Borough of Poole Equality Impact Assessment

Function:	Benefit Service
Service Unit, Strategic Lead or Partnership:	Financial Services Liz Wilkinson – Head of Financial Services
Names & roles of officers/ partners undertaking EQIA:	Judi Hatchard – Customer Services Manager Julie-Ann Wyatt – Business Support Officer Paul Hudson – Head of Benefits
Date completed:	30th March 2009

Aims of the Function

The aims of the function are:
To provide advice on benefits to all customers and to make decisions on entitlement to:

- Housing Benefit
- Council Tax Benefit
- Rent Rebate
- Discretionary Housing Payment

The service is provided by the Borough of Poole at customer access points by telephone, face-to-face and via the Internet. Customers can also be entitled to the services by claiming benefit with the Department of Work and Pensions, through Job Centre Plus and Pension Service.

It aims to benefit:

- The service is available to all residents in the Borough of Poole who own their own home, rent accomodation or are in temporary accomodation.
- The payment of benefit is essential in supporting people on low incomes.
- Landlord, Housing Associations, Poole Housing Partnership and the Council rely on income from the service in the delivery and maintenance of their services to Customers.
- To promote awareness of all “state benefits” that residents of the Borough of Poole may be entitled to through partner agencies.

The Head of Financial Services is responsible for the function, which is implemented by the Head of Benefits through the Benefit Service of the Council and by the Department of Work and Pensions.
Advice on benefits is given through support agencies, landlords and specifically the Citizens Advice Bureau.

Customers can apply for benefit directly to the Council or through the Department of Work and Pensions, where details of claims to be processed by the Benefit Service are “passported” through to the Council for processing. This enables customers to only need to provide information once and it to be shared by the Council and the Department of Work and Pensions.

The provision of the Benefit Service is a statutory function of the Council and must comply with the legislative requirements of:

- Social Security Administration Act
- Local Government Finance Act
- Discrimination Act (1995) – DDA requirements
- Police and Criminal Evidence Act
- Regulation of Investigatory Powers Act
- Criminal Procedures and Investigation Act
- Data Protection Act
- Human Rights Act
- Social Security Fraud Act
- Proceeds of Crime Act
- Other equalities legislation including the Race Relations (Amendment) Act 2000 and Equalities Act 2006
- Department of Work and Pensions Guidance

In provision of the benefit service the following polices have been adopted by members:

- Prosecutions Policy
- Discretionary Housing Payment Policy
- War Widows Disregards
- Local Housing Allowance Policy

Policy Aims – The provision and promotion of benefits to customers supports the delivery of the Council's Corporate Strategy, key objectives and priorities, specifically to support the following corporate objectives of the Council;

- Supporting Children and young People
- Promoting Health and Wellbeing

Equality Strand	EQIA Evidence	SMART Actions	Performance Measures
	Key findings:		

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	Key findings:		
	YOUNG PEOPLE - The EQIA identified several relevant priorities, particularly iImprove the life chances for vulnerable children and young people, high activity rates and diversification and for vulnerable groups, such as children with disabilities, children looked after and Traveller families. - Children and Young People's consultation (Mar 09) say that they tend to use schools, youth centres and GCSE and A Level results to assess information on NVQ Level 2 and Youth workers are there and they tend to seek advice from them. - In 07/08 Young people in employment with no training rose by 98 children to 631. 18% increase on the last year. Jobs without training figures are high and rising in Poole. Young people who enter jobs without accredited training or no training tend to re-enter the NEET group on one or more occasions. - Number of job awareness initiatives in place: annual Skills Fest, a careers fare for year 9, 10, 11 students from Poole, Bournemouth and Dorset Schools. An opportunity to get information and 'hands on' experience about local employers. Over 8000 pupils came to this years	To evaluate customer attendance data, based on 2008/09 from counter visit data, based where customer has travelled from to access services by October 2009. This data will enable us to establish how far customers have travelled and to assess the need and location of alternative access points if required. To enable people to apply online for benefits / change of circumstances by April 2010. To consider locality based	

