

Equality Impact Assessment
Corporate Assessment Template



Policy/Strategy/Project/Procedure/Service/Function Title:

Recommissioning Advice Services

New/Existing/Updating/Amending: New

Who is responsible for developing and implementing the Policy?

Name: Jane Thomas

Job Title: AD (Housing & Communities)

Service Team: Housing & Communities

Service Area: Communities, Housing and Customer Services

Assessment Date: July 2016

1. What are the objectives of the Policy?

To recommission Advice Services in line with procurement and legal advice and to secure quality services and best value for clients.

2. Please provide background information on the Policy / Strategy / Project / Procedure / Service / Function and any research done [e.g. service users data against demographic statistics, similar EIAs done etc.]

1. Advice services in Cardiff are provided through a mix of directly delivered 'in house' services and contracted out provision. The current contract for Advice Services ends in March 2017 and therefore these services need to be recommissioned ahead of April 2017. To inform this recommissioning, a review of advice provision has been carried out.

Council Advice Provision

2. The Council's Money Advice service provides a wide range of money advice, including generalist welfare benefits advice, budgeting and low level debt advice. The service links closely with the Into Work service to provide a solutions based approach for clients.
3. There are considerable advantages to providing this advice 'in house'. Council Advice Officers work closely with the Hub staff, who provide advice on a wide range of council issues including housing allocations and housing benefits. Day to day liaison between these teams takes place to resolve issues at first point of contact. Advice Officers have direct access to council systems such as Housing Benefit/Council Tax Reduction, Housing rent recovery and Housing Waiting List systems. With the client's consent, they can directly access data from these systems to identify the latest information and resolve issues at an early stage.

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4. Staff work closely with other officers within the Housing Benefit assessment service and are fully involved in developing responses to Welfare Reform, as well as carrying out proactive work to help those affected by the Bedroom Tax, Benefit Cap and Universal Credit. They are also empowered to make decisions on Discretionary Housing payments.
5. The team have excellent relationships with Registered Social Landlords and, with the client's consent, liaise with them directly to resolve issues. The team also work closely with Council Tax recovery and are empowered to make arrangements for Council Tax debt. While data is protected and information is not given without client consent, this close working can help prevent further recovery action and evictions.
6. With advice now being provided in the local community hubs, there is some capacity to move existing staffing resources into Money Advice and to increase the services provided by the in house team. This would allow fewer services to be contracted out.

Contracted Advice Provision

7. The current advice contract is with "Cardiff Advice Services", which consists of the Citizens Advice in partnership with The Speakeasy Advice Centre at a cost of £440,000 per year. The contract currently provides 3 different levels of advice:

- Information and signposting
- Generalist advice
- Specialist advice

The different types of advice provided are listed below:

- Welfare Benefits
- Budgeting / Debt
- Housing
- Consumer Advice
- Employment Advice
- Immigration Advice
- Family / Relationship Advice
- Discrimination Advice

Specialist advice is only provided for key issues such as Welfare Benefits, Housing and Debt Advice.

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8. The service is provided in Central Library Hub, and accommodation is provided free of charge for this purpose. This includes both customer facing and back office provision. Therefore, both council services and advice provided under contract are already co-located.
9. There is considerable crossover between the contracted out and in house provision, particularly in generalist advice, and there is an opportunity to make savings if a partnership working approach is taken. Consideration was given to providing all services in house; however, one of the key benefits was the ability for an external provider to access additional external funding to support some of the services.
10. It is therefore proposed that an 'Advice Partner' is commissioned who will work with the Council to provide complementary services. This will reduce duplication over time and thereby reduce costs.
11. It is proposed that some of the generalist advice provided under the contract is provided in house by the Council's Money Advice Team, and that the funding provided under the contract reduces on a phased basis to £300,000, making a saving to the General Fund of £140,000 over 5 years. The proposed phased reduction is set out below.
12. The new Advice Partner would also be required to bid for other external funding to supplement the council funding. There will also be the opportunity for the Council to award further work under the contract should more funding be available for Advice purposes.

Data Review

A review of the demographic data collected under the contracted out service was carried out and the findings of this are set out below:

Ethnicity		
White	5,373	65.78%
Mixed	358	4.38%
Asian	589	7.21%
Black	771	9.44%
Other	449	5.50%
Not Known	628	7.69%
Total	8,168	100.00%

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The percentage of clients from an ethnic minority background was significantly higher than the population of Cardiff as a whole, this was particularly so for those recording their ethnicity as Black, while the percentage recorded as Asian was slightly lower than the Cardiff population.

Age Range		
16-24	776	9.50%
25-54	4,254	52.08%
55-64	2,131	26.09%
65+	737	9.02%
Not Known	270	3.31%
Total	8,168	100.00%

Most clients were between the ages of 25 to 54, with a significant number between 55 to 64. Those over the age of 65 were slightly under represented in the client group as were those under 24.

