

West Somerset Council

Equality Impact Analysis Record Form 2012

When reviewing, planning or providing services West Somerset Council needs to assess the impacts on people.

We must show we have given due regard to the General Equality Duties in relation to our policies, strategies, services and functions as set out in Section 149 of the Equality Act 2010:

The three aims we **must** have due regard for:

- Eliminate discrimination, harassment, victimisation
- Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it
- Foster good relations between persons who share a relevant protected characteristic and persons who do not share it

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| Service Area: Community | |
| Title of policy/ practice/ service of function | Proposed reduction in funding to West Somerset Advice Bureau |

Section 1 Why are you completing the Impact Assessment (please \checkmark as appropriate)

| Proposed new policy or service | Change to policy or service | Budget/Financial Decision | |
|--------------------------------|-----------------------------|---------------------------|--|
| | | \checkmark | |

Section 2: About the Service/Policy Decision

West Somerset Advice Bureau provides a free, confidential, impartial & independent advice service to West Somerset residents. The service is enabled through a service level agreement between WSC, SCC & WSAB and runs for the period 1 April 2009 – 31 March 2012.

The Advice Bureau provides advice to clients on:

- Benefits – help with claiming welfare benefits, tribunal help
- Housing – security of tenure, the threat of homelessness, landlord and tenant problems
- Tax
- Consumer – consumer rights, substandard goods and services
- Legal
- Utilities – understanding utility bills and
- Employment – advice on terms & conditions off employment, pay entitlements to dismissals or redundancy. This advice is essential for those unable to afford a Solicitor
- Relationships – partnership breakdown, children and advice following bereavement
- Debt – Consumer debt, mortgage arrears, utility debt, rent arrears, council tax arrears, welfare benefit debts. The Bureau provides a full debt management service.

The service is provided by a mix of paid specialist advisors and volunteers.

The Bureau also provides an outreach service in Watchet on a Thursday afternoon, and Dulverton Children's Centre on a Tuesday afternoon.

The Bureau also works in partnership with other agencies, and accepts and makes referrals to voluntary/charitable organisations such as MIND, Shelter, Turning Point, HomeStart & Novas to name a few.

Section 3: Information about the change to the service (explain the proposal and reason for the change)

The Council adopted a budget strategy in November 2011, which included low level savings for 12/13 & 13/14.

The financial settlement for West Somerset means that the Council needs to make considerable savings over the next few years.

Whilst the current budget proposals recommended by Cabinet on 1st February, 2012 does not propose a cut to West Somerset Advice Bureau, the original draft budget did include a suggested 13.98% reduction of £5,312, reducing the grant from £38,000 to £32,688. The assessment was undertaken in this context.

The final decision on the budget will be made by Full Council on 29th February, 2012.

Section 4: What evidence has been used in the assessment? (List the consultation/engagement undertaken and data or intelligence you have gathered.)

All the organisations currently in receipt of grant funding were notified in October 2011 that funding reductions were to be expected and asked to complete a feedback form to outline the likely impact.

A follow up meeting was held with the Bureau Manager on the 26th January, 2012 to discuss the impact of the proposed cut on the organisation.

Each year the Bureau see about 10% of the population of West Somerset.

There were 4,857 client contacts during 2010/11 and a total of 3136 interviews undertaken. Out of these 13,641 issues were dealt with (see breakdown analysis attached with this assessment).

Debt and welfare advice accounts for around 73% of the work carried out.

During 2010/11, the Bureau managed £2.2 million of debt on behalf of 130 clients. The majority of debt is 'consumer debt' – overdrafts, loans and credit cards.

During the year the Bureau raised a total of £329,837 for clients in additional benefits. This is mainly Disability Living Allowance and Attendance Allowance. This would reflect the older demographic in West Somerset and also because the claim forms for these benefits are very complex.

The funding from the Council enables the Bureau to lever in additional funding from grant

providers.

Section 5: What are the community impacts of your proposal?

The reduction in funding would result in the hours of the specialist advisors for debt and money being reduced by 30%. This would equate to a 450hrs reduction in provision.

The role that the specialist debt advisor plays in the community has never been more important given the context of the current economic challenges many of the community are experiencing. Any reduction in the service would impact sharply across all ages, income bands and social groups. The volume of work in this area has increased which reflects the economic context.

Further cuts to public services and planned changes to the welfare benefit system are likely to see the services of the Bureau more in demand than ever before.

