

## Equality Impact Assessment (EqIA) for Policies, Procedures and Services

<b>Proposal name</b>	<b>Household Support Fund (HSF)</b>		
<b>Directorate</b>	Childrens Services		
<b>Service</b>	Money Home Job (MHJ)		
<b>Responsible Officer</b>	Michelle Dudson		
<b>Proposal planning start</b>		<b>Proposal start date (due or actual date)</b>	

1	What is the purpose of the proposal?	Yes / No	New / revision
	<p>The purpose of this EqIA is to identify the most effective way to administer the fourth round of the Household Support Fund (HSF4) 2023-24 for Walsall, inform the policy for HSF4 and through ongoing consultation associated to activities within the EqIA, ensure the fund continues to be utilised to the optimum benefit of Walsall residents.</p> <p>The aim of the Household Support Fund (HSF) is to provide help with essential costs to anyone who is financially vulnerable, or unable to significantly afford things such as energy, water or food due to the rising cost of rising living costs.</p> <p>Walsall Council have been awarded £5.6m in the latest allocation of the Household Support Fund (HSF4) to cover the period from 1st April 2023 to 31st March 2024.</p> <p>Although the detail of the HSF4 scheme for Walsall provision is at the discretion of the local authority, the government have issued set guidance about certain criteria for local authorities to follow on how it should be designed and administered. Following consultation with residents and partners, the proposals developed, encompass Walsall proposing a provision of a wide-range package of support to help its residents, with the aim of supporting those experiencing facing the greatest pressures from the current increase in living costs.</p> <p>This EqIA will be broken down into two sections. The first being HSF4 and direct payments made to those identified as most in need. The second section will focus on the proposed application process for those looking to access HSF4 who have not received a direct payment.</p> <p>Ultimately, the aim of the household support fund is to provide support to vulnerable households so will assist with reducing financial inequalities.</p>		
	Policy	Yes	
	Procedure		
	Guidance		
	Is this a service to customers/staff/public?	Yes	
	If yes, is it contracted or commissioned?		
	Other - give details		
<b>2</b>	<b>What is the business case for this proposal? Please provide the main purpose of the service, intended outcomes and reasons for change?</b>		



This is the fourth round of HSF funding, and the Customer Engagement Team has developed the new scheme through taking account of the learning gained and customer feedback received during previous rounds of HSF and other discretionary schemes. HSF4 builds on the assistance provided by the previous 3 HSF's which were the successor of the previous schemes.

Previous rounds of the HSF have allowed the Council to provide direct financial assistance to the most financially vulnerable households in the Borough. Funding has also been allocated to increase the assistance available that can be offered to residents in need through local food banks, and partner organisations, as well as by offering help by 'match-funding' contributions to help residents to be able to afford for replacement boilers, with the aim of reducing heating costs long term and improving local living standards. In addition, the Council has used the HSF to increase the assistance being offered via the available through the Walsall Crisis Support Scheme and Discretionary Housing Payments Scheme.

There is a risk that vulnerable households will not receive the required support if a proactive process is not continued, and with the addition of an application process this will allow for support to be given to a wider group of the community and meet the government's guidance for the scheme also.

In line with Council plan priorities, through the provision of support to vulnerable households in the time of significant rising support will focus on

- People – and how to maintain or improve their health and wellbeing.
- Children – encouraging them to be happy, healthy, and learning well.

In prioritising who will receive proactive, direct payments through HSF4 it was decided to prioritise residents with children as these could be deemed the most in need.

