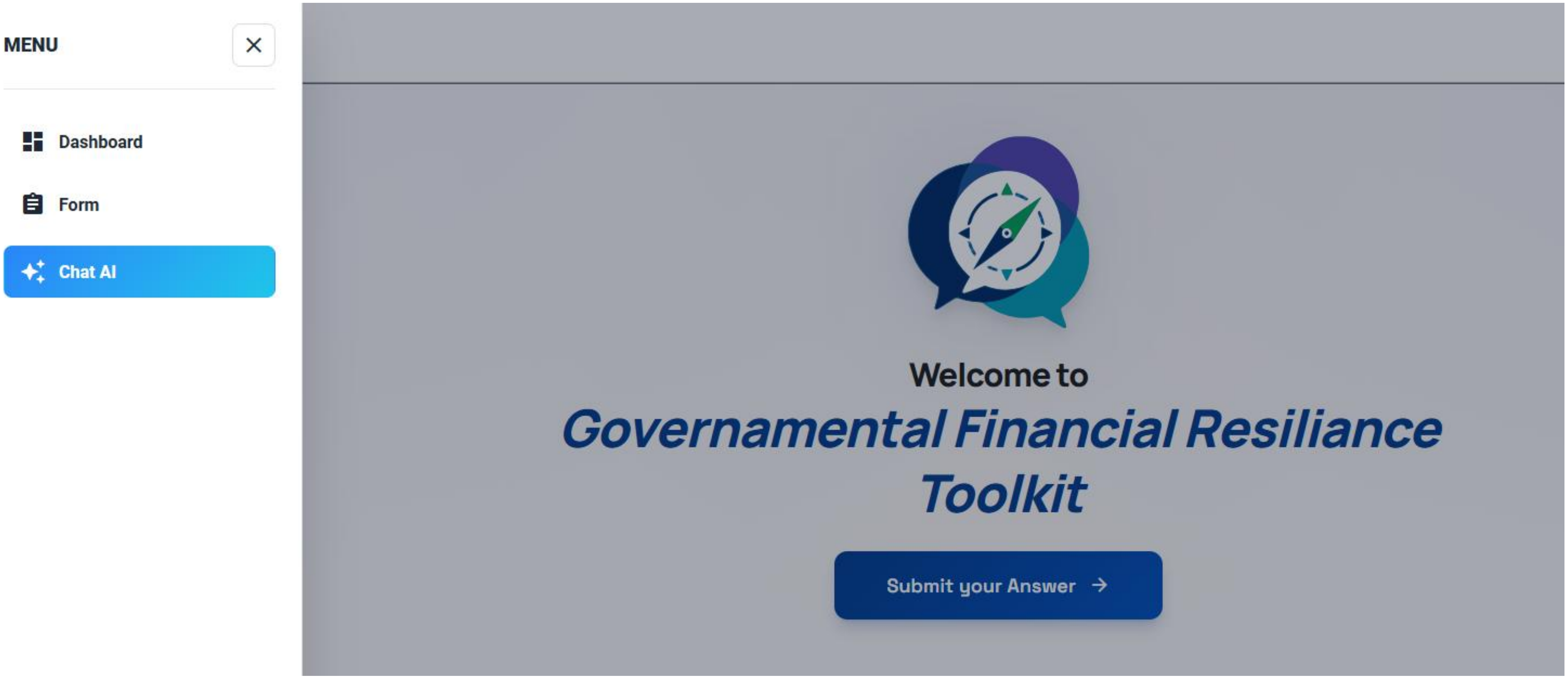
First step after login. Once authenticated, users are first directed to complete the input form. The form captures the information required for the toolkit analysis. Only after completing the form can users proceed to explore the outputs (dashboards, RAG, AI-Chatbot).

Navigating the dashboards. Users can then navigate through the dashboard outputs, including RAG summaries, spider graphs, dimension-level drill-downs, and detailed results by area of assessment. These views allow users to move from an overall summary to more detailed diagnostic information.

Using the AI chatbot. Users can also interact with the AI chatbot which supports interpretation of the results, helps explore patterns in the dashboard, and can assist with follow-up questions about specific dimensions or areas of concern.



