

# **Equality Impact Assessment**

## **Bromley Welfare Fund (BWF)**

## **Part 1: Description of policy change and its relevance to equality**

### **Category of trigger for Equality Impact Assessment (EIA)**

Development of a new policy

### **Proposed Change**

From 01 April 2013 the Authority was given the responsibility (previously with the DWP) to deliver a scheme to administer Community Care Grants and Crisis Loans for general living expenses and hardship or crisis payments. The design of the scheme is for the Authority to decide based on local eligibility and criteria.

### **Information About The Changes**

Bromley has the option of not designing a scheme and the money provided by Central Government is not ring-fenced. However, the scheme provides assistance to the most vulnerable members of the community and failure to provide a service (or reducing the level of awards made) will cause considerable hardship and lead to pressure on other Council services.

There is limited data regarding available as to the nature of awards currently made by the DWP, the only information available is the number of applications made, the number that were successful and the total amount paid. Bromley's programme funding for 2013/14 is less than the amount paid out in 2011/12 (the last year for which information has been provided)

### **Equality Relevance:**

The DWP has completed an Impact Assessment for the implementation of Local Welfare Provision, which we are branding as Bromley Welfare Fund can be found at:

<http://www.dwp.gov.uk/docs/eia-social-fund-localisation-wr2011.pdf>

## **Part 2 – Collection of Evidence – What Do We Know?**

### **Description of data used**

In order to assess the impact of this policy change, Bromley has used information from a variety of different sources including:

- Data collected from records from the Council Tax and Housing Benefit systems;
- Latest Social Fund data
- Census 2011 first release data;
- Bromley's Budget Strategy & other financial information about the service.

### **General Information - Bromley's population and evidenced inequality**

The most up to date information about Bromley's population from the Census 2011 first release can be found here:

[http://www.bromley.gov.uk/info/200088/statistics\\_and\\_census\\_information/322/census/2](http://www.bromley.gov.uk/info/200088/statistics_and_census_information/322/census/2)

Bromley's draft equality objective can be found at:

[http://www.bromley.gov.uk/download/downloads/id/1275/draft\\_equality\\_objective](http://www.bromley.gov.uk/download/downloads/id/1275/draft_equality_objective)

Latest social fund statistics can be found at:

<http://www.dwp.gov.uk/docs/discretionary-social-fund-data-1112-final.xls>

### **Financial information and Impact**

The proposed scheme will have a significant beneficial impact on successful applicants. However, any variance with the current DWP scheme will result in claimants who would previously been assisted, receiving less or no help. The proposed scheme varies little from that operated by the DWP and as a result the frequency and/or level of loss are limited.

Should any changes be proposed in the future a further Impact Assessment will be undertaken.

## Breakdown of Current Claimants

The table below provides some additional evidence by protected characteristic that has been used to complete this EIA.

Protected Characteristic	Evidence			
<b>Age</b>	<b>Age profile Local</b>			
	<b>2011/2012 (Full Year)</b>  <b>Awards &amp; applications rounded to nearest 10</b>  <b>Summary</b> <b>Number of Applications received</b>	<b>Crisis Loan Items</b>	<b>Crisis Loan Living Expenses</b>	<b>Community Care Grants</b>
		490	3,190	1,980
	<b>Total expenditure</b>	£63,100	£140,300	£640,700
	<b>Number of Awards</b>	240	2,600	800
	<b>Lone Parent Status</b>			
	<b>Lone Parent</b>	25%	28%	45%
	<b>Not a Lone Parent</b>	55%	53%	28%
	<b>Unknown</b>	20%	19%	27%
	<b>Age of youngest child</b>			
	<b>0-5</b>	21%	23%	37%
	<b>6-16</b>	8%	8%	13%
	<b>No children 16 or under</b>	71%	69%	50%
	<b>Age of recipient</b>			
	<b>Under 18</b>	3%	1%	0%
	<b>18 to 34</b>	61%	62%	51%
	<b>35 to 54</b>	32%	34%	38%
	<b>55 to 64</b>	5%	3%	8%
	<b>65 to 79</b>	0%	0%	4%
	<b>Household type</b>			
<b>Couple</b>	7%	7%	9%	
<b>Single Female</b>	46%	47%	64%	
<b>Single Male</b>	47%	46%	28%	

