

# Equalities Monitoring Welfare Service

**Annual Report - 2022-23**



**Published March 2024**

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## 1. Introduction

The Welfare team provides both statutory and non-statutory services in assessing and supporting awards of Housing Benefit and/or Council Tax Support, and with wider financial welfare issues where households are facing exceptional hardship including:

- Discretionary Housing Payments and Discretionary Council Tax Support payments
- Assistance with income maximisation
- Supporting financial independence
- Financial support at point of crisis via the Local Welfare Scheme offer
- Assessment of applications and changes to awards of Housing Benefit and Council Tax Support
- Collection of overpaid Housing Benefit
- Collection of rent arrears for Temporary Accommodation (TA) and legacy rent deposit debt

## 2. Performance against public sector equality duty

### **Eliminating discrimination, harassment, victimisation, and any other conduct that is prohibited by or under the Act.**

Recruitment has been undertaken in the service in the last 12 months and has been blind recruitment, where characteristics such as age or ethnicity, are not shared in advance of a formal interview.

There is a zero-tolerance approach taken to any instances of discrimination, harassment or victimisation, from staff and from customers using the service. Where there is an incident of this, action is taken immediately. An example is a customer who contacted the welfare team for assistance as they were in financial hardship, who stated that “I would get all the help if I arrived in a boat, they get everything handed to them on a plate”. The staff member speaking to that resident immediately asked them to refrain from such statements, advised them that this was inappropriate and indeed, not accurate.

### **Advancing equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it.**

The Welfare team have reviewed Job Descriptions to ensure that they are inclusive and that role profiles do not create unnecessary barriers to individuals.

Training is ongoing for team members on programmes to address unconscious bias and promote inclusivity. This is monitored during staffing 1-2-1's and appraisals and all staff are required to complete ongoing development activities in this space.

Opportunities for advancement and promotion within the team have been made available to all members, and support has been offered to those seeking to apply.

The application of the Council's flexible working policies, also enable work arrangements to be accommodating of personal and family needs, ensuring a commitment to a strong work / life balance.

## Fostering good relations between persons who share a relevant protected characteristic and persons who do not share it.

The leadership of the Welfare Team is committed to promoting good relations between groups within the wider community. Role modelling this to team members and ensuring an ongoing commitment to personal learning and development in this area is a priority.

Supporting events such as the Cost of living programme which was completed in the Spring of 2023, and which was open to all residents, ensured that information is given about help available to all sectors of society. Working in partnership with partners from the Voluntary, Community and Faith Network, and our colleagues in Community Engagement, we used informal networks to spread the word, and social media to advertise the events.

### 3. Breakdown of customers/service users

**Table 1: Housing Benefit and Council Tax Support claims, and Local Welfare Scheme applications by Race**

Race	Benefit claims*	Percentage received	Local Welfare Scheme applications**	Percentage received	Bracknell Forest population***
White	1330	91.0%	41	77.4%	86.1%
Mixed	29	2.0%	2	3.8%	3.1%
Asian	46	3.1%	2	3.8%	7.1%
Black	39	2.7%	8	15.1%	2.4%
Other	17	1.2%	0	0%	1.3%
<b>Total</b>	<b>1461</b>	<b>~</b>	<b>53</b>	<b>~</b>	<b>~</b>

Source: \*Single Housing Benefit Extract snapshot as at 14/3/23. \*\* RB Solutions Social Fund. \*\*\* Based on Office for National Statistics Census 2021

The proportion of customers who have indicated they are from an ethnic minority group is slightly lower with the overall Bracknell Forest population however the percentage of those who complete the ethnic monitoring is low compared to the total caseload.