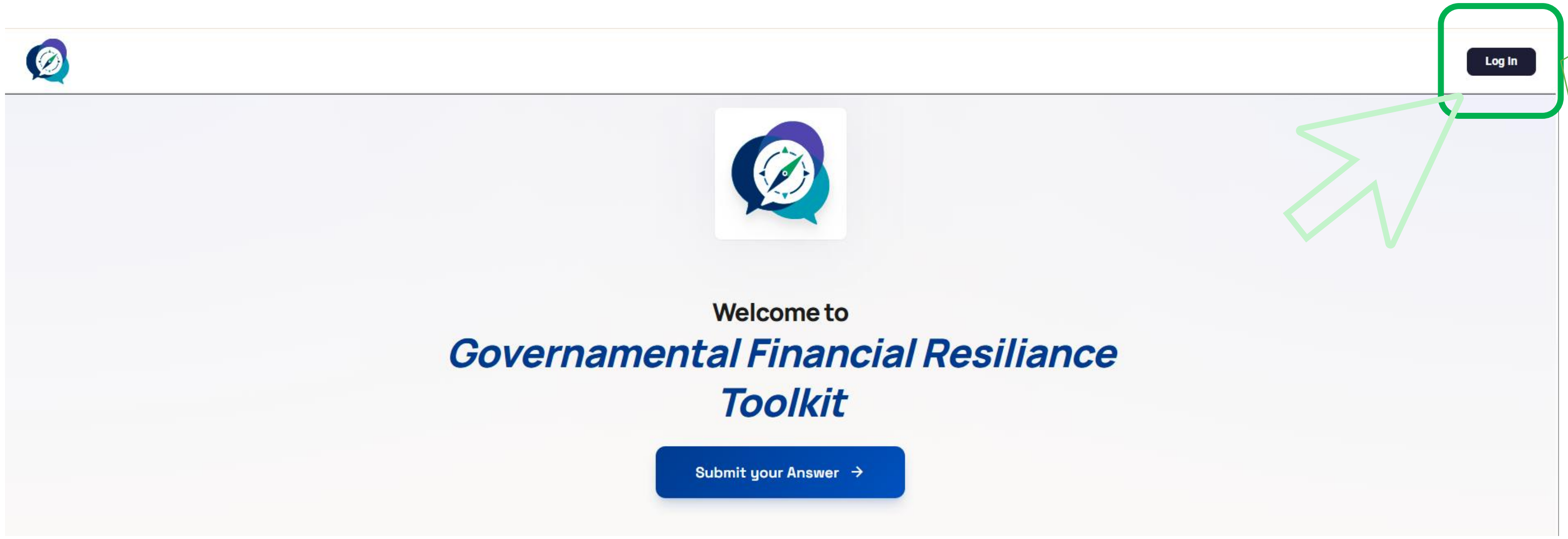
APPENDIX A. TECHNICAL DETAILS ON THE USE OF THE TOOLKIT

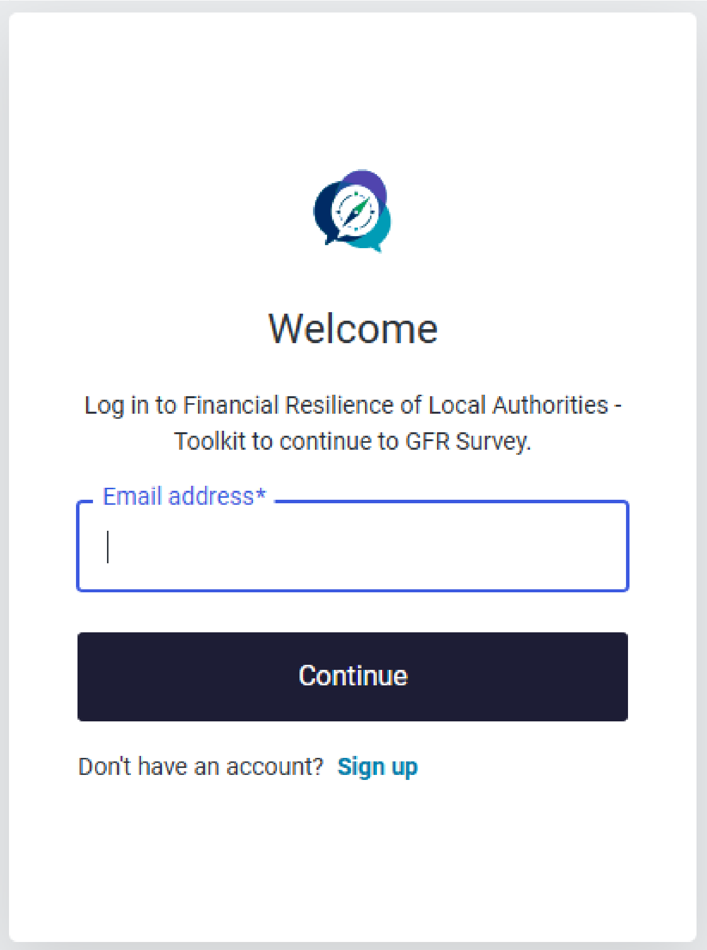


After submitting their first response, users can click the three horizontal bars in the top-left corner of the toolkit at any time to **open the menu**. From there, they can navigate to the **dashboard view**, (re)answering the **form**, or explore our **AI feature**.

The following guidance describes each of these features in detail.

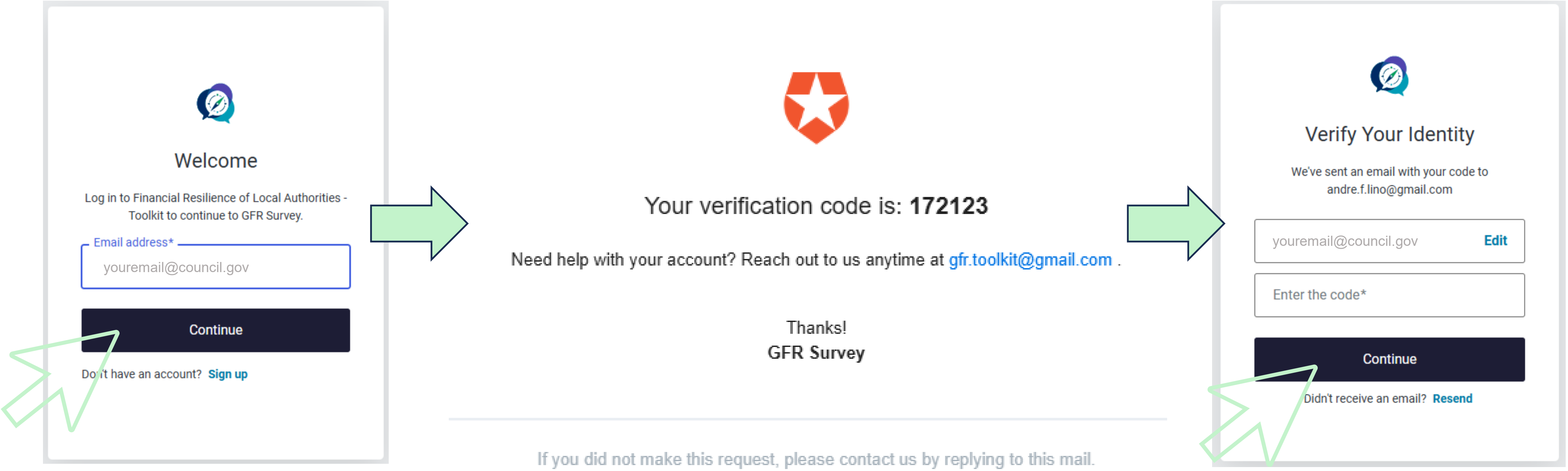
APPENDIX A.1. LOGIN (STEP-BY-STEP)





1) Access the **Toolkit** here: https://app.financialresiliencetoolkit.com/
2) On the toolkit welcome screen, select “Log In” from the top-right corner.
3) This opens the authentication panel, where the user is asked to enter their organisational email address.
   - Access is restricted to approved local government users. In practice, this means that users must log in with an eligible local authority or government email domain, such as an address “.gov” domain. This helps ensure that the tool and its results are only available to authorised users from relevant public-sector organisations.

APPENDIX A.2. & A.3. AUTHENTICATION and OTP (STEP-BY-STEP)



1) After entering their email address and selecting **Continue**, the authentication process sends a one-time passcode to the user's email account.
2) The user must enter this code to confirm their identity before they can access the survey form, dashboards, and AI-supported analysis features, by clicking again in **Continue**.

APPENDIX A.4. COMPLETING THE FORM (I)

1 After login and authentication, new users are redirected to the questionnaire (form) to submit their answers around financial resilience capacities.