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	OLDER PEOPLE - Poole Older People's strategy 2008-13 shows it is often difficult to identify older people who are in real financial need. Many people are 'on the borderline', having just enough money to fall short of state financial support, but only having enough to afford the basics in life. In Poole the largest percentage of women working beyond state pension age are located in Canford Heath East, and the men in Canford Heath East and Penn Hill. There are pockets of poverty amongst older people in the Borough. This can be measured by looking at those older people who are claiming housing benefit, council tax benefit and pension credit. The majority of claimants live in the Poole Town and Alderney wards. - We also know that within the Borough there are pockets of people who struggle to meet their fuel bills and this is particularly relevant to certain elderly residents. There are 3940 vulnerable households that suffer from fuel poverty in the Borough, with Poole Town, Oakdale Parkstone, Penn Hill and Canford Cliffs in particular having high numbers of elderly residents who have issues with paying for their fuel. - There are many benefits available to assist older people with these issues, but there are still elderly people and people with disabilities who are not claiming the benefits which they are entitled to. - Mosaic is a consumer classification tool which groups people into types dependent on their postcode. Using Mosaic to look at the make-up of the older population in Poole shows us that over 11,000 households in the Borough are made up of older people who could be classed as 'affluent'. - These homes equate to over 56% of older people households in the Borough. However, in some cases 'affluence' may in fact reflect wealth tied up in property, not disposable income. - Messages from consultation highlighted that older people in Poole would value: Improved access to information on re-training and finding employment in later life; More information and advice provided before retirement, to assist with planning for the future; Advice on pensions, council tax discounts, insurance, benefits, and other financial matters, together with clarification of services available at banks and post offices; Advice on all financial aspects related to working beyond pensionable age; Advice and support for people who struggle with debt; Assurance		Increase in the total "over 60" benefit caseload by 5% between 2008 and 2011. *Currently on target as the caseload has increased by 2% in 2008/09* Paying additional £2M in state benefits to persons of pensionable age each year

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	Current mitigating actions/ positive actions		
	Making young people aware of the benefits they are entitled to whether at home, in rented accomodation, working or not working is a key action. – Reaching young people through local advice centres supporting workers / organisations is the way in which they can become aware of financial support that may be available to them now or in the future.	To have regular advice days at children's centres, PHP and libraries by August 2009. To review with Connexions / Youth Centres to ability to provide advice workshops at quarterly intervals from April 2010.	
	BoP and the Pensions Service are working together to provide help and advice on Housing and Council Tax benefits and other means of financial support. Benefit advisors visit older people in their homes and help them to complete application forms for social security benefits, pension credit, housing benefit and council tax benefit. Advisors make contact and offer home visits to all older people experiencing major life changes, e.g. when approaching retirement, or following the death of a partner. Where social or community care is required, benefits and pension advisors are also available to offer guidance as to the financial implications and to assist in completing financial assessments. We are reviewing our staffing structure to allocate an officer to visit support groups and attend housing offices to promote the "sign-posting" of benefit services to carers and support workers.	To provide advice and signposting to Pension Service for customers and their support groups in 2009. To provide as from October 2009 in partnership with the Pension Service "advice days" to support groups in Poole and Bournemouth.	Attend 12 support worker meeting per year from 2009/2010

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	Allowing customers and staff to be able to access all benefit forms electronically from any location on the internet will be a key service provision. The ability for customers and staff to complete a “quick benefit calculator” to establish if entitled to benefit will encourage people to complete forms as given an indication of entitlement. A key factor in provision of this service will be enabling funding for the product and ensuring staff and care / support workers are trained in using the software	Access “signposted” for advice and claim. Access to Quick calculator – to enable a quick “Am I entitled to benefit calculation” before any application forms need completion.	

