

Equality Impact Assessment (EIA):

Name of Report/Proposal/Strategy:	Social Fund Transition - Local Support to Replace Community Care Grants and Crisis Loans		
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Since the Equality Act 2010 came into force the council has continued to be committed to ensuring we provide services that meet the diverse needs of our community as well as ensure we are an organisation that is sensitive to the needs of individuals within our workforce. This Equality Impact Assessment (EIA) has been developed as a tool to enable business units to fully consider the impact of proposed decisions on the community.

This EIA will evidence that you have fully considered the impact of your proposal/strategy and carried out appropriate consultation with key stakeholders. The EIA will allow Councillors and Senior Officers to make informed decisions as part of the council's decision-making process.

Relevance Test – ‘A Proportionate Approach’

Not all of the proposals or strategies we put forward will be ‘relevant’ in terms of the actual or potential impact on the community in relation to equality and vulnerable groups. For instance, a report on changing a supplier of copier paper may not require a EIA to be completed whereas a report outlining a proposal for a new community swimming pool or a report proposing a closure of a service would.

Therefore before completing the EIA please answer the following questions. If you answer ‘yes’ to any of the questions below you must complete a full EIA.

1)	Does this report relate to a key decision?	Y <input type="checkbox"/>	N <input type="checkbox"/>
2)	Will the decision have an impact (i.e. a positive or negative effect/change) on any of the following: <ul style="list-style-type: none"> • The Community (including specific impacts upon the vulnerable or equality groups) • Our Partners • The Council (including our structure, ‘knock-on’ effects for other business units, our reputation, finances, legal obligations or service provision) 	Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/>	N <input type="checkbox"/> N <input type="checkbox"/> N <input type="checkbox"/>

Section 1: Purpose of the proposal/strategy/decision

No	Question	Details
1.	Clearly set out the purpose of the proposal	<p>Introduction</p> <p>The Welfare Reform Act has abolished Crisis Loans and Community Care Grants from 1st April 2013 to be replaced by a local scheme designed to meet local needs. The scheme will be funded by a grant from Government based on the Community Care Grant and Crisis Loan expenditure in Torbay in 2012/13 together with an administrative grant to run the scheme.</p> <p>The purpose of the social fund is to help families on low incomes manage through personal economic crises – such as paying to get fuel reconnected or replacing a broken freezer. They have been a long standing part of the welfare system as a partial acknowledgement that it can be extremely difficult to budget for emergency expenses, especially if you're living on benefit.</p> <p>From 2013, councils will have responsibility for meeting the needs for one-off items of expenditure for benefit claimants previously provided through community care grants and for emergency financial support for all local residents previously met through crisis loans.</p> <p>Crisis Loans are interest free loans available to anyone (whether on Benefit or not) who cannot meet their immediate short term needs in an emergency or as a consequence of a disaster. Repayments are made directly from Benefit. There are three broad types of payment:</p> <ul style="list-style-type: none"> • General living expenses • Items following a disaster • Alignment payments meeting an urgent need pending an initial payment of Benefit. <p>There is a limit of three awards in a twelve month period for general living expenses. Payments for general living expenses are set at 60% of the daily personal Benefit allowance.</p>

No	Question	Details
		<p>Community Care Grants are non-repayable grants for household equipment. They are primarily intended to support vulnerable people return to or remain in the community. Eligibility is conditional upon receipt or imminent receipt of an income related Benefit.</p> <p>Both schemes are currently administered remotely. There is no expectation from government that local schemes should mirror the existing schemes.</p> <p>The decentralisation of this service from central government allows Torbay the opportunity to design a service with a different cost profile in future – particularly as the intention is to replace the cash and loans based approach that the DWP operate to one which enables people to access goods and services from local providers, as well as access to broader range of advice and support services – such as advocacy, money advice etc.</p> <p>The Council will introduce an interim scheme, based on the current social fund model, from 2013/14, so that local needs can be assessed before finalising the delivery model for the following year. It will also enable the Council to establish a scheme that promotes the broader objectives of the Council, such as independence and employment.</p> <p>Appendix 1 shows details of annual award and spend in Torbay using data made available by Department of Work and Pensions (DWP).</p>