2 If **UK user**, survey skips to UK specific page
If **non-UK user**, survey continues to non-UK page

The next section of the guidance note shows the difference between each section. Users can change the language of the questionnaire by using the selection menu on the top right corner of the page

3 Each user must select to which department they are assigned, as well as their hierarchical level.

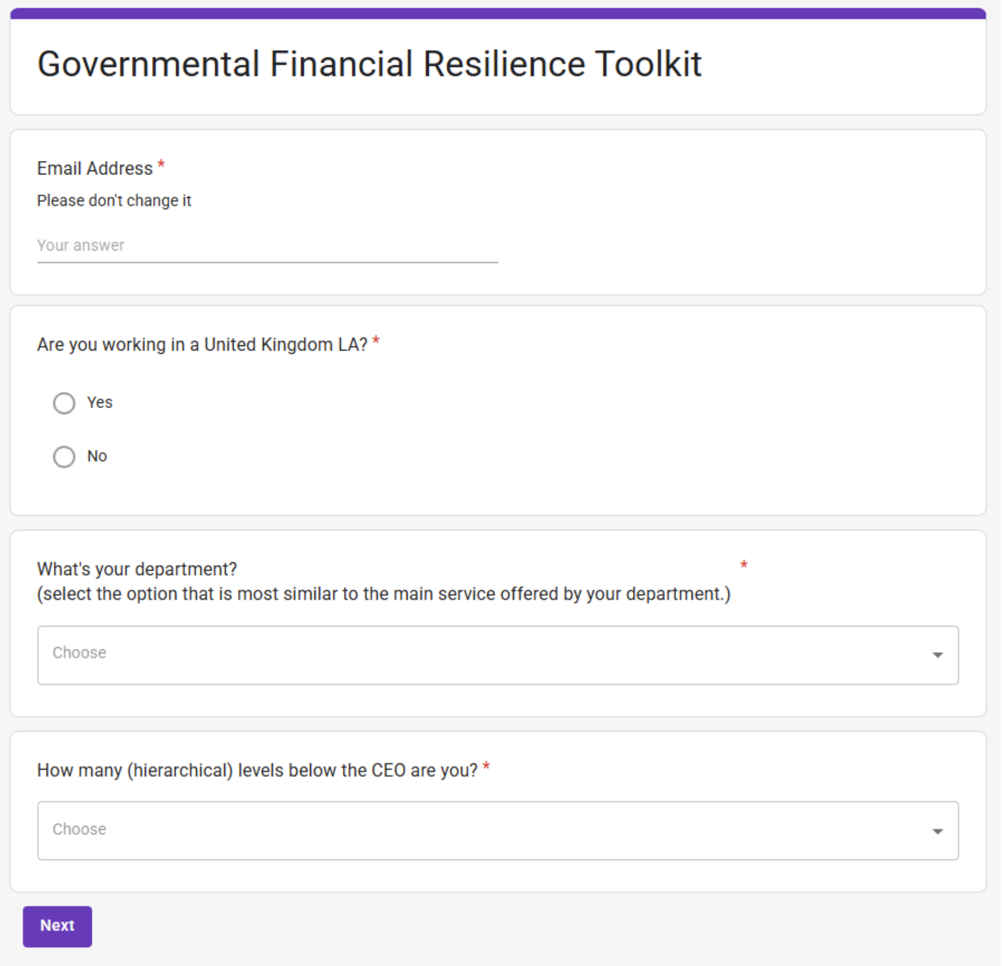
The department and hierarchical level are a crucial information for identifying patterns among departments and levels of the council.

> Please ensure that you respond to all questions on page 1 and before proceeding to the next page.
>
> Clicking "Next" on each page will automatically take you to the subsequent page while saving all your entered answers. Auto-saving feature allows users with the flexibility to pause and resume answering at a later time.

1

2

3


Governmental Financial Resilience Toolkit

Email Address *
Please don't change it
Your answer

Are you working in a United Kingdom LA? *
Yes
No

What's your department? *
(select the option that is most similar to the main service offered by your department.)
Choose

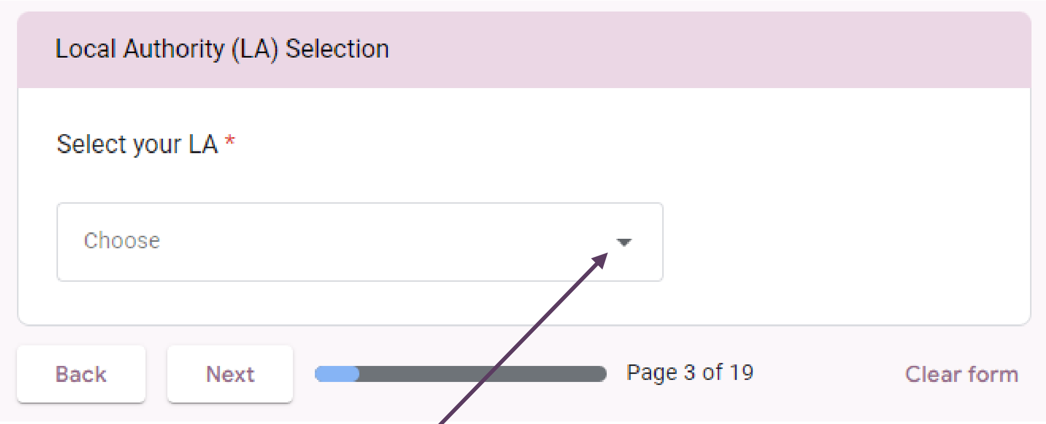
How many (hierarchical) levels below the CEO are you? *
Choose

Next

APPENDIX A.4. COMPLETING THE FORM (II)

Users from UK Local Authorities (LAs)