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Disabled people	**Key findings:** - There are currently 1.2 million disabled people in the UK who are available for and want to work. - Only half of disabled people of working age are in work (50%), compared with 80% of non disabled people. - Employment rates vary greatly according to the type of impairment a person has; only 23% of people with mental health problems are in employment. - Only 11% of people with learning disabilities acess paid work. 24% of disabled people have no qualifications compared to 9% of non disabled people. Nearly one in five people of working age (6.9 million, or 19%) in Great Britain are disabled. - In the 2001 Census 25,500 people identified themselves as having a limiting long-term illness. That is around 18% of the total population but over half of these were aged over 65. - Currently from our records we are unable to fully ascertain the number of customers who receive our services who have a disability. Obtaining this information will enable us to establish good service provision and ensure those entitled are accessing our services.	To provide through the corporate training process from 2010 “free training” to new staff and existing staff on benefit awareness. To enable staff from all services to signpost their customers and family / friends to the “state benefits” that are available. To obtain from Department of Work and Pensions details of customers in receipt of a welfare benefit who have a disability to establish that the numbers of people eligible who are claiming. This will enable us to assess if our service is accessible.	

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	- Benefits reception is at its busiest in the morning and throughout lunchtime. Many customers arrive by bus arrives from town. If disabled clients use PHP, Transportation and Housing as well as Benefits they are required to travel to 3 different locations to use the services. - The Financial Services Reception no longer meets the needs of the function and requires review. Customers and staff have to stand and there is insufficient disabled access. It is not possible for an employee who is a wheelchair user to be able to work on the reception. A customer who is a wheelchair user would have to wait to use 1 interview room as other access points are not suitable.		

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	Current mitigating actions/ positive actions - We are seeking to provide full access to all benefit "applications & changes" forms via the Internet. This will allow access to services for benefits from any location. - Poole Forum feed back shows that the Quick Calculator is difficult to use for people with learning disabilities. We will seek to implement new "on-line" services that are proven to be easily accessible. - In 2009/2010 we will be providing "sign-posting" to benefits to support groups and carers. For example, Benefits will be attending Poole Forum's Money Matters day. - Our joint working partnership with the pension service will now have the ability to support disabled people through the Pension Service visiting officers - We are now using the corporate "access statement" on all publications and keeping records of customers having materials published in "large font" formats and "audio tapes" so that we can in future evaluate service delivery. - A new interview room will have "hearing loop" facilities and our visiting officers will have mobile "loop" equipment when working from new "customer access points"	To provide advice and support to carers, family and friends to "signpost" to benefit services of BOP & DWP by 2010 To review the Reception, Public Counter and Cash Office at Civic Centre to allow easier access for all disabled customers and staff. The feasibility will be looked into in conjunction with Property Services in the Business Planning year 2009/10.	

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People of different faith or belief	**Key findings:** - Census 2001 Almost ¾ of Poole's population said they were Christian. 16% stated they had no religion, for 8% religion was not stated, and the remaining 1% belong to other denominations. - The conurbation has had a long-standing Jewish community; has a growing Muslim and Polish community, has very small numbers of people from the Sikh, Buddhists, Bahia. Poole's population is diversifying further to include small numbers of people of other different faith and cultural backgrounds. - Some ethno-faith groups may not understand the Benefits service (see BME below) rely on their community for support. - At a recent meeting with Faithworks and the mayor highlighted the community's concerns about the credit crunch's impact on their communities and where they can go for advice.	To train support staff in understanding the needs of different customers in 2009/2010 and link to new staff attending corporate training Attend Faithlinks outreach groups and inclusion of items in the Faithlinks newsletter.	
	Current mitigating actions/ positive actions		
	- The benefit service provides a customer service team that are fully trained in benefits provision and signposting customers to services they may be entitled to. Training on faith and belief will improve the service further in giving confidence to the staff to assist further in supporting customers.		

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Gender / Trans people	**Key findings:** - Women 7 times more likely than men to be out of employment as a result of family responsibilities. About a quarter of all families in UK are headed by lone mother. Women more reliant on benefits – issues around dependency and stigma an issue. - Income between men and women particularly wide at retirement. 1 in 5 single women pensioners live in poverty (Fawcett Society report ' Money Money Money. EOC Gender and Benefits working paper, EOC Undervaluing women's work paper) - See Poole Gender analysis paper 2007 - The percentage of women of working age who are economically active is less than that of men. (Below figures in brackets is national picture)		

Indicator	Males	Females
Economically active	86.3% (83%)	71.0% (73%)
Employment rate	83.4% (78.3%)	68.4% (69.7%)
Unemployment rate	3.4% (5.6%)	3.8% (4.6%)

Source: APS, April 2005- Mar 2006

- Women are much more likely to work part-time – more than half of females in employment (52%) work less than 35 hours, while this is true for less than 10% of the male workforce.

