

Equalities Monitoring Welfare Service

Annual Report – 2023/24



Published

Contents	Page
1. Introduction	3
2. Meeting the Public sector equality duty	3
3. Breakdown of service users	4
4. Key issues for 2024/25	7
5. Planned actions	7
6. Performance against equality objectives	8
7. Customer engagement	9
8. Conclusions	10

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 (PSED)

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

The Welfare Service takes a zero-tolerance approach to any instances of discrimination, victimisation or prohibited conduct from staff and from customers, who use the service or speak to us. Action is taken to immediately address any issues which may arise. In 2023/24, we have had cause to challenge residents on 2 occasions who have made inflammatory and misleading statements regarding support members of our community. The challenge has been made by a member of staff directly involved in the conversation and has been robust and accepted. The service pro actively promotes community cohesion and shared experience where it can.

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

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.

Training is ongoing, with officers attending training on Neuro diversity and inclusion. Additional support has been offered to those working with seldom heard communities, ensuring that our services are accessible to all members of our community.

3) Fostering good relations between persons who share a relevant protected characteristic.

The Welfare service has undertaken a series of programmes of work this year, to support residents who shared a protected characteristic. Examples of such programmes are a benefit take up campaigns for Attendance Allowance and pension credit, and support offered to residents experiencing challenges with their wellbeing such as mental health pressures, due to the pressure of debt and financial hardship.

3. Breakdown of customers/service users by protected characteristics

Monitoring has been undertaken in terms of access to the Welfare Service and has been analysed where recorded by the following equalities groups:

- Race
- Age
- Disability

Data on gender is not captured by the service and may be of limited relevance as the the gender would only be the person making the application and in cases of benefit, data shows statistically this is only relevant in a small percentage of cases with age being a determinant factor in some applications. For example, whichever member of a couple reaches pension age first, is the person who applies as claimant but is not necessarily relevant for the purposes of extrapolation on general statistics.

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

Race	Percentage of Benefit claims received *	Percentage of Local Welfare Scheme applications received **	Bracknell Forest population ***
White	90.5%	89.5.0%	86.1%
Mixed	2.1%	3.2%	3.1%
Asian	3.4%	1.5%	7.1%
Black	2.2%	5.4%	2.4%
Other	1.7%	0.3%	1.3%
Total	~	~	~

Source: *Single Housing Benefit Extract snapshot as at 12/3/24. ** Local Welfare Scheme online Applications. *** Based on Office for National Statistics Census 2021

1631 housing Benefit and/or council Tax Support claims have this data recorded and so the data represents approximately 31.4% of the total caseload during the financial year.

The proportion of benefit customers who have indicated they are from a minority ethnic group is slightly lower compared to the overall Bracknell Forest population however the percentage of those who complete the data capture required on race is low compared to the total caseload.

877 local welfare scheme applications were made, and ethnicity data was recorded for 717 applications, representing 87.7% of the total number of applications. Whilst the number of applications from Asian and other groups is still very low compared to Bracknell Forest data, it should be noted that these are relatively small numbers where small differences can make a large impact.

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. Advancements in technology allow emails and letters to be translated at the

point of dispatch where required using tools such as Microsoft's inbuilt Word translation function, which has reduced delays.

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

Age Group	Percentage of benefit claims received *	Percentage of Local Welfare Scheme applications received **	Percentage of Discretionary Payment applications received ***	Bracknell Forest population ****
0-19	0.7%	2.1%	1.3%	24.2%
20-39	21.9%	57.7%	57.0%	26.5%
40-59	30.7%	30.4%	35.3%	28.2%
60-79	33.3%	9.2%	6.5%	17.2%
80+	13.4%	0.6%	0%	3.9%
Total	~	~	~	~

Where there is a joint claim the age is taken from the primary claimant

Source: *Single Housing Benefit Extract snapshot as at 12/3/24. **Local Welfare Scheme online applications. ***Discretionary Housing Payment online applications. ****Based on Office for National Statistics mid year estimates 2022

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 consistently higher for a number of years. Due to the nature of the service this is considered standard due to those customers being more likely to not be in employment and therefore have a fixed income without the opportunity to build additional reserves or increase their incomes. 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 and discretionary housing/council tax support payment 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 hence reducing the need for crisis interventions such as topping up of gas or electricity.