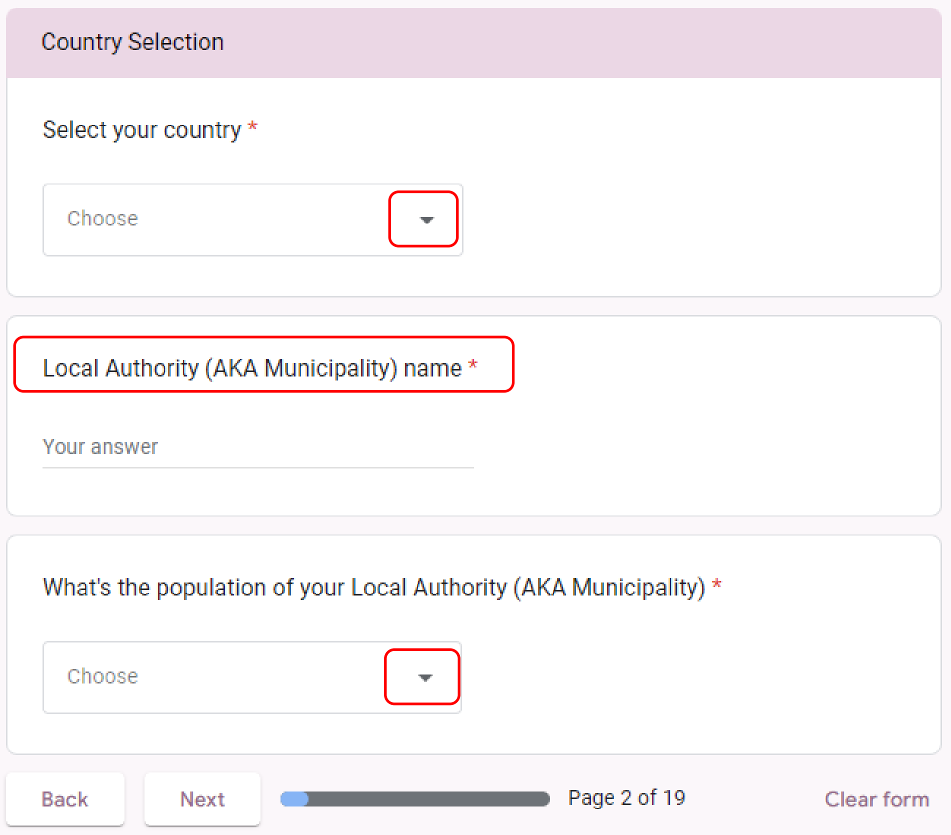
UK users will simply select their Local Authorities (LAs) from the drop-down list provided.



Click on the arrow to select your LA from the drop-down menu.

Users from non-UK Local Authorities (LAs)

Non-UK users will fill with necessary information about their Local Authorities (LAs) in the spaces provided.



APPENDIX A.4. COMPLETING THE FORM (III)

Now users must share perceptions about their council's Financial Resilience Dimensions. The questions are grouped into four (4) dimensions. Below are examples for the first part and item assessed in each dimension.

Perceived Vulnerabilities Part 1

How would you rate the following vulnerabilities of your local authority?

[PV1_1] Socio-demographic vulnerabilities (ageing of population, low education, decreasing population) *

	1	2	3	4	5	
A Major Vulnerability	◉	○	○	○	○	No Vulnerability at All

Anticipatory Capacities Part 1

Please indicate to what extent you agree/disagree to the following statements about your local authority. **We constantly and reciprocally exchange information...**

[AC1_1] with other local authorities and local public bodies *

	1	2	3	4	5	
Strongly Disagree	◉	○	○	○	○	Strongly Agree

Coping Capacities Part 1

Please indicate to what extent you agree/disagree to the following statements about your local authority.

[CC1_1] When dealing with unforseen problems, we quickly deal with internal conflicts *

	1	2	3	4	5	
Strongly Disagree	◉	○	○	○	○	Strongly Agree

Organisational Performance

How would you rate the corporate performance of your local authority compared to similar authorities in terms of size and type (Unitary, London Boroughs, County District) across all services provided?

[OP1_1] Quality of service delivery *

	1	2	3	4	5	
Significantly Below Average	○	○	◉	○	○	Significantly Above Average

Toolkit users (UK and non-UK) should now assess their organisation, based on their perception, around main dimensions of **financial resilience**:

- Page 4 to 6: Perceived Vulnerabilities
  22 assessment items in total, grouped by:
  - PV related to Infrastructure
  - PV related to Financial Capacity (i)
  - PV related to Financial Capacity (ii)
- Page 7 to 12: Anticipatory capacities
  25 assessment items in total, grouped by:
  - External Information Sharing
  - Monitoring External Activities
  - Vulnerability Assessment
  - Situation awareness by politicians
  - Critical thinking
  - Internal Information Sharing
- Page 13 to 17: Coping capacities
  33 assessment items in total, grouped by:
  - Rapidity and bricolage
  - Adaptability, Skills and Knowledge
  - Internal Collaboration (with employees)
  - Internal Collaboration (with senior management)
  - External Collaboration (with Central Govt)

On page 18, users should rate their perception of organisational performance (7 assessment items).

APPENDIX A.4. COMPLETING THE FORM (IV)

Consent Message

The GFR toolkit hosts responses and stores them in a aggregate database - so that individual responses from users are non-personally identifiable. The database enables the system to generate the automated dashboards, RAG tables and AI-enhanced analytical tasks (by demand of the user), that allow comparison between departments from the same local government.

The GFR toolkit passed all General Data Protection Regulation (GDPR) and Ethical requirements, and your responses are kept confidential and anonymised through aggregation.

By clicking below you can agree to share responses and to have them included in the GFR Toolkit's aggregated database, understanding that your responses may be used to generate external reports such as academic publications, presentations, and case studies, using aggregated or anonymised data wherever possible. Your personal data and individual-level responses will not be published without explicit permission.