- In Poole, in 2001, there were 3,277 lone-parent households. Of these, 315 were headed by a male and 2,962 by a female. 9.6% of lone parent households in Poole are headed by a male and 90.4% by a female. 64% of male single parents are employed compared with 51% of female single parents. 56% of male single parents are employed full-time compared with 17% of female single parents.

- Trans people may need to explain a change of circumstance, eg their name to the service

- Discretionary Housing Payment Policy – the policy is to support customers who are entitled to benefit for a limited period of time, where their rent liability exceeds their entitlement. The scheme has a high demand in supporting single parents when requiring housing.

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	Current mitigating actions/ positive actions - Discretionary Housing Payment Policy – the policy is to be reviewed by a member working party to ensure it meets the demands of all our customers and supports people who are in claiming benefit. - The needs of single parents when requiring housing will be reviewed with the housing service to see how we can assist from the outset. - The customer reception has private meeting spaces for people when they wish to discuss matters in complete confidence – e.g. trans, sexual orientation, distressed people etc - The risk scoring process in fraud will be reviewed to ensure that there is no age discrimination in the allegation assessment process. All allegations will be assessed on their merits.	To review of discretionary Housing Payment Policy in 2009/2010 To review the risk scoring and prosecutions policy in 2009. To establish a data base of referral cases and prosecutions to establish future reviews of high risk groups.	

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Black and minority ethnic people	**Key findings:** - National research - BME still experience different employment patterns. 3 times more likely to be unemployed – and there are disparities between different BME groups – eg Bangladeshis have lowest employment rate. This can be compounded for BME women. - Census 2001 Poole data BME communities made up 4% of the population (1.2% from white other groups). Anecdotally the view is that the make up of the BME population is diversifying. From schools census data shows a changing BME population. There are geographical concentrations of BME businesses – e.g. in Poole Old Town and Ashley Road - Needs not numbers – financial insecurity leads to mental health issues. Various local BME research highlights that people do not know what support exists and where to go for it. - Poole Migrant worker research findings 2008. Between April 2006 and March 2008 a further 1,700 workers registered with the Workers Registration Scheme in Poole. This represents a 194% increase in registrations over the last two years. In total, 2,570 A8 migrants have been approved to work in Poole since their countries joined the European Union. Analysis reveals that the vast majority of A8 nationals who have registered to work in Poole originate from Poland. 80% *(2050)* of approved registrations between May 2004 and March 2008 were to Polish nationals. - The data also tells us that most of the migrants were aged between 18-34 years, and that more males (60%) than females (40%) have registered to work in Poole. Most A8 nationals arriving in Poole are employed in one of three sectors – industrial work, hospitality/catering or social care. Their earnings on average are approximately £7 per hour, with hours averaging at around 42 per week – but notably characterised by shift work that includes weekends and anti-social hours. However, many migrants opt out of working time directives where possible in order to maximise their opportunities to save money. - Outreach work to larger businesses in Poole making redundancies anecdotally shows that BME people may be disproportionately affected.		

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	Current mitigating actions/ positive actions - Revenues and Benefits trialled the transition to a new telephone translation service. This was profiled in Poole News in January		
Lesbian, Gay or Bisexual people	**Key findings:** - The Government estimates that 5 – 7% of the national population is gay. - 2008 consultation with local LBGT young people highlights they are more likely to be 'Not in education, employment or training'. - Gay and Grey research highlighted that older gay are more likely to live alone and may find it difficult to talk about their same sex partner when accessing services. They would like to see visual clues that services welcome them – e.g. rainbow flag, statements around commitment to diversity **Current mitigating actions/ positive actions** - Adapted Benefits process to recognise same sex partners and their children and trained employees	Discuss with Customer First inclusion of signage and visual clues in the reception area and other public area as well on the Borough Of Poole Website.	
Review date:	31/03/2012	**Sent record to PERD Rep and Improvement and Policy Officer – Equalities**	Yes