5.1. Equality Impact Assessment

With reference to the analysis above, for each of the 'protected characteristics' in the table below please record your conclusions with evidence around equality impact in relation to the savings proposal/service change. Record negative and positive impacts.

| <i>Protected Group</i> | <i>Findings</i> |
|---|--|
| Age (includes all age groups) | <p>The Advice Bureau provides services that will reach across a number of the protected characteristics.</p> <p>A significant proportion of the welfare benefit take up work involves claims for Attendance Allowance. This reflects the ageing demographic profile of the district.</p> <p>We will undertake additional profiling work with the Bureau going forwards so that we have a better understanding of the service users.</p> |
| Disability (includes mental health, physical & sensory) | <p>The Advice Bureau provides services that will reach across a number of the protected characteristics.</p> <p>The Advice Bureau report that many of their clients are vulnerable, sick, distressed and a great many suffer from mental health problems. Clients facing debt problems will also be struggling with feelings of anxiety and depression. Assisting clients to deal with these issues will often see an improvement in their health.</p> <p>We will undertake additional profiling work with the Bureau going forwards so that we have a better understanding of the service users.</p> |

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| Gender (Sex) | <p>The Advice Bureau provides services that will reach across a number of the protected characteristics.</p> <p>We will undertake additional profiling work with the Bureau going forwards so that we have a better understanding of the service users.</p> |
| Gender reassignment | <p>The Advice Bureau provides services that will reach across a number of the protected characteristics.</p> <p>We will undertake additional profiling work with the Bureau going forwards so that we have a better understanding of the service users.</p> |
| Marriage and civil partnership (discrimination Only) | <p>The Advice Bureau provides services that will reach across a number of the protected characteristics.</p> <p>We will undertake additional profiling work with the Bureau going forwards so that we have a better understanding of the service users.</p> |
| Pregnancy and maternity | <p>The Advice Bureau provides services that will reach across a number of the protected characteristics.</p> <p>We will undertake additional profiling work with the Bureau going forwards so that we have a better understanding of the service users.</p> |
| Race (includes ethnic origins, colour and nationality) | <p>The Advice Bureau provides services that will reach across a number of the protected characteristics.</p> <p>There has been an increase in the number of migrant workers seeking advice. The Bureau have a Polish advisor as part of the team.</p> <p>The impact of the Hinkley Point development may well see an increase in migrant workers seeking advice from the Bureau in future years.</p> <p>We will undertake additional profiling work with the Bureau going forwards so that we have a better understanding of the service users.</p> |
| Religion and belief including non-belief | <p>The Advice Bureau provides services that will reach across a number of the protected characteristics.</p> <p>We will undertake additional profiling work with the Bureau going forwards so that we have a better understanding of the service users.</p> |
| Sexual orientation (includes heterosexual, gay, bisexual) | <p>The Advice Bureau provides services that will reach across a number of the protected characteristics.</p> <p>We will undertake additional profiling work with the Bureau going</p> |

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| | forwards so that we have a better understanding of the service users. |
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Non-statutory

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| Socio-economic (low income individuals & families) | Many users of the service are from low income vulnerable families. |
| Rural Isolation (West Somerset is a rural district with poor transport networks which can affect the way we deliver services) | <p>For some residents in West Somerset the advice bureau will be the nearest independent advice service available. There are Citizens Advice Bureaus situated in Taunton, Tiverton & Bridgwater.</p> <p>The WSAB also offers a visiting home service for those who are sick and/or housebound. There has been an increase in the outreach work.</p> <p>The majority of the clients using the service do not have access to the internet or are not IT literate, therefore accessing free advice can be challenging.</p> |
| Other (Are there other groups other than those already considered e.g. carers) | <p>The Advice Bureau provides services that will reach across a number of the protected characteristics.</p> <p>We will undertake additional profiling work with the Bureau going forwards so that we have a better understanding of the service users.</p> |
| Staff | As the specialist debt advisors are paid members of staff there will be a reduction in these staffs hours and income |

5.2: What is the cumulative equality impact of your proposal?

You may have identified an impact on the lives of a group as a result of your individual savings proposal. However, taken together with other savings changes the cumulative impact of these decisions may be considerable and the combined impact may not be apparent where decisions are taken in isolation.

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| <p>The MTFP also proposes reductions in grant contribution to HomeStart, CLOWNS and Engage. These reductions are likely to impact on the same disadvantaged/low income residents.</p> |
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Section 6: ACTION PLAN

This table must be completed where all negative impacts have been identified, and the steps that could be taken to mitigate this impact or to promote improved equality of opportunity or good relations.

| Identified Issue/Negative Impact | Action needed to mitigate impact | Who is responsible | Expected outcomes from carrying out action |
|--|---|----------------------------|---|
| The funding reduction will have a direct impact on amount of specialist advice available for debt advice work. | <p>On-going discussion with WSAB to monitor the impact of the funding reduction and understand the profile of the clients most likely to be affected by any service reduction.</p> <p>Ensure further discussion about impact and possible mitigation before confirming plans to reduce funding from 2013-14</p> | Angela Lamplough/Sam Rawle | Understanding of impacts and information used for future budget/financial decisions |
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Section 7. Monitoring and review/ mainstreaming into service plans

Please indicate whether any of your actions have been added to service or work plans and your arrangements for monitoring and reviewing progress/ future impact?

We will monitor closely the impact of the Council's funding decisions on the organisations affected and review future funding in good time to feed proposals into the 2013/14 budget.