Kindly check one of the options below *

Choose

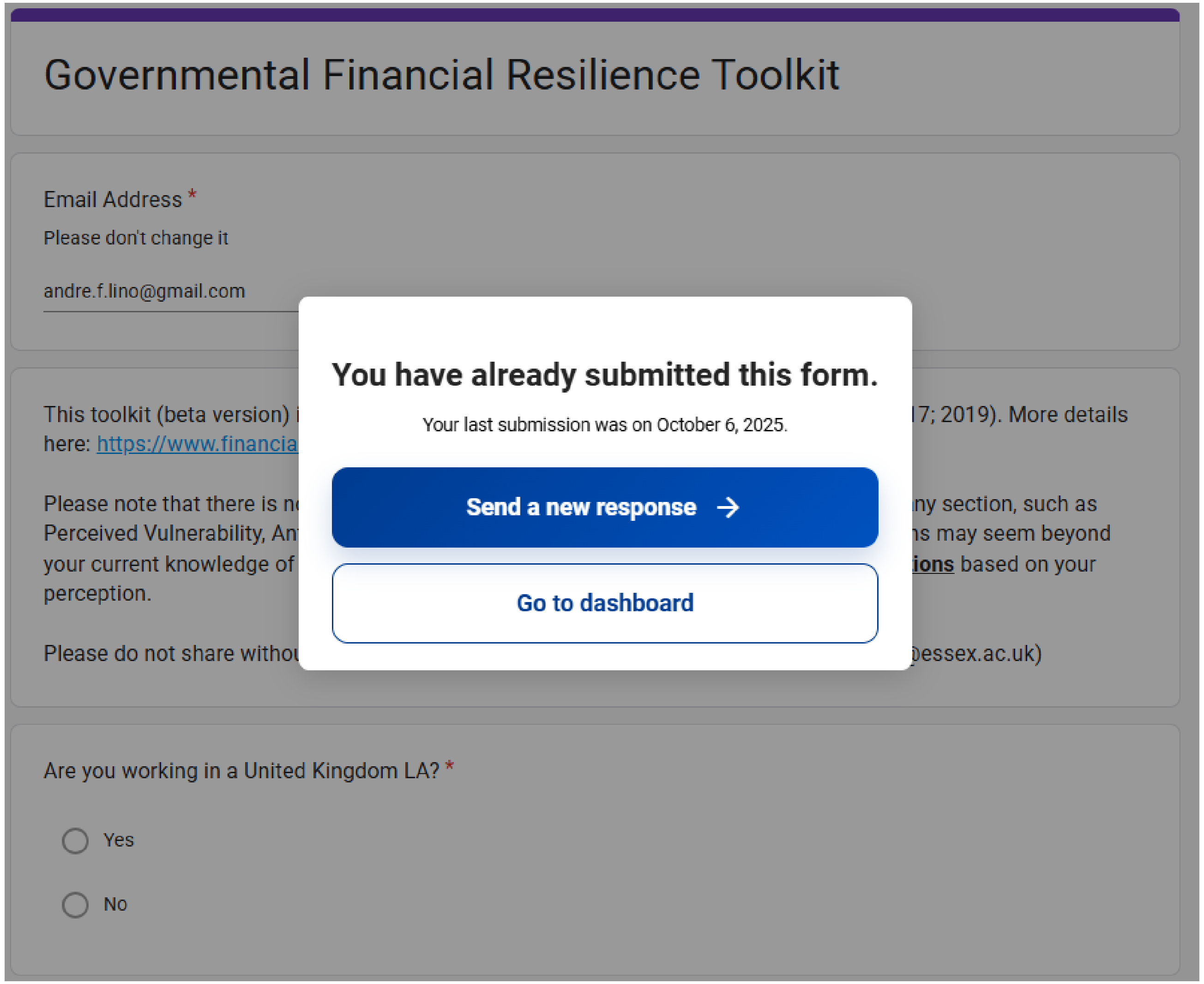
This is a required question

On the final page of the survey, please select your response from the dropdown menu to indicate your consent or disagreement to include your response in our database of survey responses, that may be used in aggregate way for academic research purposes, as per ethical guidelines in place at the moment of use

Once you have completed these steps, click the "Submit" button to finalise and complete the survey.

*Please be aware that if you choose to disagree and withhold your response from our database, you are still able to use the automated dashboards and AI-enhanced analysis resulting from this toolkit with your LA.

APPENDIX A.4. USING THE FORM OVER TIME



This toolkit is designed to be completed over time, rather than as a one-off exercise. To help you keep track of your responses, the system will remember when you last answered.

Whenever you choose “Forms£ from the toolkit menu, a pop-up message will show the date of your most recent response and ask whether you would like to respond again.

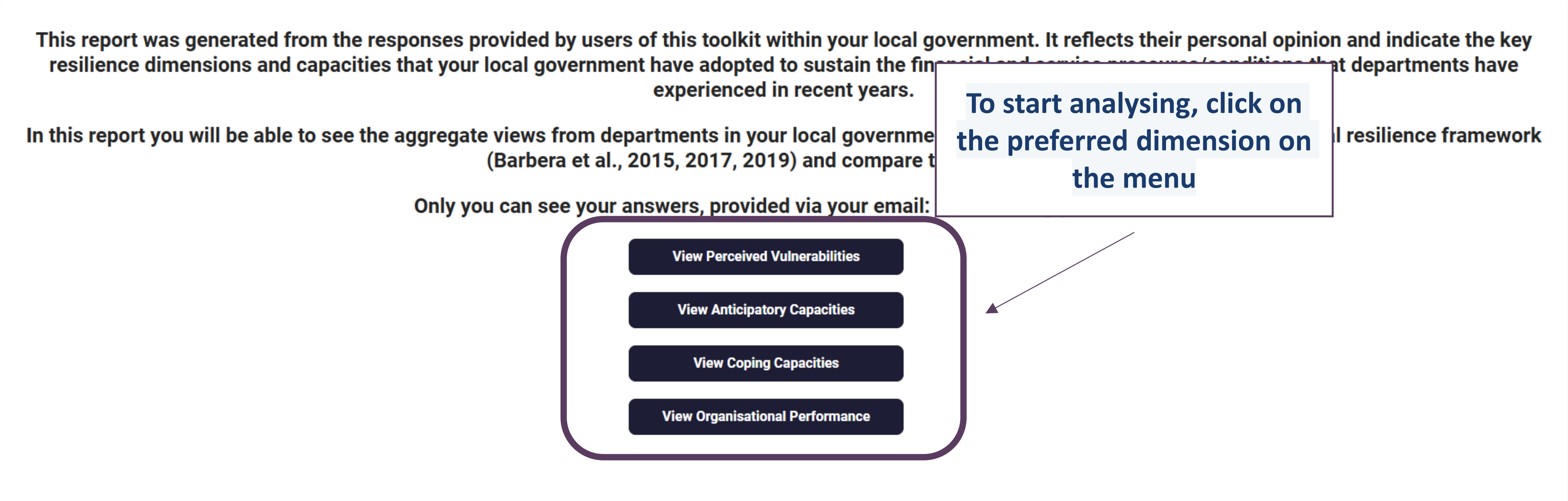
APPENDIX A.5. VIEW THE DASHBOARD (I)

After completing the Google Forms, each individual user of the toolkit will receive access to the Governmental Financial Resilience Dashboards

The dashboard shows how the departments within your organisation/LA compares among themselves in each dimension of **financial resilience**.

The individual user can see and compare his/her response to the aggregate answers within each LA department, but it is not possible to check answers from other employees.

This is an important tool for assessing which areas/departments within the LA are in a stronger/weaker financial resilience position based on the perspective of their employees and senior management.