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

Disability	Percentage of benefit claims received *	Percentage of Local Welfare Scheme applications received **	Percentage of Discretionary Housing Payment applications received ***	Bracknell Forest population ****
No	62.1%	44.9%	71.4%	86.6%
Yes	37.9%	55.1%	28.6%	13.4%
Total	~	~	~	~

Source: *Single Housing Benefit Extract snapshot as at 12/3/24 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. **Local Welfare Scheme online applications. ***Discretionary Housing Payment online applications. ****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 finding supports the assertion that the service is accessible, whilst again recognising that disability is likely to be a determinant of financial position.

To assess whether the protected groups who make a local welfare scheme application achieve similar outcomes to those who do not, data has been compared against those making a claim to those successful in their application filtered by declared race and disability.

Table 4: Local Welfare Scheme applications by Race (2023-2024)

Race	Local Welfare Scheme applications	Percentage of applications that were successful
White	351	57.3%
Mixed	10	50.0%
Asian	7	63.6%
Black	26	72.2%
Other	1	0

The findings for 2023/24 show the number of successful applications recorded from Asian and Black ethnicity groups has increased.

Table 5: Local Welfare Scheme applications by disability (2023-2024)

Disability	Local Welfare Scheme applications	Percentage of applications that were successful
No	334	58.1%
Yes	114	61.6%

This year's report shows an increase in successful applications from both those applicants recorded as having a disability and those who do not. *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.*

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 and discretionary housing payment applications but work is underway to seek to capture more information on these important data sets.

4. Key issues for 2024/25:

- 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. Funding available to support residents with matters of financial hardship, are likely to be withdrawn in the next financial year.
- 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 fewer employment opportunities to increase their income or savings.
- Data published in 2024 shows that over 880,000 households who are eligible for Pension credit, do not claim it. Within Bracknell, we know of around 450 such households and support is required to engage with these households to encourage them to claim. The financial inclusion team will be working on a pension credit take up campaign, using specific software.
- Digital exclusion continues to be a pressure for households. The monthly cost of broadband or purchase of ICT equipment remaining a barrier for many.
- Increases in the level of personal debt for residents, is also a concern. A number of mitigation measures introduced over and immediately following the pandemic, have now ended, leaving many households with residual debt they are unable to service.
- The acceleration in the Universal Credit migration timetable, for those on specific benefits related to health, and proposed changes to the support for pension age households, is likely to lead to increased demand for our services, where nationwide schemes are not capable of catering for individuals specific needs.

The Welfare team continue to work across the organisation, sharing best practice, attending workshops, training events and meetings as well as sharing this in the wider context, to deliver a sustainable option moving forward.

5. Actions and mitigations planned:

Specific campaigns targeted at sectors of our community are planned in the next 12 months including support targeted at our Voluntary, Community and Faither sector partners, which will support us in reaching and addressing concerns such as poverty in those of pension age, or living with mental health challenges due to persistent or problem debt.

We intend to focus on a number of specific areas:

Improving Access to Financial Support for Underrepresented Groups

Priority 1: Ensure that vulnerable and underrepresented communities (such as ethnic minorities, people with disabilities, and non-English speakers) have equal access to financial support services like the Household Support Fund and winter fuel payments.

Actions:

Develop targeted outreach campaigns in languages other than English

Partner with community organizations to increase awareness and engagement with hard-to-reach groups.

Arrange staff training to better understand the specific needs of different demographics and tailor support accordingly.

Reducing Digital Exclusion for Vulnerable Residents

Priority 2 : Address the digital divide that affects lower-income families, elderly residents, and people with disabilities, ensuring that they can access financial hardship services both online and offline.

Actions:

Offer more in-person support options and simplify online application processes for those with limited digital skills.

Signpost to existing digital skills training or work with partners to deliver this support such as courses at the Open Learning Centre, demystifying the online world.

Enhance access to alternative communication methods (e.g., phone or face-to-face) for residents unable to use online services.

Ensuring Inclusive and Equitable Service Delivery

Priority 3 : Embed EDI considerations in every aspect of service delivery to ensure fairness and prevent bias in the allocation of financial assistance.

Actions:

Regularly review service data to identify potential disparities in who is accessing support, ensuring resources are distributed equitably, notably the Household Support Fund.

Implement inclusive service design to consider diverse needs, such as accessibility for disabled residents and cultural sensitivity.