Gender		
Male	3,824	46.82%
Female	4,216	51.62%
Transgender	12	0.15%
Not recorded	116	1.42%
Total	8,168	100%

There were slightly more female clients than male, although not significantly so. A small number of clients identified themselves as transgender.

Disability		
Yes	3028	37.07%
No	4627	56.65%
Not Recorded	513	6.28%
Total	8,168	100%

A very high percentage of clients to the service are recorded as disabled.

Overall clients of the services are more likely to be from an ethnic minority background and significantly more likely to be disabled than the population of Cardiff as a whole.

No specific issues were identified from the marital status information.

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3 Assess Impact on the Protected Characteristics

3.1 Age

Will this Policy / Strategy / Project / Procedure / Service / Function have a **differential impact [positive / negative]** on younger / older people?

	Yes	No	N/A
Up to 18 years		x	
18 - 65 years		x	
Over 65 years		x	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

Services will continue as the same level as currently, although some services will be provided in house by the Council Money Advice Team and by other teams within the Council.

Older people can have more difficulty in accessing services and the demographic data does show a lower number of older people receiving advice. However other services are available for older people including the Councils Independent Living service which provides a holistic service to older people and those with physical disabilities, providing income maximisation alongside assessment for disabled adaptations, and assistance to overcome social isolation. This service is currently bedding in and will be advertised more widely in the near future.

There is also a dedicated floating support service for older people which is used to supplement this service when more intensive support is needed, and a generic floating support service which provides attendance at welfare reform appeals. New contractual arrangements for floating support will strengthen the requirement for the provision of welfare benefit advice by these providers.

The Advice Hub co-ordinates visits for clients who are not able to access services independently and refers these requests to the most appropriate organisation to assist the individual, including the Independent Living Service.

Most social landlord have strengthened their provision of money advice in response to welfare reform. The Councils housing service now has its own welfare liaison team to tackle poverty and mitigate the impact of welfare reform. Where appropriate the Advice Hub staff will refer in to these services as they can often offer a range of support and funding not available to other services.

What action(s) can you take to address the differential impact?

No differential impact is anticipated however careful monitoring will take place to ensure

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that service are reaching the most vulnerable individuals.

3.2 Disability

Will this Policy / Strategy / Project / Procedure / Service / Function have a **differential impact [negative]** on disabled people?

	Yes	No	N/A
Hearing Impairment		x	
Physical Impairment		x	
Visual Impairment		x	
Learning Disability		x	
Long-Standing Illness or Health Condition		x	
Mental Health		x	
Substance Misuse		x	
Other			

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

There is potential here for a differential impact given the high level of clients who are recorded as disabled, the difficulties that people with a disability can have in accessing services and the particular impact of welfare reform on those claiming disability benefits.

However it is not anticipated that there will be any impact on disabled clients from the change. No reduction in service is anticipated however more generalist provision will be provided by the Councils in house team. Specialist advice however will continue to be provided as at present and this includes assisting with welfare benefit tribunal cases.

There are robust arrangements for helping clients with disabilities. The Councils Independent Living service also serves clients with physical disabilities, providing income maximisation alongside assessment for disabled adaptations, and assistance to overcome social isolation. This service is currently bedding in and will be advertised more widely in the near future.

Floating support services are available and provide attendance at welfare reform appeals. New contractual arrangements for floating support will strengthen the requirement for the provision of welfare benefit advice by these providers.

The Advice Hub co-ordinates visits for clients who are not able to access services independently and refers these requests to the most appropriate organisation to assist the individual, including the Independent Living Service.

Most social landlord have strengthened their provision of money advice in response to welfare reform. The Council's housing service now has its own welfare liaison team to tackle poverty and mitigate the impact of welfare reform. Where appropriate the Advice Hub staff will refer in to these services as they can often offer a range of support and funding not available to other services.

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What action(s) can you take to address the differential impact?
No differential impact is anticipated however careful monitoring will take place to ensure that service are reaching the most vulnerable individuals.

3.3 Gender Reassignment

Will this Policy / Strategy / Project / Procedure / Service / Function have a **differential impact [positive]** on transgender people?

	Yes	No	N/A
Transgender People (People who are proposing to undergo, are undergoing, or have undergone a process [or part of a process] to reassign their sex by changing physiological or other attributes of sex)		x	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.
Currently services are provided to a very small number of clients identifying as transgender. No change is anticipated in this service.

What action(s) can you take to address the differential impact?
None anticipated.

3.4. Marriage and Civil Partnership

Will this Policy / Strategy / Project / Procedure / Service / Function have a **differential impact [positive / negative]** on marriage and civil partnership?

	Yes	No	N/A
Marriage		x	
Civil Partnership		x	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.
No differential impacts identified

What action(s) can you take to address the differential impact?
N/A

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3.5 Pregnancy and Maternity

Will this Policy /Strategy / Project / Procedure / Service / Function have a **differential impact [positive / negative]** on pregnancy and maternity?