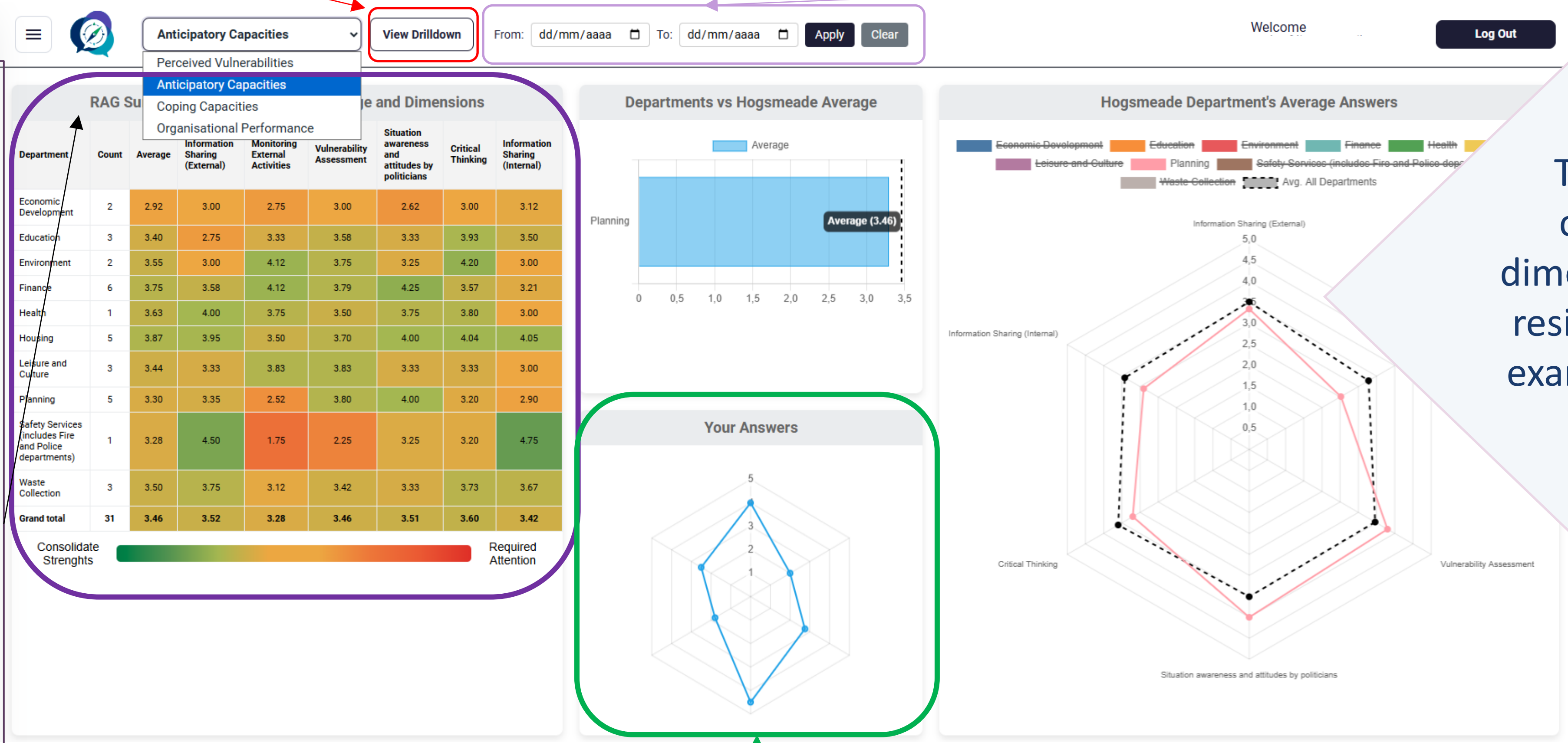
To start analysing, click on the preferred dimension on the menu

APPENDIX A.5. VIEW THE DASHBOARD (II)

By clicking on the drilldown link, the user of the toolkit will be able to find more details in each component that affect the specific financial resilience dimension (AC on the example)

Users can filter the results by period. This allows to compare responses over time and monitor whether organisational capacities are improving, declining, or remaining stable.

For each selected dimension of financial resilience, a Red, Amber, Green status reporting is generated. This visual aid compares LA's departments in relation to the selected dimension of financial resilience. The example shows easily that users from housing department feels that their anticipatory capacities are well developed. In contrast, the average of two responses from the Economic Development department are more critical. This means that internal meetings may be put in place to align perceptions and strengthen overall financial resilience of the LA.



Department	Count	Average	Information Sharing (External)	Monitoring External Activities	Vulnerability Assessment	Situation awareness and attitudes by politicians	Critical Thinking	Information Sharing (Internal)
Economic Development	2	2.92	3.00	2.75	3.00	2.62	3.00	3.12
Education	3	3.40	2.75	3.33	3.58	3.33	3.93	3.50
Environment	2	3.55	3.00	4.12	3.75	3.25	4.20	3.00
Finance	6	3.75	3.58	4.12	3.79	4.25	3.57	3.21
Health	1	3.63	4.00	3.75	3.50	3.75	3.80	3.00
Housing	5	3.87	3.95	3.50	3.70	4.00	4.04	4.05
Leisure and Culture	3	3.44	3.33	3.83	3.83	3.33	3.33	3.00
Planning	5	3.30	3.35	2.52	3.80	4.00	3.20	2.90
Safety Services (includes Fire and Police departments)	1	3.28	4.50	1.75	2.25	3.25	3.20	4.75
Waste Collection	3	3.50	3.75	3.12	3.42	3.33	3.73	3.67
Grand total	**31**	**3.46**	**3.52**	**3.28**	**3.46**	**3.51**	**3.60**	**3.42**

