

# Equalities Monitoring – Services

## K - Welfare Services

Annual Report - 2020-21



Published: January 2022

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# Introduction

The Welfare Service administers housing benefit on behalf of the Department for Work and Pensions (DWP), the Bracknell Council Tax Support scheme (CTS), Discretionary housing payments, Discretionary Council Tax support and a Local Welfare scheme. All of these programmes of work require an assessment of income, financial position household circumstances. The service undertakes benefit assessments, collection of overpayments and works with the Department for Work and Pensions by referring cases for fraud investigation.

The Government's Welfare Reform Act 2012 has introduced various changes over the last few years including those such as the Benefit Cap and Social Sector Size Restriction which has as a result affected customer's entitlement to Housing Benefit as well as other welfare benefits. The Council Tax Support scheme introduced income bands in April 2017. Since 23 May 2018 Universal Credit Full Service has been implemented, which has resulted in the majority of new claims for working age households now having to claim their housing costs through Universal Credit instead of Housing Benefit and has resulted in a decrease to the Welfare Service Housing Benefit caseload.

In addition to the Local Welfare Scheme and in response to the Covid pandemic, the Welfare Service have administered the governments Test and Trace Self-Isolation Support payment scheme from 28 September 2020 and Covid Winter Grant from December 2020 to March 2021, the Covid Winter grant scheme and it's replacement, the Covid Local Support Grant.

## 1. Access to the service

Customers are able to access the Welfare Service in a number of ways. Whilst the service is normally open to all members of the public via appointments in person to our reception, during 2020-2021 as a result of the Covid pandemic the majority of welfare appointments since March 2020 have been made via telephone. In some cases, it is beneficial to meet with a customer personally when discussing sensitive financial difficulties, we appreciate that not all customers wish to, or are able, to access our service via this route. Since the Covid pandemic, access to various forms of support has been available more readily 24/7 and customers can contact us by telephone and email. They can also make a new claim, notify a change of circumstances using these and additional channels such as our online benefit platform. Changes have been made to our online forms so that a customer can set out their needs for support more readily and we have also updated our website to enable more self-service. We will offer appointments when needed to customers who have difficulties claiming online, offer home visits for customers who are not able to come into our offices due to ill-health or disability and offer paper applications to ensure that nobody is excluded from claiming.

Bracknell Forest Council has a number of volunteer members of staff who speak other languages if needed to provide translation or interpretation services. A professional translation service is also available.

Whilst Universal Credit is a change implemented by and administered by the Department for Work and Pensions, the Welfare Service have taken steps to minimise any negative impact of this change by ensuring the service provides assistance by signposting to the Help to

Claim service within Citizens Advice, offering advice with personal budgeting or support with managing the online journal, queries and information.

## **2. Equality Duty**

The purpose of equalities monitoring is to ensure the Council is providing a fair and equitable service to all residents and having due regard to meet the 3 aims of the general equality duty.

### **Eliminate discrimination, harassment and victimisation**

The service is aware of the requirements of the Equality Act 2010 and this it is unlawful to discriminate, treat some people less fairly or put them at a disadvantage.

Staff have all attended internal and external training sessions to ensure that we meet the needs of all of our customers and attend refresher training as and when required. This improves equality of treatment by enhancing our ability to identify and respond to those with protected characteristics who encounter council services. We recognise that people have different needs and understand that treating people equally does not always involve treating them all exactly the same.

Equality Impact Assessments are used by the service to inform decisions on changes affecting the service. The service believes in providing support to anyone who needs it and who is eligible for support, regardless of their sex, ethnicity, religion, age, sexual orientation or disability. Any potential impact to those with a lower income are considered to inform decisions as due to the nature of the service customers will more often be in low socio-economic groups.

### **Advance equality of opportunity between people who share a relevant protected characteristic and people who do not share it**

A specialist Rough Sleeper Team was formed in 2019 to proactively reach out to and support rough sleepers and break down barriers in accessing the service. Outcomes for these groups are access to healthcare, opportunities for employment and safe and sustainable accommodation and accessing welfare benefits.

For customers in a lower income group and suffering financial hardship, Welfare staff are trained to administer various Local Welfare provisions funding to help alleviate poverty.

### **Foster good relations between people who share a relevant protected characteristic and those who do not share it.**

N/A

## **Equalities Monitoring**

A range of information is collected by the Welfare Service which helps to understand who is accessing our service and where available the outcomes for those who access the service compared to the Bracknell Forest population. For this report monitoring has been undertaken in terms of:

This report has been analysed by the following equalities groups:

- Race
- Age
- Disability

Sex has not been analysed as this is just the sex of the person completing the application form rather than the household receiving the benefit. Women tend to fill in the application more often than men.

Sexual orientation for social fund applications has not been reported on in this year's report. The number of applications significantly decreased during 2020-21 due to other welfare grants available such as Test and Trace, Covid Winter Grant, and DEFRA payments to help those in financial crisis. Therefore, the numbers are too small to make any significant conclusions.