Section 8: Publishing the completed assessment

How will the assessment, consultation & outcomes be published and communicated.

All assessments will be published on the WSC website

Section 9: Sign Off

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|---------------|------------|
| Completed by: | Sam Rawle |
| Date: | 17/2/12 |
| Reviewed by: | Bruce Lang |
| Date: | 20/2/2012 |

Decision-making processes

Where linked to decision on proposals to change, reduce or withdraw service/ financial decisions/ large-scale staffing restructures

Attached to report (title): Budget Report 12/13

Date of report: 29th February, 2012

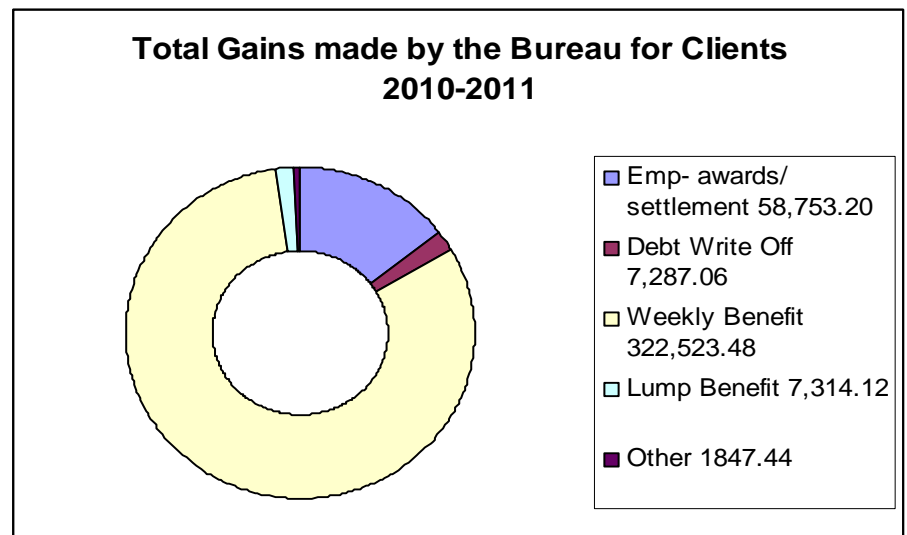
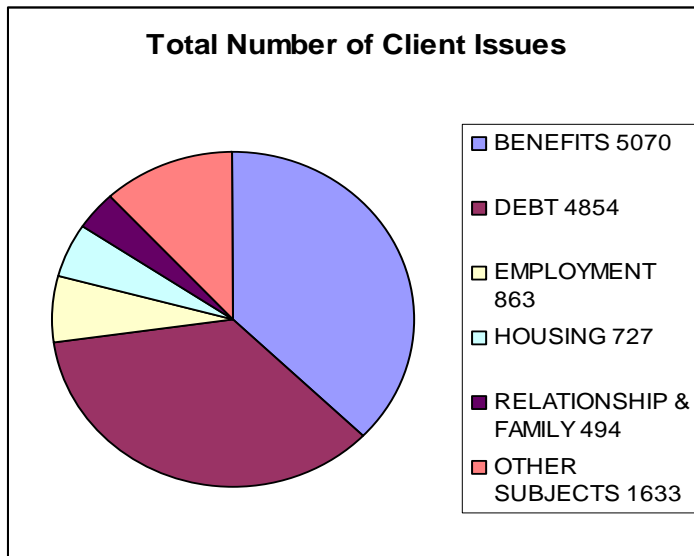
Author of report: Graham Carne

Audience for report e.g. Council

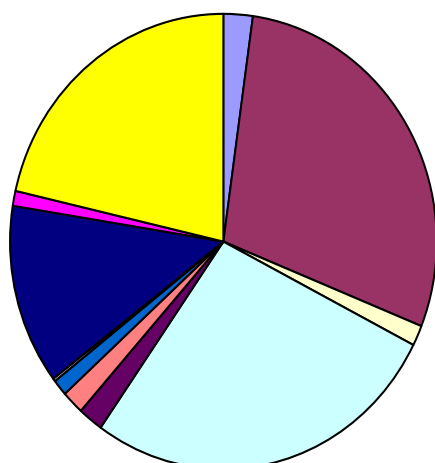
Outcome from report being considered

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Facts and Figures 2010-2011



Total Debt managed on behalf of Clients 2010-2011



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|--------------------------------------|------------|
| Benefit Overpayment | 49546.72 |
| Loan/ overdraft | 633027.56 |
| Secured Loan | 29876 |
| Consumer Credit | 597360.67 |
| Utilities | 46459.91 |
| Rent Arrears | 32722.64 |
| Council Tax | 28482.74 |
| Court Fines | 1746.17 |
| Mortgage Arrears | 285.659.02 |
| Income Tax arrears | 22724.78 |
| Mortgage balance (excluding arrears) | 469887.48 |