

Customer Access Review – Full Assessment

Assessment details	
Assessment area	Working Households Fund
Date of assessment	16 November 2022
Directorate and Service	Leadership Team
Manager	Chief Officer & Director of Corporate Services
Officer conducting assessment	Sarah Martin
Step 1: Scoping the assessment	
1. What are the aims and objectives of the activity or proposal?	To provide a grant scheme to support those working households within the Borough who are in properties in CT bands A to D, on lower incomes and struggling with the increased costs of living but who are not eligible for the Government's cost of living payments.
2. Who will be affected by the activity or proposal?	All residents will be impacted by the increased cost of living in some form or other. The Government is already supporting the most vulnerable through the cost of living payments. This scheme is aimed at those working households in CT bands A to D, not on means tested benefits and on lower incomes (less than £31,447 if single or £62,894 if a couple (based on UK average earnings) and with combined household savings of no more than £3,000. Other households will not be eligible under this scheme.
3. How does the activity or proposal contribute to: a) any key performance indicators? b) policies, values or objectives of Dartford Borough Council?	Contributes to the Corporate Plan themes of 'Health & Wellbeing' and 'Safe & Cohesive Communities.'
4. Which aspects of the activity or proposal are dictated by legislation/regulation and where do we have discretion in how they are delivered?	This is a discretionary scheme under Section 137 of the Local Government Act 1972. The Council has complete discretion over the criteria of the grant scheme. It is clear from feedback from the foodbanks, from our service areas and from the media that there is a new group of people who are being pushed into hardship through the increased costs of living. These are households who are in work and typically earning less than the UK average

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Step 1: Scoping the assessment	
	<p>earnings but are not eligible for the targeted government support. The Working Households Fund is aimed at supporting this group of households.</p>
Step 2: Information collection	
<p>5. What do you know about the groups of people who will be affected? (i.e. demographic information in relation to the protected characteristic groups of age, disability, pregnancy and maternity, religion or belief, race, sex, sexual orientation, gender reassignment, marriage and civil partnership)</p>	<p>These people will be working but will be earning below the average UK earnings. It could include those who are disabled if not receiving disability benefits. Those on disability benefits will already be in receipt of a £150 disability cost of living payment. It may also include those who are pensionable age but are still working. Pensioners are already getting an increased winter fuel allowance and those on pension credit will be entitled to the Government's cost of living payments. Those on maternity leave may also meet the eligibility criteria of the scheme. The numbers who have protected characteristics who qualify for the grant are not known. This data will not be collected as part of the grant scheme. The grant application will be an online form but there will also be a dedicated telephone line so that anyone who struggles with completing the form can have assistance. A leaflet will also be sent to all households in bands A to D not on HB or CTR so that all relevant households are aware of the scheme, as well as the scheme being advertised on the Council's website.</p>
<p>6. What consultation has taken place with affected groups? Please describe who was consulted and the key findings</p>	<p>The Council has set the criteria of the scheme after in depth conversations internally, including with officers who have direct contact with vulnerable residents, to ensure the scheme is targeted at those who most need support. There has been no public consultation.</p>
<p>7. Are there any gaps in information? If so, what additional research and/or consultation is needed to ensure that affected groups needs and views are taken into account?</p>	<p>We are aware of what support is available to the most vulnerable residents through the Government's cost of living payments. The scheme is aimed at supporting those working households in bands A to D, above the benefit thresholds but earning below the UK average earnings. Whilst we know the number of households in bands A to D not on HB or Council Tax Reduction, no data is available on the numbers of households in the Borough who may need this support. Sufficient budget has been set aside to support the total number of households in bands A to D not on HB or CTR. An exceptional hardship fund has also been set up to support</p>

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Step 2: Information collection	
	anyone in real need who does not meet the criteria of the scheme or the Government cost of living payments.