We are not currently able to analyse the remaining protected groups however this can be considered for future reports when data is available.

### Race

To assess whether people have equal access to the welfare service in terms of race we have analysed our caseload data taken from our Northgate Benefits System for those who have a claim for Housing Benefit and Council Tax Support, from our RB Solutions Social Fund system for those making a social fund application, and from applications made to the Covid Winter Grant Scheme.

**Table 1: Housing Benefit and Council Tax Support claims, Social Fund applications, and Covid Winter Grant applications by Race**

Race	Benefit claims*	Percentage received	Social fund applications**	Percentage received	Covid Winter Grant applications***	Percentage received	Bracknell Forest population****
White	959	90.20%	15	100%	629	94.3%	90.60%
Mixed	20	1.90%	0	0%	7	1.0%	2.00%
Asian	38	3.60%	0	0%	10	1.5%	5.00%
Black	34	3.20%	0	0%	14	2.1%	1.90%
Other	12	1.10%	0	0%	7	1.0%	0.40%
<b>Total</b>	1063	~	15	~	667	~	~

Source: \*Single Housing Benefit Extract snapshot as at 16/3/21. \*\* RB Solutions Social Fund. \*\*\*Covid Winter Grant application database \*\*\*\* Based on Office for National Statistics Census 2011

One-thousand, one hundred and sixty-three housing benefit and/or council tax support claims have ethnicity data recorded and so the data above represents approximately 18.2% of the total caseload during the financial year. 706 covid winter grant applications were made and equal opportunities data was recorded for 667 applications, representing 94.5% of the total number of applications.

The proportion of customers who have indicated they are from an ethnic minority group is comparable with the overall Bracknell Forest population and indicates that there are no barriers to our services to those who were awarded benefit. However, it is noted that the Bracknell Forest data is based on the 2011 Census and the percentage of those who complete the ethnic monitoring is a low compared to the total caseload. Whilst the majority of customers now claim online, the Welfare Service do offer appointments and arrange translation and interpretation services to assist customers who have difficulties with completing their claim when required to ensure that all customers have fair access to the service.

Forty-three social fund applications were made and equal opportunities data was recorded for 15 applications, representing 34.8% of the total number of applications. As the number of applications are the numbers are too small to make any significant conclusions.

We will continue to monitor this characteristic to ensure that are services are accessible to all ethnic minority groups.

### Age

To assess whether people have equal access to the benefits service in terms of age and disability we have analysed our caseload data taken from our Northgate Benefits System for those who have a claim for Housing Benefit and Council Tax Support, and from our RB Solutions Social Fund system for those making a social fund application.

A breakdown of our caseload by age is as follows:

**Table 2: Housing Benefit and Council Tax Support claims, Social Fund applications, and Covid Winter Grant applications by Age**

Age Group	Benefit claims*	Percentage received	Social fund applications**	Percentage received	Covid Winter Grant applications***	Percentage received	Bracknell Forest population****
18-39	1461	25.10%	16	37.20%	384	54.7%	36.80%
40-59	1815	31.20%	23	53.50%	290	41.3%	38.00%
60-79	1766	30.30%	4	9.30%	28	4.0%	20.50%
80+	782	13.40%	0	0%	0	0.0%	4.70%
<b>Total</b>	<b>5824</b>	<b>~</b>	<b>43</b>	<b>~</b>	<b>702</b>	<b>~</b>	<b>~</b>

Where there is a joint claim the age is taken from the primary claimant

Source: \*Single Housing Benefit Extract snapshot as at 16/3/21. \*\*RB Solutions Social Fund. \*\*\*Covid Winter Grant application database. \*\*\*\*ONS 2017 Mid-Year Population Estimates

The numbers in each age group for those who are claiming Housing Benefit and/or Council Tax Support has remained fairly static. In previous years we have seen total caseload decrease as would have been expected due to the implementation of Universal Credit for working age customers and more people moving in to work. In this year's report the total caseload has remained at the same level, which, it is considered will be as the result of claims received from those who were furloughed or lost their employment as a result of the

Covid pandemic. Whilst the Housing Benefit caseload has decreased the number of people claiming Council Tax Support has increased.

The number of benefit customers aged 60 or over, compared to the Bracknell Forest population is considerably higher and has been the position for a number of years. Due to the nature of the service this is expected due to those customers being more likely to not be in employment and therefore have a lower income. This demonstrates that take up of the scheme is positive amongst the older population who will likely have fixed incomes.

For social fund applications and covid winter grant applications from those made from people aged 60 or over is lower compared to the wider Bracknell Forest population. This is to be expected as someone over pension age is more likely to be in receipt of a regular income such as a pension and more likely to be in long term housing. The contributing factors for the increase in the number of applications from working age customers are that they are more likely to have been affected by loss of earnings from the impact of Covid and which in turn can cause benefit delays and therefore requiring short term assistance from the social fund.