The Minimum Income Standard (MIS) sets out what people think is needed to live with dignity in the UK today. Research undertaken by the Joseph Rowntree Foundation found that the proportion of individuals with a household income below MIS was found to vary across demographic groups: 40.0% of children, 29.2% of working-age adults, and 15.4% of pensioners are below the MIS benchmark in 2020-21. Households with children were the group most likely to be living in a household with inadequate income (40%). In 2020-21, 5.7 million children – 2 out of every 5 children in the UK – were living in households with incomes below that needed for a socially acceptable, or dignified, standard of living. To expand further, 1 child in every 5 in the UK in 2020-21 was living in a household facing a significant risk of lacking (i.e., below 75% of MIS) source <https://www.jrf.org.uk/report/households-below-minimum-income-standard-2008-21>

Data taken from Walsall Locality Statistical Analysis regarding Walsall demonstrates deprivation is significant and increasing. There are extremes of deprivation, with central and western areas typically much more deprived than eastern areas, although pockets of deprivation exist even in the more affluent parts of the borough.

44 out of 167 neighbourhoods (LSOAs) are now amongst the most deprived 10% in England compared to 34 in 2015.

The 2019 Index of Multiple Deprivation now ranks Walsall as the 25th most deprived English local authority (out of 317), placing Walsall within the most deprived 10% of districts in the country (33rd in 2015, 30th in 2010 and 45th in 2007).

Walsall fares particularly badly in terms of income (16th), education, skills & training deprivation (11th) and employment 38th and many of the issues that challenge the borough match the geography of deprivation.

The high and increasing levels of child poverty puts additional demands on services.

Walsall ranks 17th for income deprivation affecting children index (IDACI 2019) with the Borough's relative deprivation increasing over time (27th in 2015). 1 in 3 (29.9%) aged under 16 years are living in low-income families, higher than the national average of 20.1% (HMRC, 2016).

Therefore, for automatic direct payments, the proposal for HSF4 is as follows for households

with children in receipt of Council tax Reduction (CTR):

To make direct payments to families in receipt of council tax support to the level of £140 per child split into 3 payments across the year aligning with the 3 main school holidays. The reason for timings as explained below.

**Elise to add section here around timing of payments?**

From our own evaluation activity, the HAF post-Easter parent survey, with 201 respondents, in 2023 identified:

- 61% of parents/carers responded that HAF saved them money (123) which was the top response (the next being 44% 'to give them a break') and 28% responded that the programme provided a daily healthy meal.
- 84% of respondents had children entitled to free school meals.

When asked the following questions around meals they responded as follows:

- Do you or anyone in your household ever have smaller meals than usual or skip meals because you can't afford or get access to food? 35% said yes and 15% preferred not to say.
- Do you or anyone in your household ever feel hungry but don't eat because you can't afford or get access to food? 20% said yes and 15% preferred not to say.
- Have you ever not eaten for a whole day because you can't afford or get access to food? 13% yes 11% prefer not to say.
- Have you used a food bank in the last 12 months? 16% yes 3% prefer not to say.

Research conducted by the Healthy Living Lab supports our findings:

"There is emerging evidence that families suffer from increased food insecurity across the school holidays. The Healthy Living Lab has reported evidence of parent skipping meals over the school holidays to ensure their children eat (Defeyter et al., 2015; Graham et al. 2016) and we have also published evidence on household food insecurity across the school summer holiday (Long, et al., 2017) and across term time (Gooseman et al., 2019). The Long et al., study investigated the impact of holiday clubs on household food insecurity. The findings established that 58 per cent of parents identified as food secure, 18 per cent as food insecure without hunger and 24 per cent as food insecure with hunger. All parents, from both food secure and food insecure households, agree that they spend more on food during the summer holidays than during term time and the findings from the questionnaire illustrate that holiday clubs disproportionately help food insecure households and attenuate food insecurity for these families."(source: [SHP0010 - Evidence on School holiday poverty \(parliament.uk\)](#))

It has been identified from Council Tax records that working age claimants with children have the biggest percentage of cases still with a council tax balance for 2022/23 of greater than £25.

<b>Group</b>	<b>Percentage</b>
Working Age CTR Claimants with Children	75%
Working Age CTR Claimants with no Children	55%
Pension CTR Claimants not on 100% Reduction	11%
Non CTR Claimants	9%

Although the percentage of working age claimants with no children still with a council tax balance for 2022/23 is still very high, indicating a need for support, most of these residents will be receiving the cost-of-living support payment from Central Government. Those that fall outside the support payment criteria should be able to access support through the HSF4 via the application process along with those households that are just outside the threshold for support

but still facing the pressure of raising costs.