Step 3: Assessing the equality impact

8. Consider whether the activity or proposal has or will have any positive or negative equality impacts on the protected characteristic groups in relation to the following aims of the Public Sector Equality Duty:

- a) tackling unlawful discrimination**
- b) promoting equality of opportunity**
- c) promoting good relations**

NOTES:

- The Initial Screening will have identified which aims of the Public Sector Equality Duty are relevant to the activity or proposal for consideration
- For existing activities, consider how they are working in practice for each relevant protected group
- For new proposals, consider whether there is anything that could give rise to positive and negative equality impacts for each relevant protected group
- If there is no identified equality impact, please tick the 'No Impact' box and explain why in question 9
- If the equality impact is unclear, please tick the 'Unknown' box and explain why in question 9

Step 3: Assessing the equality impact				
PROTECTED CHARACTERISTIC	POSITIVE IMPACTS	NEGATIVE IMPACTS	NO IMPACT	UNKNOWN
Age	Whilst those of pension age who are not working are not eligible, they will have already received the additional winter fuel allowance and will be eligible for the cost of living payment if on pension credit		<input type="checkbox"/>	<input type="checkbox"/>
Disability	Whilst those in receipt of disability benefits will not be eligible, they will already be receiving the £150 disability cost of living payment		<input type="checkbox"/>	<input type="checkbox"/>
Sex			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gender reassignment			<input checked="" type="checkbox"/>	<input type="checkbox"/>

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Step 3: Assessing the equality impact				
PROTECTED CHARACTERISTIC	POSITIVE IMPACTS	NEGATIVE IMPACTS	NO IMPACT	UNKNOWN
Race			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Religion/Belief			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sexual Orientation			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Pregnancy/Maternity	If on a lower income due to maternity leave and in a band A to D property, they will be eligible for the grant providing they meet the other eligibility criteria		<input type="checkbox"/>	<input type="checkbox"/>
Marriage and Civil Partnership*			<input checked="" type="checkbox"/>	<input type="checkbox"/>

* Regarding the protected characteristic of Marriage and Civil Partnership – public bodies need to comply with the first aim of the Public Sector Equality Duty and only in the context of employment.

Step 3: Assessing the equality impact	
9. If 'no impact' or 'unknown' was selected, please explain	The application form does not ask for any information on protected characteristics and is based on CT banding and income so anyone with a protected characteristic where no impact above can apply providing they meet the eligibility criteria.
10. If Dartford Borough Council works with partners to deliver the activity or proposal, please describe any circumstances that could give rise to positive or negative equality impacts between different groups	N/A
11. Any other comments	No

Step 4: Action plan
12. Based on the information in Steps 1 to 3, please list the actions that will be taken to address: a) any gaps in information and consultation b) how any negative impacts on equality will be mitigated or eradicated

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a) If additional information and/or consultation is required or the impact is still unclear, what actions will you put in place to gather the information you need?

Information needs	Action	Intended outcome	Date for completion	How this will be monitored	Responsible officer

b) If any negative impacts on equality were found, what actions will you put in place to mitigate or eradicate these impacts?

Identified impacts (and who is affected)	Action	Intended outcome	Date for completion	How this will be monitored	Responsible officer

Step 5: Decision making and future monitoring

13. Which decision making process does this Customer Access Review need to go through? i.e. who does this need to be approved by?	Exercise of delegation report with sign off by the Leader
14. Is the subject of the Customer Access Review going to committee? If yes, include your findings in the committee report and attach this assessment to the report	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No The CAR will go alongside the exercise of delegation report
15. How will you continue to monitor the activity or proposal on protected characteristic groups?	We will monitor feedback from the scheme received from the public and will make any necessary alterations to the scheme if we are alerted to protected characteristic groups that are excluded from this scheme but are in need of support and are not receiving government support
16. When will you review this Customer Access Review?	March 2023

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Step 6: Final steps

17. Once this Customer Access Review has been approved, send this assessment to the Policy & Projects Officer
18. Implement the actions identified from this Customer Access Review and ensure progress is monitored and recorded

Reviewed by Legal Services – 17 November 2022