These priorities show a commitment to making financial hardship services more inclusive and accessible while addressing the unique needs of diverse communities

6. Performance against the equality objectives

1) Inclusive in all we do

Our team has taken steps to ensure that financial support services, such as the Household Support Fund and crisis payments, are promoted to diverse and marginalized communities. We've conducted outreach in collaboration with local community organizations, ensuring that information about our services reaches groups that may face additional barriers, such as ethnic minorities, elderly residents, and low-income families.

2) Accessible for all

We have streamlined the application process for financial support, simplifying the forms and making them available in multiple formats (online, paper, and telephone assistance). We've also expanded our face-to-face support, especially for residents who struggle with digital access.

3) Accountable and fair

We have implemented a data-monitoring system to track who is accessing our services, ensuring that all groups are fairly represented and that no demographic is disproportionately excluded. Regular internal audits have also been conducted to identify any biases or inconsistencies in how support is provided

4) Diverse and inclusive workforce

Within our team, we have taken steps to improve diversity in recruitment and ensure ongoing EDI training for all staff. This includes providing training on unconscious bias, cultural competency, and how to meet the specific needs of vulnerable residents, which helps build a more responsive and inclusive workforce

7. Views of our customers/service users

As part of a formal programme of study, a quantitative survey was undertaken on the views of applicants for Bracknell Forest Council's local welfare scheme.

Conducted over a six-week period, in late 2023, 110 anonymous survey responses were received. Key findings from the research are that stigma surrounding welfare, apprehension about claiming it, and societal perceptions of those who do, persist in 2024 but at a much lower level than anticipated. There is an acceptance across the respondents in all demographics that benefit rates are too low and cause poverty.

It is noted that 70% of respondents, identified as female. This finding is considered highly relevant as UK Government statistics show that less than half of those who claimed financial support from the state welfare system, who were unemployed, or on incomes so low as to qualify for 'unemployment' benefits, were female (Department for Work & Pensions, 2022) but represented more than two thirds of the population in this research.

A formal benefits survey was not undertaken in 2023 but is planned for 2025, to tie in with a review to some formal policies of support.

Complaints remain low in the service with compliments considerably outnumbering them. As anticipated, a number of items logged as complaints, referred to decision making outcomes and not the service that the customer received. In one instance, the approach taken by a member of staff to understanding and putting in place, any reasonable adjustments required by a customer, received a direct contact to commend the officer.

Interestingly, I spoke last week with [Officer name].

Whilst the conversation/support provided by [Officer name] was beyond my expectations; what captured my attention from the start was [Officer name] natural empathy, plus the training in reasonable adjustments coming across during the call.

Genuinely, I applaud and commend you for all your hard work to ensure that Bracknell Forest Council has implemented reasonable adjustments and it showed in the conversation with [Officer name], last week.

Look forward to hearing from you soon and thank you again for everything which you do!

8. Conclusion

Over the 2023/24 period, the Welfare Service has made significant progress in meeting its public sector equality duties, supporting residents facing financial hardship, and promoting equality, diversity, and inclusion (EDI) across all service areas. By ensuring fair and equitable access to services such as Housing Benefit, Council Tax Support, and the Local Welfare Scheme, we have helped vulnerable households, including those from ethnic minorities, disabled individuals, and elderly residents, navigate their financial challenges. Key initiatives, such as targeted benefit take-up campaigns and improvements to digital accessibility, have contributed to advancing equality of opportunity and fostering good relations within the community. Our ongoing efforts to address digital exclusion, tackle the stigma associated with welfare support, and tailor services to the specific needs of underrepresented groups demonstrate our commitment to an inclusive and accessible service.

The data collected this year highlights areas where the service has performed well, including increased engagement with ethnic minority groups and a strong representation of disabled residents among service users. However, challenges remain, particularly in reaching certain demographics and addressing the rising issues of personal debt and digital exclusion. Looking ahead to 2024/25, the Welfare Service is committed to addressing these challenges through targeted outreach, closer collaboration with community partners, and a focus on ensuring equitable service delivery for all.

By continuously improving our approach to EDI and ensuring that our services are responsive to the diverse needs of Bracknell Forest residents, we aim to create a more inclusive, accountable, and fair welfare system that effectively supports those in financial hardship.

Across Early Help and Communities work will be done to improve how we respond to clients/residents who are neurodiverse. This will include joint sessions on how to implement learning from training and working with partners.