	Yes	No	N/A
Pregnancy		x	
Maternity		x	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

There is a potential differential impact as pregnant women and those with young children can find it more difficult to access services, however as set out above a visiting service is co-ordinated through the Advice Hub and services are available locally in the community hubs.

Families with children are impacted more by the Benefit Cap and some other welfare reforms than some other groups. However no differential impact is anticipated from this change. Additional resource has been made available to assist with these families, 2 benefit cap advisors are being employed and a very proactive approach is being taken to supporting these families linking money advice to Into Work Advice to take a solutions based approach to address the benefit reduction.

What action(s) can you take to address the differential impact?

No impact identified, however careful monitoring will take place to ensure that services are reaching families affected by the welfare reform changes.

3.6 Race

Will this Policy / Strategy / Project / Procedure / Service / Function have a **differential impact [positive / negative]** on the following groups?

	Yes	No	N/A
White		x	
Mixed / Multiple Ethnic Groups		x	
Asian / Asian British		x	
Black / African / Caribbean / Black British		x	
Other Ethnic Groups		x	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

A relatively high number of clients are from an ethnic minority background and therefore

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any change in service could have a differential impact, however the change is not expected to have any impact on service delivery

More advice will be given by the Councils in house staff many of which have community language skills. There are 24 different languages spoken by Advice and Hub staff in Central Library Hub. In addition this all advisors have access to the language line translation service, so can easily call a translator to assist them if required.

Discrimination and immigration advice remain the same as under the current arrangements.

What action(s) can you take to address the differential impact?

None expected however careful monitoring will take place to ensure that advice services are available to all ethnic groups.

3.7 Religion, Belief or Non-Belief

Will this Policy / Strategy / Project / Procedure / Service / Function have a **differential impact [negative]** on people with different religions, beliefs or non-beliefs?

	Yes	No	N/A
Buddhist		x	
Christian		x	
Hindu		x	
Humanist		x	
Jewish		x	
Muslim		x	
Sikh		x	
Other		x	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact identified

What action(s) can you take to address the differential impact?

N/A

3.8 Sex

Will this Policy / Strategy / Project / Procedure / Service / Function have a **differential impact [positive / negative]** on men and/or women?

	Yes	No	N/A
Men		x	
Women		x	

Please give details/consequences of the differential impact, and provide supporting evidence,

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if any.
No differential impact identified
What action(s) can you take to address the differential impact?
N/A

3.9 Sexual Orientation

Will this Policy / Strategy / Project / Procedure / Service / Function have a **differential impact [positive]** on the following groups?

	Yes	No	N/A
Bisexual		x	
Gay Men		x	
Gay Women/Lesbians		x	
Heterosexual/Straight		x	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.
No differential impact identified
What action(s) can you take to address the differential impact?
N/A

3.10 Welsh Language

Will this Policy / Strategy / Project / Procedure / Service / Function have a **differential impact [positive / negative]** on Welsh Language?

	Yes	No	N/A
Welsh Language		x	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.
All welsh language policies will be followed
What action(s) can you take to address the differential impact?
N/A

4. Consultation and Engagement

What arrangements have been made to consult/engage with the various Equalities Groups?

A Workshop was held with current and potential providers of advice, a wide range of third sector groups attended the meeting to go through the proposals. Comments from the group have been responded to in detail. Changes were made to the proposals as a

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result of the consultation and now all levels and categories of advice will be provided under the contract to accommodate for the small number of clients who may not want to access council advice services.

5. Summary of Actions [Listed in the Sections above]

Groups	Actions
Age	<p>Careful monitoring will take place to ensure that services are reaching the most vulnerable individuals and those affected by welfare reform changes.</p> <p>Equalities data will be reviewed quarterly to ensure that this is the case and proactive work will be undertaken to target services and hard to reach groups.</p>
Disability	
Gender Reassignment	
Marriage & Civil Partnership	
Pregnancy & Maternity	
Race	
Religion/Belief	
Sex	
Sexual Orientation	
Welsh Language	
Generic Over-Arching [applicable to all the above groups]	

6. Further Action

Any recommendations for action that you plan to take as a result of this Equality Impact Assessment (listed in Summary of Actions) should be included as part of your Service Area's Business Plan to be monitored on a regular basis.

7. Authorisation

The Template should be completed by the Lead Officer of the identified Policy/Strategy/Project/Function and approved by the appropriate Manager in each Service Area.

Completed By : Jane Thomas	Date:
Designation: Assistant Director Housing and Communities	
Approved By: Sarah McGill	
Designation: Director of Communities, Housing and Customer Services	
Service Area: Housing & Communities	

7.1 On completion of this Assessment, please ensure that the Form is posted on your Directorate's Page on CIS - *Council Wide/Management Systems/Equality Impact Assessments* - so that there is a record of all assessments undertaken in the Council.

For further information or assistance, please contact the Citizen Focus Team on 029 2087 3059 or email citizenfocus@cardiff.gov.uk