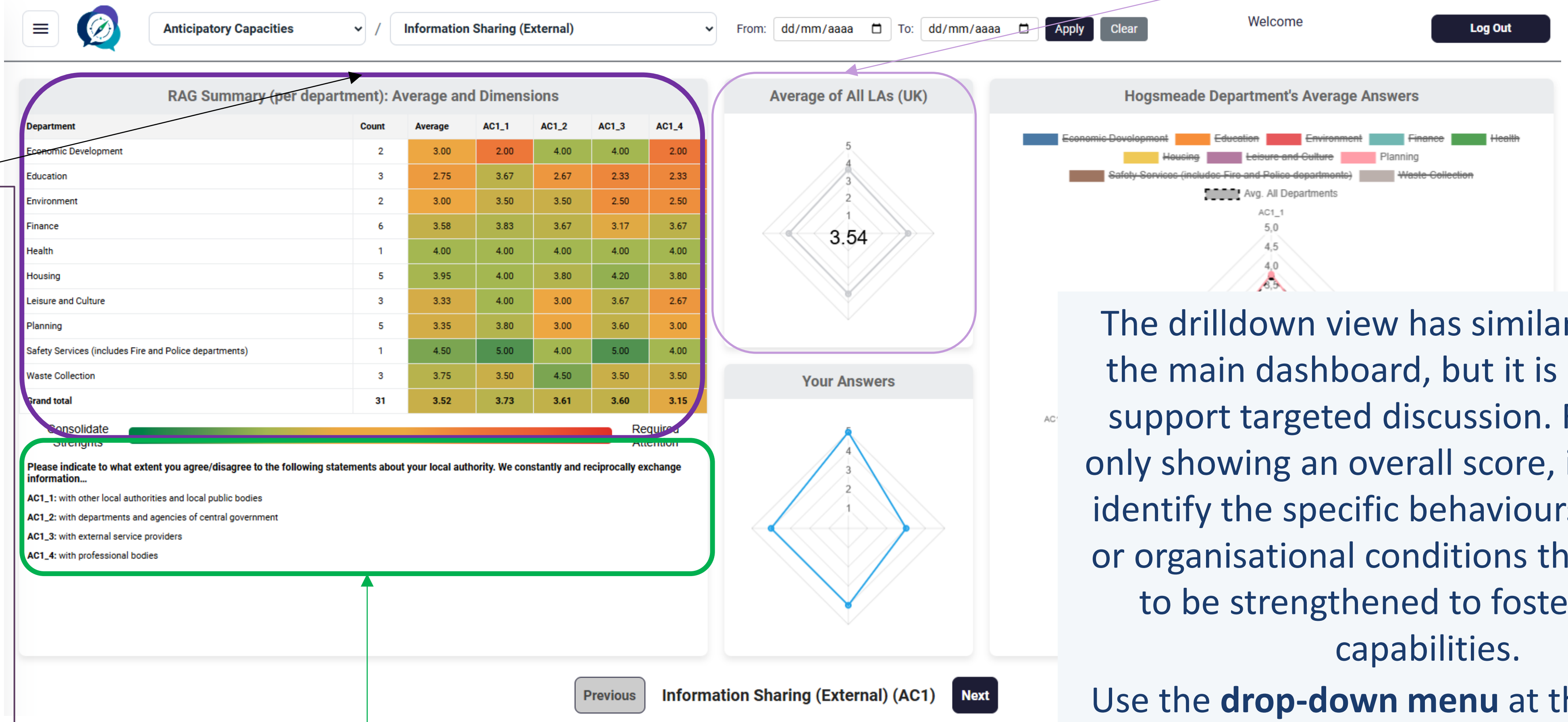
This radar chart compares each dimension of financial resilience (AC on the example) among LAs' departments.

From the example, it is possible to see that the Housing department employees perceive that they are doing a good job in terms of "monitoring external activities". Thus, other departments and areas of the organisation may want to learn from their housing department experience.

This spider chart shows the answer provided by the individual user of the toolkit, allowing he or she to visually compare its perceptions to aggregate views from each department.

APPENDIX A.5. VIEW THE DASHBOARD (III) – DRILLDOWN EXAMPLE

This chart provides a wider benchmark by showing the average result across all participating local authorities. It helps users interpret whether their own local authority's results are broadly aligned with, or different from, the wider sample.



RAG Summary (per department): Average and Dimensions

Department	Count	Average	AC1_1	AC1_2	AC1_3	AC1_4
Economic Development	2	3.00	2.00	4.00	4.00	2.00
Education	3	2.75	3.67	2.67	2.33	2.33
Environment	2	3.00	3.50	3.50	2.50	2.50
Finance	6	3.58	3.83	3.67	3.17	3.67
Health	1	4.00	4.00	4.00	4.00	4.00
Housing	5	3.95	4.00	3.80	4.20	3.80
Leisure and Culture	3	3.33	4.00	3.00	3.67	2.67
Planning	5	3.35	3.80	3.00	3.60	3.00
Safety Services (includes Fire and Police departments)	1	4.50	5.00	4.00	5.00	4.00
Waste Collection	3	3.75	3.50	4.50	3.50	3.50
Grand total	**31**	**3.52**	**3.73**	**3.61**	**3.60**	**3.15**

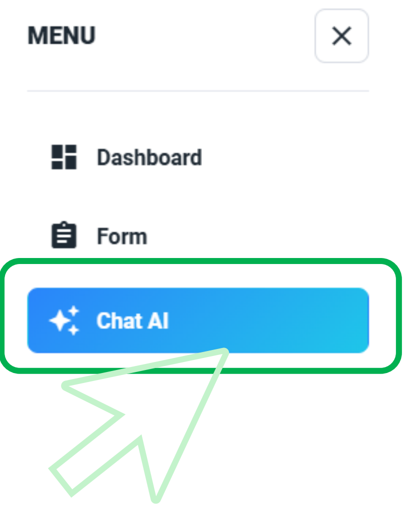
The RAG table summarises results by department and by individual component. Green indicates stronger reported capacity, amber indicates areas requiring attention, and red indicates more critical areas. This helps users quickly identify where follow-up discussion or action may be needed.

The statements underneath the RAG table explain what each component measures. These descriptions help users interpret the scores and understand the practical meaning of each result.

The drilldown view has similar features to the main dashboard, but it is intended to support targeted discussion. Rather than only showing an overall score, it helps users identify the specific behaviours, processes, or organisational conditions that may need to be strengthened to foster resilient capabilities.