Ongoing consultations are being undertaken to inform the application process for HSF4 with regard who most needs support and how best to administer this. The consultations are outlined in the following Consultation Activity section.

At the time of starting consultations, it is proposed -

In line with government guidance there will be an application process for residents to request support. This process would be open to those that have not already received the DWP cost of living support payment.

This would ensure that the group of residents just above the benefit threshold, and therefore do not qualify for the other support packages available, have a mechanism for receiving support. The proposed scheme is designed to be easy for both residents to apply and to administer.

The proposed criteria for the scheme is:

- Those with a net income of less than £25,000 for single households / £30,000 for couple.
- Capital of less than £16,000.
- Not received the DWP cost of living support payment.

Households are in low income if they live on-less than 60% of the median income. The median income for 2021 /22 was £32,300 so 60% would be £19,380. The figure of £25,000 is proposed to allow for two years wage increases and rapidly increasing cost of living. The uplift for a couple considers the extra costs of the additional person.

As the fund is cash limited the demand on the scheme will be closely reviewed to determine if application windows or amendments to the criteria is required. This process will also allow for any changes required to ensure the fund is fully utilised.

The application process will be split into two periods: up to November and December to March.

Awards would be up to £150 for the first period and £200 for the second. The amount of any award may be reduced if the household as received support through the direct payment to families on council tax reduction.

Walsall Connected would be able to assist families that who were not able to apply online themselves. The Walsall Connected EqIA outlines how Walsall Council addresses any barriers to access for those with protected characteristics.

Additional support through HSF4 as outlined below:

#### Directed Support

Funding will be available to undertake gas boiler checks and assist with remedial works to ensure maximum energy efficiency.

Support will also be made available for support Walsall's care leavers and other households in need through the councils Early Help team.