2.	Who will be affected?	<p>The most recent information made available to us from the DWP shows the following in relation to recipients of Community Care Grants in Torbay:</p> <ul style="list-style-type: none"> • 78% of recipients live in single person households; • Just over 1 in 4 recipients are lone parents, the majority of whom have children below 5 years old; • 40% of recipients are aged 18 -34, 42% are aged 35-54, and only 17% are aged 54 and above. So the proportion of use does not reflect the age profile of Torbay. <p>In relation to Crisis Loans (for items and living expenses) the most recent information shows that:</p> <ul style="list-style-type: none"> • Over 60% of recipients are aged 18-34%; • The majority of recipients are single individuals with no children; • Just over 56% are male; • A significant minority are lone parents with children below 5 years of age. <p>Data from the DWP provides an indicative breakdown of the key areas where customers have been supported.</p> <p>Community Care Grants: April – September 2011</p> <table border="1"> <thead> <tr> <th>Reason</th> <th>Number of Recipients</th> <th>Total spend</th> </tr> </thead> <tbody> <tr> <td>Moving out of residential/institutional accommodation</td> <td>50</td> <td>£13,290</td> </tr> <tr> <td>Helping people to stay in the community</td> <td>100</td> <td>£57,770</td> </tr> <tr> <td>Families under exceptional pressure</td> <td>150</td> <td>£116,350</td> </tr> <tr> <td>Prisoners/offenders on temporary release</td> <td>-</td> <td>£1,350</td> </tr> <tr> <td>Planned resettlement</td> <td>20</td> <td>£10,380</td> </tr> <tr> <td>Travel expenses</td> <td>20</td> <td>£3,560</td> </tr> <tr> <td>Approximate Total</td> <td></td> <td>£202,700</td> </tr> </tbody> </table>	Reason	Number of Recipients	Total spend	Moving out of residential/institutional accommodation	50	£13,290	Helping people to stay in the community	100	£57,770	Families under exceptional pressure	150	£116,350	Prisoners/offenders on temporary release	-	£1,350	Planned resettlement	20	£10,380	Travel expenses	20	£3,560	Approximate Total		£202,700
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Crisis Loans: April – September 2011

Reason	Applications	Awards	Spend
Leaving care and not entitled to benefit	20	20	£900
Leaving care - rent in advance	-	-	£800
Disaster e.g. fire, flood, explosion, chemical leaks etc	20	10	£800
Emergency travelling expenses	-	-	£100
Lost or stolen money/giro	410	320	£17,800
Alignment	1,530	1,420	£84,300
Capital not realisable	230	200	£11,900
Reconnection of fuel supply	-	-	£100
Homelessness - securing accommodation	70	40	£14,600
Benefit spent - living expenses required	1,120	910	£41,000
JSA disallowance imposed on customer	220	100	£24,200
JSA sanction imposed on customer	-	-	£0.00
Item needs replacement	30	20	£2,000
Approximate Total	3,650	3,040	£198,500

3.	<p>What is the intended outcome?</p>	<p>The replacement scheme will provide local welfare assistance for those most in need of emergency provision and allow a more personalised approach than the current scheme. The Council expects the provision to achieve the following:</p> <p>Customer focus: Customers are enabled to take responsibility for their own lives through support in accessing goods and services that aim to reduce the impact of hardship.</p> <p>Diversity of provision: The variety of people’s needs is matched by diverse provision. There is no fixed list, though examples could include food banks, furniture and white goods schemes and budgeting advice. Cash grants would also be available as a last resort.</p> <p>Prevention and independence: Customers receive a timely service that helps them early on and prevents a need for more complex, and ultimately more costly support at a later date.</p> <p>Equality: Customers can access the service on an equal basis and steps are taken to target groups where the need is greatest.</p> <p>Social Inclusion: That the service is provided in a way to target groups who struggle to access conventional services, and that provides a service that is free from stigma.</p> <p>Partnership working: Providing bespoke and adapted items and partnership working with other existing support such as disabled facilities grant which funds adaptations to the home to provide a holistic approach and partnership working can link in with other kinds of support these organisations already provide.</p> <p>A service that is perceived as fair by claimants. Any evaluation of future schemes needs to capture the perceptions of those who access it – eg, whether they view the provision as stigmatising.</p>
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Section 2: Equalities, Consultation and Engagement

Torbay Council has a moral obligation as well as a duty under the Equality Act 2010 to eliminate discrimination, promote good relations and advance equality of opportunity between people who share a protected characteristic and people who do not.

The **Equalities, Consultation and Engagement** section ensures that, as a council, we take into account the Public Sector Equality Duty at an early stage and provide evidence to ensure that we fully consider the impact of our decisions/proposals on the Torbay community.

Evidence, Consultation and Engagement

No	Question	Details
4.	Have you considered the available evidence?	<p>Significant work has been undertaken to develop a replacement scheme, which has been informed by the assessment of other local authorities' approaches, data and information from the DWP and broader stakeholder engagement with the third sector.</p> <p>Based on the evidence from the DWP, it is clear that a significant proportion of the support could be provided in kind, utilising a variety of projects already delivering support to vulnerable people in Torbay, including:</p> <ul style="list-style-type: none"> • Furniture and white goods recycling schemes; • Food banks; • Local Exchange Trading Schemes; • Volunteer time in exchange for one off payments. • Food and travel voucher schemes <p>We also need to consider that one of the biggest overhauls of the social security system is due to coincide with the localisation of the Social Fund. If the transition to the Universal Credit is not completely smooth and if computer glitches or delays occur, families may need to turn to localised social fund schemes to provide financial assistance.</p> <p>These pressures mean that demand on the social fund replacement schemes may increase, making it all the more important that the Council has the best possible scheme in place to meet rising needs and mitigate the worst effects of poverty on their residents.</p>