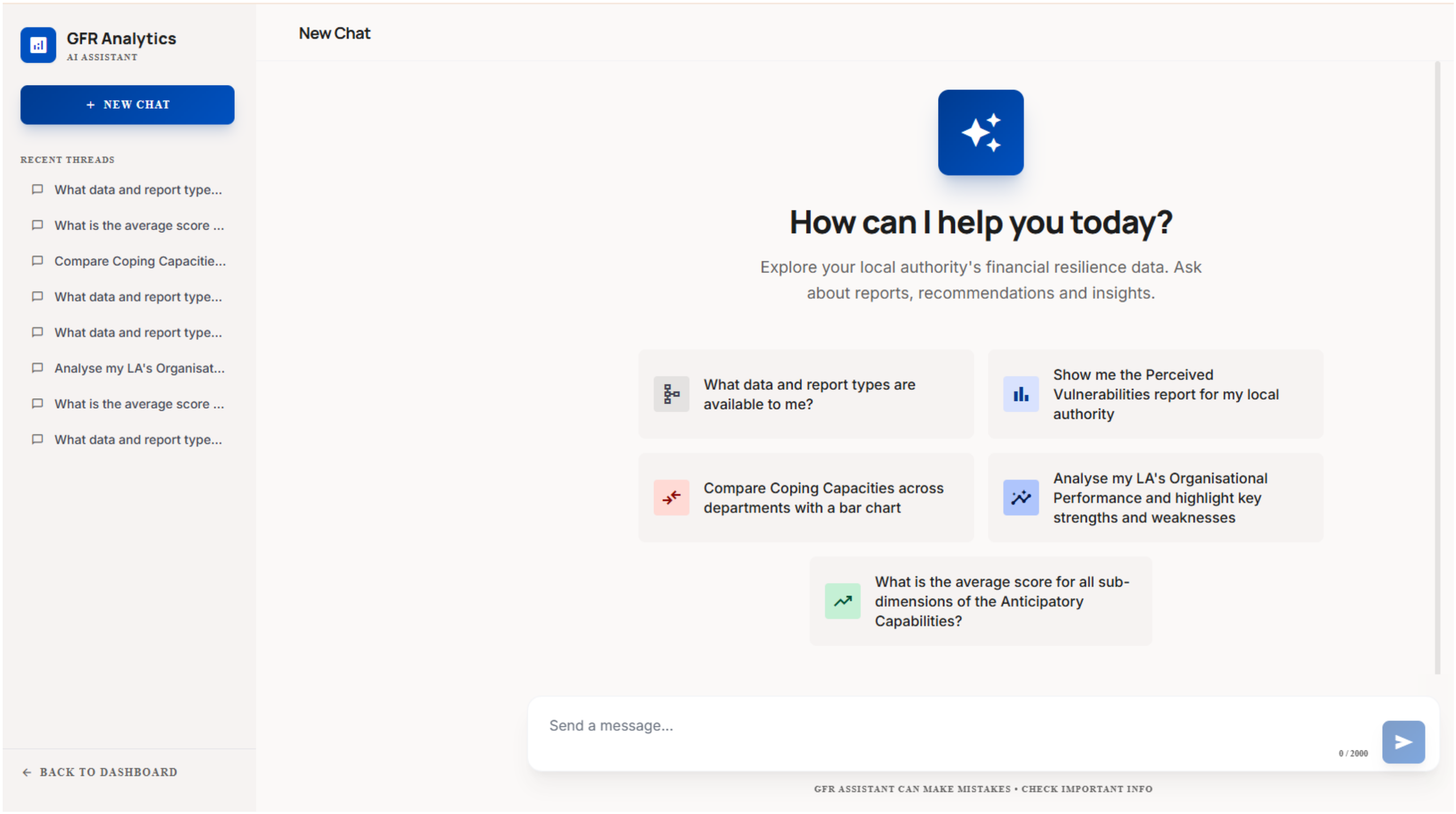
Use the **drop-down menu** at the top of the page or the **navigation arrows** at the bottom to move through the specific elements of each financial resilience dimension.

APPENDIX A.6. EXPLORE RESULTS WITH AI



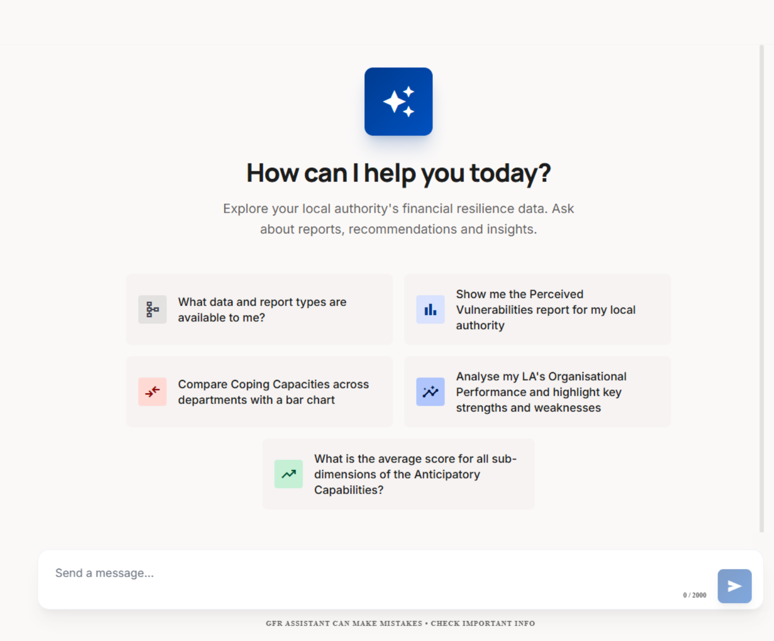
The **AI Chat** button (on the menu) allows users to interact with an AI-supported assistant to explore the results, ask follow-up questions, and better understand patterns shown in the dashboard.

While the AI Chat function can help users identify patterns, compare departments, explain dimensions, highlight possible areas of concern, and suggest issues for further discussion, an **important caution** is that the AI assistant supports analysis but **does not replace professional judgement**, **local knowledge**, or **formal decision-making**. Users should check important information and use the assistant's responses as a starting point for reflection and scrutiny.



Your data is used to provide the analysis and reports you ask for.

Not to train public AI models, not for routine human review, and not for unrelated purposes.



Your data stays private

When you use our AI tool, your questions, uploaded files, datasets, and generated reports are processed securely through the official Google Gemini Enterprise API. In plain English:

- **Your data is not reviewed by people as part of normal use.**
  The analysis is carried out by automated systems. We do not manually inspect your data, and Google does not routinely have people reviewing it either.
- **Your data is not used to train public AI models.**
  The information you upload, the questions you ask, and the outputs generated by the tool are not used by Google to train, tune, or improve public AI models or services.
- **Your data is protected.**
  Data sent for AI processing is encrypted during transfer and storage, and is handled in secure, isolated environments.
- **Access is strictly limited.**
  Your data is only accessed by automated computing systems, except in rare situations where access may be legally required, such as a valid government or court request.

The financial resilience toolkit

Based on our research (https://www.financialresiliencetoolkit.com/our-publications) :

Barbera C, Jones M, Korac S, Saliterer, I. Steccolini, I. (2017) Governmental financial resilience under austerity in Austria, England and Italy: How do local governments cope with financial shocks? *Public Administration* 95(3): 670–697.

Barbera C., Jones M., Korac S., Saliterer I., Steccolini I., 2018, Local government financial resilience: Germany, Italy and UK compared, CIMA executive report

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Saliterer, I., Korac, S., Barbera, C., & Steccolini, I. (2021). Taking stock: The role of the institutional context for local government financial resilience. In Local public finance: An international comparative regulatory perspective (pp. 319-332). Cham: Springer International Publishing.

Barbera, C., Jones, M., Korac, S., Saliterer, I., & Steccolini, I. (2021). Local government strategies in the face of shocks and crises: the role of anticipatory capacities and financial vulnerability. *International Review of Administrative Sciences*, 87(1), 154–170.

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