<p><b>Disability</b></p>	<p>The table below shows the national figures related to the number and percentage of disabled recipients of Community Care Grants and/or Crisis Loans</p> <table border="1" data-bbox="432 241 1479 465"> <thead> <tr> <th>Crisis Loan final decisions by disability status</th> <th>Number</th> <th>% of total</th> <th>Success rate</th> </tr> </thead> <tbody> <tr> <td>Not disabled</td> <td>2,334,300</td> <td>66%</td> <td>76%</td> </tr> <tr> <td>Disabled</td> <td>1,096,270</td> <td>31%</td> <td>77%</td> </tr> <tr> <td>Not considered</td> <td>5,650</td> <td>0%</td> <td>75%</td> </tr> <tr> <td>Unknown</td> <td>76,690</td> <td>2%</td> <td>71%</td> </tr> <tr> <td>All</td> <td>3,512,920</td> <td>100%</td> <td>76%</td> </tr> </tbody> </table> <table border="1" data-bbox="432 544 1479 768"> <thead> <tr> <th>Community Care Grants final decisions by Disability status</th> <th>Number</th> <th>% of total</th> <th>Success rate</th> </tr> </thead> <tbody> <tr> <td>Not disabled</td> <td>358,890</td> <td>57%</td> <td>43%</td> </tr> <tr> <td>Disabled</td> <td>210,620</td> <td>33%</td> <td>48%</td> </tr> <tr> <td>Not considered</td> <td>4,850</td> <td>1%</td> <td>64%</td> </tr> <tr> <td>Unknown</td> <td>59,560</td> <td>9%</td> <td>62%</td> </tr> <tr> <td>All</td> <td>633,930</td> <td>100%</td> <td>47%</td> </tr> </tbody> </table>	Crisis Loan final decisions by disability status	Number	% of total	Success rate	Not disabled	2,334,300	66%	76%	Disabled	1,096,270	31%	77%	Not considered	5,650	0%	75%	Unknown	76,690	2%	71%	All	3,512,920	100%	76%	Community Care Grants final decisions by Disability status	Number	% of total	Success rate	Not disabled	358,890	57%	43%	Disabled	210,620	33%	48%	Not considered	4,850	1%	64%	Unknown	59,560	9%	62%	All	633,930	100%	47%
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<p><b>Sex</b></p>	<p style="text-align: center;"><b>Bromley population</b></p> <p>According to Census 2011 Bromley's population is 52% female and 48% male. The below table shows the number of awards made, broken down by whether they were made to male, female or a member of a couple.</p> <table border="1" data-bbox="419 1037 1482 1357"> <thead> <tr> <th>2011/2012 (Full Year) Awards &amp; applications rounded to nearest 10</th> <th>Crisis Loan Items</th> <th>Crisis Loan Living Expenses</th> <th>Community Care Grants</th> </tr> </thead> <tbody> <tr> <td>Couple</td> <td>7%</td> <td>7%</td> <td>9%</td> </tr> <tr> <td>Single Female</td> <td>46%</td> <td>47%</td> <td>64%</td> </tr> <tr> <td>Single Male</td> <td>47%</td> <td>46%</td> <td>28%</td> </tr> </tbody> </table>	2011/2012 (Full Year) Awards & applications rounded to nearest 10	Crisis Loan Items	Crisis Loan Living Expenses	Community Care Grants	Couple	7%	7%	9%	Single Female	46%	47%	64%	Single Male	47%	46%	28%																																
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<p><b>Pregnancy &amp; Maternity</b></p>	<p>No data is held as to the number and percentage of awards made in respect of those expecting or recently having a child. However, given the significant expenditure required at this time, it is likely that this would be a time of particular need.</p>																																																
<p><b>Race</b></p>	<p>With only around 9% of its population "non-white", Bromley also has a far less ethnically diverse population than most other London boroughs, although a distinctive group within the borough is a settled traveller community in Cray's Hill in the east of the borough. With an estimated 2,000 members, this is the largest such community in Britain and one of the largest in Europe. The BME population is expected to grow to 16% by 2036.</p> <p>There is no data available for local recipients of CL/CCG however national crisis loan figures show 79% are white 6% were unknown and 5% preferred not to say and the other 10% was an even distribution of BME communities. Full details are</p>																																																

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### Part 3 - Analyse of evidence and description of the impact