One hundred and ninety-four local welfare scheme applications were made, and equal opportunities data was recorded for 53 applications, representing 27.3% of the total number of applications and the proportion of customers who indicated they were from a minority ethnic group is higher compared to the Bracknell Forest population indicating that race would not appear to be a barrier to seeking support but indicates a possible wider issue in that those from a minority ethnic group, are finding it more necessary to reach out for support, indicating perhaps, more financial hardship in this group. This is supported by the Financial Hardship Needs analysis work and is being worked through as part of that action plan.

Whilst most customers now claim housing benefit, council tax support and the local welfare scheme online, the Welfare Service do offer appointments and home visits as well as arranging 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.

The financial hardship needs analysis, published in Spring 2022 identified that residents from ethnic minority groups are at higher risk of experiencing poverty compared to white individuals. The poverty rate for ethnic minority groups is 38% compared with white

individuals at 19%. Specific groups are more affected, for example poverty rates are over 50% in Pakistani and Bangladeshi households.

**Table 2: Housing Benefit and Council Tax Support claims, and Local Welfare Scheme applications by Age**

Age Group	Benefit claims*	Percentage received	Local Welfare Scheme applications**	Percentage received	Bracknell Forest population***
0-19	33	0.6%	0	0%	24.2%
20-39	1256	23.0%	121	62.4%	26.7%
40-59	1713	31.3%	61	31.4%	28.4%
60-79	1761	32.2%	12	6.2%	16.8%
80+	708	12.9%	0	0%	3.8%
<b>Total</b>	5471	~	194	~	~

Where there is a joint claim the age is taken from the primary claimant  
 Source: \*Single Housing Benefit Extract snapshot as at 14/3/23. \*\*RB Solutions Social Fund. \*\*\* Based on Office for National Statistics Census 2021

The percentage in each age group for those who are claiming Housing Benefit and/or Council Tax Support has remained fairly static compared to previous years reports.

In general, a person will not be given a tenancy until they have reached 18 years old or will not be liable for council tax until that age. This is reflected in the percentage for those aged under 20 years old making an application for housing benefit and council tax support. 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. Working age residents would also be required to claim Universal Credit with their housing costs and so the number of claimants of pension age is anticipated to be higher, but not necessarily reflecting a wider inequality.

For local welfare scheme 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 may be more likely to be in receipt of a regular income such as a pension and more likely to be in long term housing.

Targeted campaigns by the Financial Hardship team have also been undertaken to work with pension age customers specifically. This resulted in over £100,000 of additional income for those of pension age in Bracknell, enabling them to meet their expenditure, without requesting additional financial support through the welfare scheme.

**Table 3: Housing Benefit and Council Tax Support, and Local Welfare Scheme applications by disability**

Disability	Benefit claims*	Percentage	Local Welfare Scheme applications**	Percentage	Bracknell Forest population ***
No	3243	59.3%	21	10.8%	86.6%
Yes	2228	40.7%	32	16.5%	13.4%
Not stated	0	0	141	72.7%	~
<b>Total</b>	<b>5471</b>	<b>~</b>	<b>194</b>	<b>~</b>	<b>~</b>

Source: \*Single Housing Benefit Extract snapshot as at 14/3/23 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. \*\*\*ONS Census 2021, proportion of people who said they had a limiting long term illness (excluding those aged under 16)

Table 3 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.

The financial hardship needs analysis identified that households with disabilities are at far higher risk of poverty than non-disabled households particularly in the working age where poverty rates are double for those that are disabled.

Poverty Rates	Child	Working age	Pension age
<b>Disabled</b>	32%	38%	24%
<b>Not Disabled</b>	30%	17%	17%

In Q1 of the 2022/2023 year, 51% of individuals accessing citizens advice for support had a disability or long-term health condition.

Data on gender is not captured by the service, and may be of limited relevance as the gender would only be of the person making the application.

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

**Table 4: Local Welfare Scheme applications by Race (2022-23)**

Race	Local Welfare Scheme applications	Percentage of applications that were successful
<b>White</b>	41	46.3%
<b>Mixed</b>	2	100.0%
<b>Asian</b>	2	50.0%
<b>Black</b>	8	37.5%
<b>Other</b>	0	0

This years report shows an increase in the successful applications recorded from Asian and Black ethnicity groups.