No	Question	Details
5.	How have you consulted on the proposal?	<i>Have you carried out any consultation on your proposal and if so how? Focus groups / survey / events? Remember that it may be important to also consult on any alternative options. Also include who you have consulted with and if applicable which specific groups you have consulted with (i.e. groups who may be specifically affected by your proposal, specific equality or hard to reach groups).</i>
6.	Outline the key findings	<i>Include feedback on your proposal including where you have consulted on any alternative options. Also include response rates, number of attendees to events / focus groups, outline of specific interest groups consulted. Use bullet points to summarise the key conclusions.</i>
7.	What amendments may be required as a result of the consultation?	<i>Has feedback from the consultation and engagement process identified any changes required to the proposal? Have you had to alter your decision and look at alternative options?</i>

Positive and Negative Equality Impacts

No	Question	Details		
8.	Identify the potential positive and negative impacts on specific groups	<i>It is not enough to state that a proposal will affect everyone equally. There should be more in-depth consideration of available evidence to see if particular groups are more likely to be affected than others – use the table below. You should also consider workforce issues. If you consider there to be no positive or negative impacts use the ‘neutral’ column to explain why.</i>		
		Positive Impact	Negative Impact	Neutral Impact
	All groups in society generally			
	Older or younger people			
	People with caring responsibilities			
	People with a disability			
	Women or men			
	People who are black or from a minority ethnic background (BME)			
	People who are lesbian, gay or bisexual			
	People who are transgendered			
	People who are in a marriage or civil partnership			
	Women who are pregnant / on maternity leave			
9.	Is there scope for your proposal to eliminate discrimination, promote equality of opportunity and/or foster good relations?	<i>The council is committed to ensuring that we meet the diverse needs of our community. As part of the Equality Act there is a <u>general duty as well as our moral obligation</u> where we are required to have ‘due regard’ to eliminating unlawful discrimination, advancing equality of opportunity and foster good relations between people who share a protected characteristic and people who do not. Outline how your proposal meets the general duty.</i>		

Section 3: Steps required to manage the potential impacts identified

No	Action	Details
10.	Summarise any positive impacts and how they will be realised most effectively?	<i>Outline any positive impacts that you have identified relating to equalities and how these impacts will be realised most effectively. What ways can the positive impacts be maximised? Use the action plan on page 6 to outline actions, responsible officers and timescales</i>
11.	Summarise any negative impacts and how these will be managed?	<i>Outline any negative impacts that you have identified relating to equalities and how these impacts will be managed / monitored so that they are reduced / eliminated or mitigated. What ways can the negative impact be minimised? Use the action plan on page 6 to outline actions, responsible officers and timescales.</i>

Section 4: Course of Action

No	Action	Details
12.	State a course of action [please refer to action plan on page 9]	<p><i>Clearly identify an option and justify reasons for this decision. The following four outcomes are possible from an assessment (and more than one may apply to a single proposal). Please select from the 4 outcomes below and justify reasons for your decision - If '3' please provide full justification :</i></p> <p>Where: -</p> <p>Outcome 1: No major change required - EIA has not identified any potential for adverse impact in relation to equalities and all opportunities to promote equality have been taken.</p> <p>Outcome 2: Adjustments to remove barriers – Action to remove the barriers identified in relation to equalities have been taken or actions identified to better promote equality.</p> <p>Outcome 3: Continue with proposal - Despite having identified some <u>potential</u> for adverse impact / missed opportunities in relation to equalities or to promote equality. Full justification required, especially in relation to equalities, in line with the duty to have 'due regard'.</p> <p>Outcome 4: Stop and rethink – EIA has identified actual or potential unlawful discrimination in relation to equalities or adverse impact has been identified.</p>

Section 5: Monitoring and Action Plan

No	Action	Details
13.	Outline plans to monitor the actual impact of your proposals	<i>The full impact of decisions will only be known once it is introduced. Identify arrangements for reviewing the actual impact of proposals once they have been implemented. Please also use the action plan below.</i>

Please use the action plan below to summarise all of the key actions, responsible officers and timescales as a result of this impact assessment

Action plan

Please detail below any actions you need to take: -

No.	Action	Reason for action / contingency	Resources	Responsibility	Deadline date
1	<i>This should include actions highlighted from the sections 3, 4 & 5</i>				
2					
3					
4					
5					

Appendix 1 – Community Care Grants and Crisis Loans for Torbay from 2009/10

The following table sets out information on Community Care Grants and Crisis Loans for Torbay in 2011/12.

Awards and Applications	Crisis Loan Items	Crisis Loan Living Expenses	Community Care Grants
Summary – 2011/12 (April to September)			
Number of applications received	350	1,780	920
Total expenditure	£42,100	£71,700	£200,700
Number of awards	180	1,440	340
Summary – 2010/11			
Number of applications received	1,240	4,310	1,830
Total expenditure	£205,800	£188,700	£400,300
Number of awards	780	3,530	860
Summary – 2009/10			
Number of applications received	980	3,700	1,750
Total expenditure	£125,800	£162,400	£347,500
Number of awards	560	2,880	830

Source: DWP