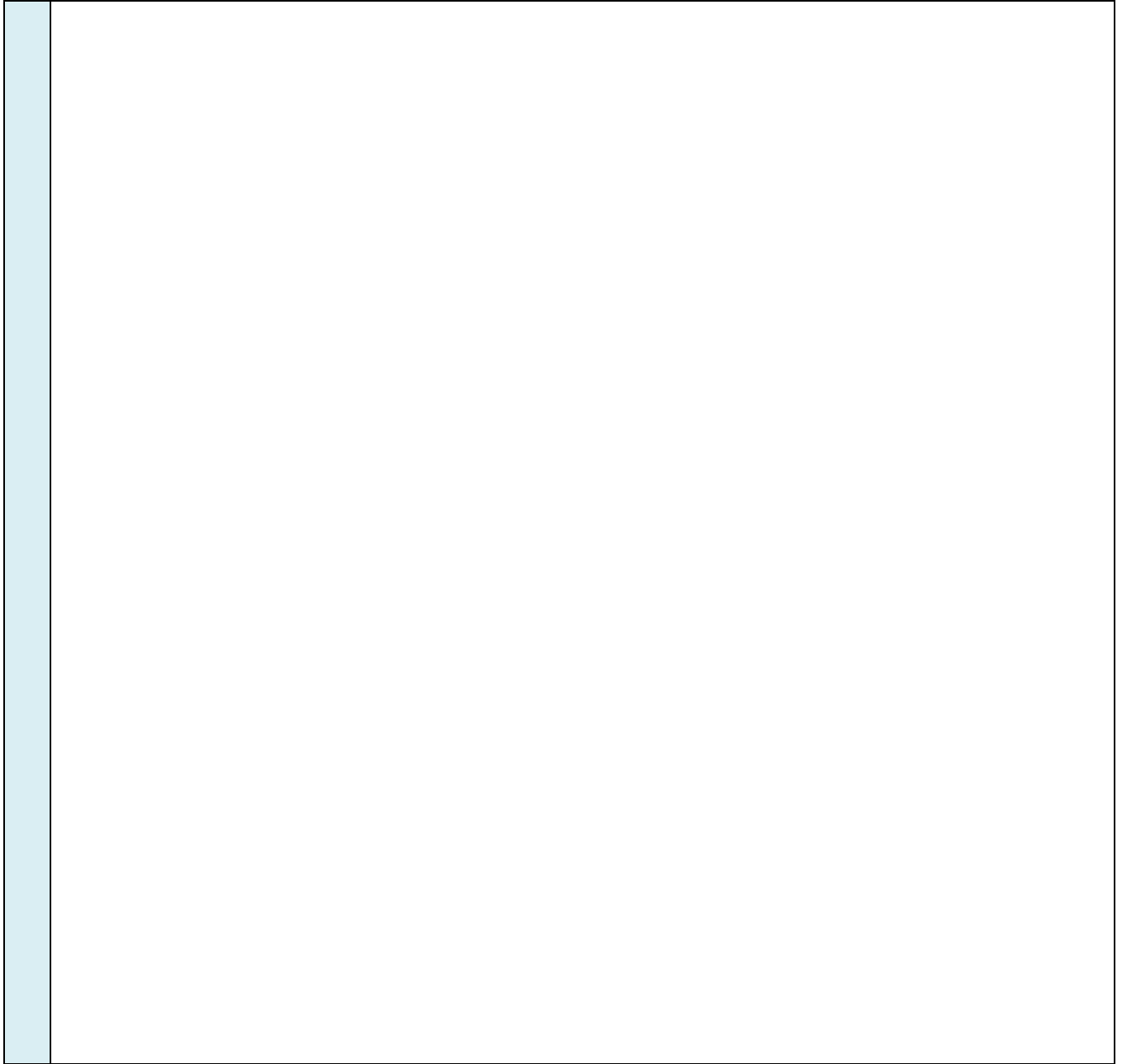
#### Local Hubs and Food Banks

Provide funding that allows assistance to be provided through Local Hubs and Food Banks. Support via third parties will be in-accordance with the Council's Crisis Support Policy

#### Increases to Current Assistance Programmes

Funding from HS4 will be used to increase the assistance that can be provided through

	Discretionary Housing Payments.		
	<u>Provision of Debt Advice</u> To increase the provision of debt advice and assist Walsall residents in achieving a more sustainable financial future, the fund will be used to employ an additional two debt advice officers.		
3	<b>Who is the proposal likely to affect?</b>		
	<b>People in Walsall</b>	<b>Yes / No</b>	<b>Detail</b>
	All	Yes	All households in Walsall have equal access to apply for the HSF, the criteria for support is as follows:
	Specific group/s		
	Council employees		
Other (identify)			
4	<b>Please provide service data relating to this proposal on your customer's protected characteristics.</b>		
	<p>The government have announced that HSF4 covers the 12-month period April 23 to March 24. Previous HSF schemes only ran for a period of 6 months. In addition, the government guidance sets out certain expectations.</p> <ul style="list-style-type: none"> <li>• The fund should be used to support households in the most need, particularly those who may not be eligible for the other government support but who are nevertheless in need and require crisis support.           <ul style="list-style-type: none"> <li>o £900 cost of living payment to those on eligible means tested benefits.</li> <li>o Universal Credit, JSA (Income Based), ESA (Income Related), Income Support, Working Tax Credit, Child Tax Credit and Pension Credit</li> <li>o Separate £150 for disabled people and £300 top up to pensioners winter fuel payments.</li> </ul> </li> <li>• The Fund is intended to cover a wide range of low-income households in need including families with children of all ages, pensioners, unpaid carers, care leavers and disabled people.</li> <li>• The fund should primary be used to support energy bills but could be used for the following as well.           <ul style="list-style-type: none"> <li>• Cost of food and water.</li> <li>• Essentials linked to energy &amp; water.</li> <li>• Wider essentials.</li> <li>• Advice services (to compliment other awards).</li> <li>• Housing costs (where existing housing support schemes do not meet this need).</li> <li>• Authorities should consider providing support to disabled people and those with caring responsibilities.</li> <li>• Support is not restricted only to vulnerable households in receipt of benefits.</li> <li>• Support can be provided through a variety of routes such as direct payment, vouchers, provision of food or goods or issuing grants to third parties.</li> <li>• At least part of the scheme should be on an application basis and that application-based support should be offered throughout the period either continuously over the majority of the period or in regular intervals throughout the scheme.</li> </ul> </li> </ul>		
5	<b>Please provide details of all engagement and consultation undertaken for this proposal. (Please use a separate box for each engagement/consultation).</b>		