**Table 5: Local Welfare Scheme applications by Age (2022-23)**

Age Group	Local Welfare Scheme applications	Percentage of applications that were successful
20-39	121	81.0%
40-59	61	70.5%
60-79	12	75.0%
80+	0	~

This years report shows an increase in the successful applications from all age groups.

**Table 6: Local Welfare Scheme applications by disability ((2022-23)**

Disability	Local Welfare Scheme applications	Percentage of applications that were successful
No	21	52.4%
Yes	32	43.8%

This year's report shows a decrease in successful applications from those applicants recorded as having a disability. 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.

The majority of the reasons recorded for the unsuccessful applications were due to refusal to provide requested information or not meeting the criteria. It is important that work is undertaken to ensure that the methods by which information is requested and provided, is fit for purpose and meets the needs of various groups.

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

#### 4. Key issues for coming year:

- The risk of poverty increases where there is a disabled individual in the household, caring responsibilities, individuals with poor health, and individuals from ethnic minority groups. Further investigation is needed in this area to understand the prevalence and barriers faced by these groups.
- Financial Hardship is a complex issue, but lack of employment opportunities and lower wages are well reported in BME and gender specific areas and as the cost of living continues to increase, it is likely that more households will face financial hardship and households already struggling will be pushed deeper in to poverty. It is clear that many ethnic minority groups could benefit from more targeted support. A

specific programme of engagement activities, in partnership with our community may provide opportunities for development.

- Over 20% of Bracknell Forest residents are over the age of 60 and poverty status at pension age is often linked to their employment status meaning women are often in a more vulnerable position. Once individuals are of pension age, they have far fewer employment opportunities to increase their income or savings. Yet billions of pounds of benefits for older people is unclaimed every year in the UK. Reasons why people do not claim benefits they are eligible for range from lack of awareness or an assumption that they would not be entitled to help; not knowing how to claim or that the process will be complicated; and negative attitudes about asking for help. Older people from ethnic minority groups may face additional barriers in accessing benefits such as language and communication barriers.

## **5. Actions and mitigations planned:**

- The risk of poverty increases where there is a disabled individual in the household, caring responsibilities, individuals with poor health, and individuals from ethnic minority groups
- The service will ensure that staff attend internal and external training sessions to 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 the same and some people may require additional support.
- Equality Impact Assessments will continue to be 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.
- An annual campaign to support the take up of Pension Credit, will be undertaken using the LIFT platform.
- Additional campaigns will be undertaken using LIFT, to target those impacted by various welfare reform measures such as the benefit cap which disproportionately impacts on women, particularly those from BME communities.

## **6. Performance against the equality objectives**

- **Inclusive in all we do**

The primary function of the welfare service, is to support those in crisis. Fundamental to this, is the open door to support that we offer. The support seeks to be as responsive to need as it can be, for those in need of financial assistance with essentials, and to balance this with the statutory functions that benefits require. Through the use of specific software



(LIFT), it is also possible to target support at specific groups such as households living with a disability and more likely to be in financial hardship.

- **Accessible for all**

The service has a number of channels for communication, including in person, visits to residents homes, outreach at family hubs, a dedicated phone line and the opportunity to communicate with us via digital channels such as email. We respond to all emails, within, on average 24 hours meaning that those reaching out for help, are not waiting for longer than absolutely necessary.

- **Accountable and fair**

The statutory function of the assessment of Housing Benefit requires data to be published nationally on various aspects including the spend, time taken to process awards, and the amount of debt raised and collected.

All policies regarding discretionary spend are up to date and on our public website and awards are made in accordance with these in all cases. This does not always result in the outcome that a customer is seeking, and indeed, 3 of the 6 complaints received by the service, were regarding the outcome of an application of some kind. However, the application of a policy criteria ensures that the administration of, often limited resource, is managed fairly and that the needs of the resident are considered in balance with the obligations of the team.