### Disability

**Table 3: Housing Benefit and Council Tax Support, social fund applications and Covid Winter Grant applications by disability**

Disability	Benefit claims*	Percentage	Social fund claims**	Percentage	Covid Winter Grant applications***	Percentage received	Bracknell Forest population****
No	3774	64.00%	16	69.60%	489	74.4%	85.40%
Yes	2120	36.00%	7	30.40%	168	25.6%	14.60%
<b>Total</b>	<b>5894</b>	<b>~</b>	<b>23</b>	<b>~</b>	<b>657</b>	<b>~</b>	<b>~</b>

Source: \*Single Housing Benefit Extract snapshot as at 16/3/21 based on the claimant or partner in receipt of Attendance Allowance, Disability Living Allowance (care or mobility), Personal Independence Payment (daily living or mobility) Severe Disablement Allowance or the Support group of Employment & Support Allowance. \*\*RB Solutions Social Fund. Covid Winter Grant application database. \*\*\*\*ONS Census 2011, proportion of people who said they had a limiting long term illness (excluding those aged under 16)

The table shows that we continue to have a much higher proportion of customers with a disability compared with the Bracknell Forest population. This indicates that there are no barriers when accessing our service and due to the nature of the service which targets those at risk of financial hardship or low income, may be more representative of the challenges those living with a disability face.

### **Outcomes**

To assess whether the protected groups who make a social fund or covid winter grant application achieve similar outcomes, data has been compared against those making a claim to those successful in their application.

**Table 4: Social Fund and Covid Winter Grant applications by Race (2020-21)**

Race	Social fund applications	Percentage of applications that were successful	Covid Winter Grant applications	Percentage of grants that were successful
White	15	100%	629	80.4%
Mixed	0	0%	7	71.4%
Asian	0	0%	10	80.0%
Black	0	0%	14	78.6%
Other	0	0%	7	85.7%

**Table 5: Social Fund and Covid Winter grant applications by Age (2020-21)**

Age Group	Social fund applications	Percentage of social fund applications that were successful	Covid Winter Grant applications	Percentage of grants successful
18-39	16	94%	384	81.0%
40-59	23	96%	290	80.0%
60-79	4	75%	28	75.0%
80+	0	~	0	0.0%

This year's report shows that there is an increase in successful applications for those who are working age and this is to be expected due to the changes for those having to claim Universal Credit and financial hardship due to the Covid pandemic.

**Table 6: Social fund and Covid Winter grant applications by disability (2020-21)**

Disability	Social fund application	Percentage of social fund applications that were successful	Covid Winter Grant applications	Percentage successful
No	16	100%	489	80.2%
Yes	7	85.70%	168	76.8%

To qualify for a payment under the council's local welfare schemes there are certain criteria to be met and a financial assessment has to be undertaken before an award can be considered. For the Covid Winter Grant scheme the applicant has to be in financial hardship due to the impact of Covid. The majority of the reasons recorded for the unsuccessful application were due to refusal to provide requested information or not Covid related.

Due to the current process how equality information is recorded we are unable to report on the outcomes for housing benefit and council tax reduction applications.

## **Conclusion**

### **1. The key equality and diversity achievements in your service?**

Work with Internal and external partners has been key in the last 12 months, resulting in more holistic service, focussed on putting the customer at the centre of the process. Key achievements have been;

- Introduction of a Local Welfare Scheme which provides emergency support to households in need
- Access to Covid Winter Grants for those in financial hardship so offering additional support to those on low incomes or who, due to ill health and disability, have been shielding during the Pandemic and during the recovery from it.

### **2. The key equality and diversity issues affecting your service?**

- Financial Hardship is a complex issue but lack of employment opportunities and lower wages are well reported in BAME and gender specific areas.
- Of the 8.8 million people struggling with debt, 64% are women and on average, women earn 13.9% less than men. In addition, of the 8.8 million, 75% were under 45 years of age. Personal debt is growing and needs to be an area of focus as benefit changes and the continued roll out of Universal credit continue.
- As recovery from the Pandemic begins, there will be consequences for those who took advantage of credit deferrals and payment holidays with 43% of BAME credit holders deferring credit payments compared to just 16% among White credit users. BAME consumers were also more likely to class domestic bills or credit commitments as a heavy burden – 17% compared with White consumers – 9%.

### **3. Your action to address equality and diversity issues mentioned in the report.**

- Work with the Jobcentre and partners to investigate barriers to work
- Review approach to debt owed to Welfare and Housing and look to introduce a high-quality debt advice service with a single view of the customer within the Service
- Publicise discretionary support options through the use of LIFT software to target individuals in hardship and target specific welfare interventions at those who may face disadvantage due to race, age or ethnicity