Characteristic	Actual or likely impacts (negative/positive/no impact) and justification	Actions to be taken to mitigate potential negative impacts (include name of lead and estimated date of completion)
<p><b>Age</b></p>	<p><b>Neutral Impact</b> Only 4% of claimants for CCG were aged 65+. The result in localising CCG would likely lead to increase applications as BWF will be more accessible to pension age customers. Age profile of CL/CCG recipients is mainly 18-54 years. BWF would expect a neutral impact on this age group.</p> <p><b>Justification/Caution</b> No negative impact envisaged. However the percentage of claimants receiving awards might fall should the demand for assistance increase. Monitoring will ensure that the reduced provision does not disadvantage any particular protected group.</p>	<p>BWF will have a quick entitlement check to ensure most vulnerable will not be put off by completing a long complicated form. Application forms can be completed over a free-phone number. The Authority will attempt to put in place a process whereby those unsuccessful in obtaining an award under the BWF would qualify for assistance under another funding stream.</p> <p><b>Responsible Officer(s)</b> Head of Revenues &amp; Benefits &amp; Welfare Reform Manager – Monitoring to commence 1/4/13</p>
<p><b>Disability</b></p>	<p><b>Positive Impact</b> The current Crisis Loan/CCG serves Disabled customers well. However, the proposed locally delivered system should better able to identify the most vulnerable people in the area and signpost those able to receive assistance from other sources. in part because of other related services already being provided and offer appropriate assistance accordingly</p> <p><b>Justification/Caution – please see above</b></p>	<p>The current Crisis Loan/CCG scheme works on a national basis and does not cater for any local issues that the BWF can identify and respond to. The BWF criteria's more fluid to respond to the specific need of Bromley. However, we will utilise our links with representative groups in the community to ensure that the scheme is correctly targeted.</p> <p><b>Responsible Officer(s)</b> Head of Revenues &amp; Benefits &amp; Welfare Reform Manager – Monitoring to commence 1/4/13</p>

<p><b>Sex</b></p>	<p><b>Neutral Impact</b>  Current provision shows that singles (male and female) are the main recipients of CL with less than 10% of couples receiving the grant. CL's are twice as likely to be received by single people without children, however, Lone parents are twice as likely to receive CCG</p> <p>The proposed BWF is not expected to vary from the above in any significant way.</p> <p><b>Justification/Caution</b> – please see earlier response</p>	<p>Monitoring of the BWF will be undertaken to ensure that the proposed scheme does not directly or indirectly discriminate against males or females. If found, the scheme will be adjusted accordingly.</p> <p><b>Responsible Officer(s)</b>  Head of Revenues &amp; Benefits &amp; Welfare Reform Manager –  Monitoring to commence 1/4/13</p>
<p><b>Gender reassignment</b></p>	<p>No specific impact identified</p>	
<p><b>Pregnancy &amp; Maternity</b></p>	<p><b>Neutral Impact</b>  The BWF will have a neutral impact when compared against the current provision provided by the DWP. However, it is recognised that this is a period of significant stress and financial pressure</p> <p><b>Justification/Caution</b> – please see above</p>	<p>Monitoring of the BWF will be undertaken to ensure that the appropriate level of assistance is given at this time.</p> <p><b>Responsible Officer(s)</b>  Head of Revenues &amp; Benefits &amp; Welfare Reform Manager –  Monitoring to commence 1/4/13</p>
<p><b>Race</b></p>	<p><b>Neutral Impact</b>  The BWF will have a neutral impact when compared against the current provision provided by the DWP. However the absence of local information makes it difficult to determine whether the current scheme will meet the specific needs of our communities. Therefore, this area will be closely monitored from the commencement of the BWF</p> <p><b>Justification/Caution</b> – please see above</p>	<p>Monitoring of the BWF will be undertaken to ensure BME communities are not disadvantaged by the new scheme. There will also be ongoing dialogue with the community groups who will assist in the monitoring.</p> <p><b>Responsible Officer(s)</b>  Head of Revenues &amp; Benefits –  Monitoring to commence 1/4/13</p>
<p><b>Religion &amp; Belief</b></p>	<p>No specific impact identified</p>	
<p><b>Civil Partnerships &amp; Marriage</b></p>	<p>No specific impact identified</p>	
<p><b>Sexual Orientation</b></p>	<p>No specific impact identified</p>	



## Part 5 – Completion and Authorisation

<b>Officer completing assessment</b>	John Nightingale, Head of Revenues and Benefits
<b>EIA completed</b>	February / March 2013
<b>Officer responsible for monitoring impact</b>	John Nightingale
<b>Date EIA is scheduled to be reviewed</b>	March 2014