**Consultation Activity**

<b>Type of engagement/consultation</b>	Feedback session – information provided on HSF4, open questions asked to gain feedback	<b>Date</b>	19/06/2023
<b>Who attended/participated?</b>	Bloxwich Community Partnership – Stan Ball Centre Walsall Connected Partnership Manager		
<b>Protected characteristics of participants</b>	N/A		

**Feedback**

Previously HSF has been difficult to administer and monitor with no set controls in place. Community partners all running different types of support – and it is difficult to control the pot of money while they are all not working consistently/together. Suggestion would be a centralised system to manage process. Administering HSF across different centres with different processes requires significant resource and this impacts on the centre – example BCP had 6 members of staff working on it and this was not sustainable. Community partners aren't funded to administer HSF but want to do it to support community. As the centres are customer facing many requests can take time to deal with as residents will share their story, and this takes time – which partners will allow for as they offer a holistic approach to community support and will sit and listen. A centralised approach would reduce that time as application would be completed in advance and need assessed.

Staff want to ensure those who are most in need are supported and more checks ideally through a centralised system would make this more possible. Staff must make decisions on who receive support and how much and this can be challenging, particularly in assessing if the request is genuine. BCP stopped distributing cash and swapped to only giving out Asda vouchers. They would favour Aldi vouchers, but this isn't appropriate in this location. BCP suggest the following procedure:

1. Centralised pot for Walsall
2. All apply via application (residents can be supported with this through Walsall Connected, signposted, upskilled, or referred)
3. Criteria checks as standard.
4. Payment to bank or vouchers if preferred. (Centres could hold vouchers so if an application is successful, they could be advised to collect their vouchers locally)
5. Holistic face-to-face support provided through partners.
6. BCP would support a form of passporting for key workers (such as social workers) making an application for a vulnerable customer.

<b>Type of engagement/consultation</b>		<b>Date</b>	
<b>Who attended/participated?</b>			
<b>Protected characteristics of participants</b>			
<b>Feedback:</b>			

**6 Concise overview of all evidence, engagement and consultation**

7	<b>How may the proposal affect each protected characteristic or group? The effect may be positive, negative, neutral or not known. Give reasons and if action is needed.</b>			
	<b>Characteristic</b>	<b>Affect</b>	<b>Reason</b>	<b>Action needed Yes / No</b>
	Age			
	Disability			
	Gender reassignment			
	Marriage and civil partnership			
	Pregnancy and maternity			
	Race			
	Religion or belief			
	Sex			
Sexual orientation				
9	<b>Which justifiable action does the evidence, engagement and consultation feedback suggest you take?</b>			
	A	<b>No major change required</b>		
	B	<b>Adjustments needed to remove barriers or to better promote equality</b>		



	C	<b>Continue despite possible adverse impact</b>
	D	<b>Stop and rethink your proposal</b>

<b>Action and monitoring plan</b>	<b>Action and monitoring plan</b>	<b>Action and monitoring plan</b>	<b>Action and monitoring plan</b>	<b>Action and monitoring plan</b>

Update to EqIA	
Date	Detail

**Contact us**

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