- **Diverse and inclusive workforce**

The Welfare team recruits staff via the Council's recruitment process which means that applications are anonymised, and that limited data on a protected characteristic is obtained prior to an interview. Recruitment has been undertaken on 3 occasions in the last 12 months, each time, the successful applicant has been a person with protected characteristics. None of the applicants for the post have declared a disability at the point of application.

The team is comprised of a number of members with protected characteristics, but it is noted that the number of those who identify as female is 73%, with 23% identifying as male which is identical with organisation as a whole.

## **7. Views from our customers**

### **1.Customer engagement, consultation and learnings**

A benefit survey was conducted in December 2022 but received very low responses. The survey was made available through an online form with the option to request a hard copy. 500 claimants who had contacted within the last 26 weeks were written to and asked to participate. Only 17 responses were received.

The intention was to identify residents who had experienced a re-assessment of their award of Housing Benefit and Council Tax support, recently, in order to understand their experience of the service.

The low response rate suggests that the method of survey was not the most optimal and did not result in the responses needed to fully understand the experience of residents. The survey was also in English but did offer the option for translation.

Future customer engagement will be sought in different ways, including an intention to operate a focus group and a small prize to encourage responses.

## **2.Customer satisfaction and learnings**

Comments and compliments data is captured primarily by our corporate complaints team and equal opportunities data is not captured at this time.

Analysis has been completed of all 17 formal compliments and comments received by the team in 2022-23. A number of these were related to the issuance of a supermarket voucher to various cohorts, a number with protected characteristics such as a pension age cohort, or those who were in receipt of a disability benefit.

A gap that has been identified is that the opportunity to give feedback, is not as apparent as the opportunity to register a complaint. This does suggest that there is scope to review the way in which informal feedback can be captured. This would be a wider corporate initiative but could benefit all services.

## **3.Complaints activity and learnings**

Complaints data is captured primarily by our corporate complaints team and equal opportunities data is not captured currently.

Analysis has been completed of all complaints received by the Welfare Service in 2022 – 2023 and of the 5 complaints, which were closed at Stage 1, none of these were complaints about discrimination. There were no complaints taken to Stage 2.

Detailed analysis has identified that 1 complaint was received from a resident with a protected characteristic, but this was regarding them not having received a service that they considered they were entitled to. The complaint was not upheld as the resident was not in scope for the scheme in question but was signposted to other support to meet their need.

Overall, the level of complaints is low, into the Welfare Team and are primarily linked to outcomes where a customer has been determined not to qualify for a form of support, whether discretionary or statutory. In each case, an analysis is undertaken of other support that may be available and where a complaint is received contact is made with the resident in the most appropriate way for their needs. In some cases, such as in the case of a resident who is partially deaf, this may be email for others, it's a telephone call at a time that is convenient for them.

## **8. Conclusion**

The Welfare Service provides statutory and non-statutory support to households in Bracknell, in need of support to meet their essential living costs and expenditure such as rent and council tax through Housing Benefit and Council Tax support.

Within the legal framework for assessment of benefits, there is no scope to amend the outcomes, but it is vitally important that access to the service is promoted to those with

protected characteristics, whom, data suggests, are more likely to experience barriers to claiming, and in some cases, lower incomes overall.

The Welfare service does meet the needs of a diverse population in accordance with the public sector equality duty. The work on financial hardship, also provides additional support to any household in the borough, with a focus on groups on low income but excluded from other support.

There is a gap in terms of the capture of equalities information from those seeking to provide feedback to the service via the corporate complaints process. In addition, the poor response to the benefit survey conducted in 2022, means that effective customer feedback and understanding of the needs of a diverse community, has not been effectively captured. A corporate programme to understand the voice of the resident is underway and the Welfare Team will support with this project.