

## Appendix 1 – Initial Equality Impact Assessment

### Stage One

This document is designed to identify if the service, strategy, policy, procedure or working practice in question is discriminatory against any particular social group.

<b>Name of service, strategy, policy, procedure or working practice</b>	<b>Customer Advice Worker (CAB)</b>
<b>Manager completing Assessment</b>	<b>Elaine Jackson</b>
<b>Date of EIA</b>	<b>20<sup>th</sup> May 2008</b>

### Part 1

#### About the service, strategy, policy, procedure or working practice

#### 1. What are the aims, objectives and purpose of the policy / procedure / strategy / working practice or service?

##### Aims

To provide a free service to all STH Tenants and Leaseholders by offering advice and assistance with:

- Welfare Benefit and appeals advice
- Debt Advice
- Money Management Advice
- Negotiating with 3<sup>rd</sup> parties to reduce debts
- Seeking funding for individuals from external sources such as Trust Funds

##### Objectives

To assist tenants and leaseholders to:

- Reduce rent arrears
- Reduce other debts
- Maximise household incomes
- Increase financial capability by providing assistance with budgeting
- Identify trust funds available for customer to gain additional funding
- Act as a third party representative for customers dealing with debt
- Assist in the take up of all welfare benefits
- To assist STH in creating sustainable communities

**2. What is the policy / procedure / strategy / working practice or service going to achieve?**

The reduction of debt for customers of STH along with an increased awareness of:

- the availability of the third sector voluntary advice services.
- Welfare benefits available
- Debt management
- An increase in financial capability
- Assistance in the development of the financial inclusion corporate strategy

**3. Who will be the main beneficiaries of the policy/ procedure/ strategy / working practice or service?**

- All tenants and leaseholders are able to access the service.
- Six Town Housing
- Council Tax
- Housing Benefits
- Pension Service
- Other debt agencies

**4. Who are the main interested parties in the policy/ procedure/ strategy/ working practice or service? (I.e. stakeholders / Board Members / Staff?)**

Tenants, Leaseholders, Board Members, STH staff and BMBC

**5. Who will the service, strategy, policy, procedure or working practice affect?**

1. All customers who access the service;
2. Rents and Estate Management as the reduction in debt and an increase in financial capability will improve both rents performance and sustainable communities;
3. The Board as the reputation of the organisation as providing a service above and beyond its current requirements will assist in an enhanced service delivery.

**6. Has the service, strategy, policy, procedure or working practice been explained to those that it may affect directly or indirectly?**

1. Promotions of the service for customers have been delivered by a variety of methods:
  - News From Six
  - Flyers sent with rent letter
  - Postcards on reception & local information points
  - Rents statements quarterly prize draw

2. The service has been promoted to all staff through :

- Team meetings
- FACT Sessions

3. The Board initially approved the pilot and the Operations Committee has since received a presentation of how the service has developed since Sept 2007

**7. Has consultation occurred?**

All customers using the service have been requested to complete a satisfaction survey.

**Please complete the following table.**

Where appropriate please comment on the following situations if or how they apply to the particular social groups outlined.

**a)** The service, strategy, policy, procedure or working practice could have a **positive impact** on any of the social groups listed. Or promotes equality and improves relations within a particular social group or across a number of them.

**b)** The service, strategy, policy, procedure or working practice could have a **negative impact** on any of the social groups listed. By this we mean discriminatory towards them.

**Please note:** if the negative impact is high then a Full Equality Impact Assessment should be carried out.

Equality strand	Any Impact?	Positive Impact? High / Low	Negative Impact? High / Low	Justifiable? i.e. Positive Action	Evidence	Reason/Comments
<b>RACE &amp; RELIGION</b>						
Any Particular Race or Ethnic Minority	<b>N</b>					
Any Particular Religion or belief	<b>N</b>					
New and Emerging groups (travellers and Eastern European communities)	<b>N</b>					
<b>DISABILITY</b>						
People with disabilities		<b>H</b>			169 cases seen Oct – March 2008 of which 69 stated they had a disability. 28% of the £72k income generated by the CAW was for Incapacity Benefit. Tenants Information Survey	The highest levels of income generation from all 169 cases was Incapacity Benefit. The tenants information Survey shows that 861 customers state they fall under DDA & 222 are in receipt of Attendance Allowance, 659 are in receipt of Disability Living Allowance with a further 376 in receipt of Incapacity Benefit

<b>GENDER (Inc. Transgender)</b>						
Women		<b>H</b>			<b>63% of customers using the service are female. In addition 20% of the single females representing have dependant children</b> <b>Tenants Information Survey – 60% are female</b>	<b>As 60% of the tenants shown on the TIS are female this falls in line with the level of female users of the service.</b>
Men	<b>N</b>					
<b>AGE</b>						
Younger People (16-25)	<b>Y</b>	<b>L</b>			<b>14% those seeking the CAW service were aged 18-25 with 79% of those being female. TIS respondents show that 542 are aged 16-25.</b>	<b>Customer Advice Worker analysis Sept 07 – March 08 showing that a number of young people struggle with daily finances and budgeting.</b>
Older People (50+)		<b>L</b>			<b>28% of customers using the service are 50+.</b>	<b>The tenants survey shows that Bury has an aging population and therefore the current L positive</b>

						impact needs to be increased to a H positive impact.
<b>SEXUAL OREINTATION</b>						
Gay men Lesbian Bisexual	<b>N</b>					
<b>OTHER</b>						
People with caring responsibilities	<b>Y</b>	<b>L</b>			<b>78 respondents to the TIS stated they are Carers</b>	<b>Service needs to use this information to target this group.</b>
Other						

**8. Please give a general overview of how the service, strategy, policy, procedure or working practice has a positive impact on the social groups identified.**

There are five main strands of the EIA that have had a positive impact:

- Women – the majority of services users have been female (the sexuality of those females are unknown at present)
- Disability – 40% of customers using the service stated they had a disability and the highest benefit generated was incapacity benefit.
- Young people (16-25) – 14% seeking the service were 18-25
- Older People (50+) – 28% of the customers were over 50 which ties in the known ageing population
- Carers – although the analysis of the service has not identified the Carer element there is evidence from the TIS that 78 responded as a Carer and therefore the service can identify and target these customers

Although not all groups have had a positive impact it is worth while considering that the nature of the work involved can have a positive impact in time following targeted approaches.

**9. Please give a general overview of how the service, strategy, policy, procedure or working practice has a negative impact on the social groups identified.**

No negative impacts have been established

**10. If negative impact was found, is the impact intended i.e. through positive action?**

**11. Or was it unintended? (N.B If Negative Impact is high a full assessment must be undertaken.)**

**12. If low impact was found, please summarise the actions that can be taken to minimise this impact? (N.B These actions can be documented**

**in the Equality Impact Assessment Improvement Plan)**

**Low impact areas are:**

- Young People 16-25
- Older people 50+
- Carers

By developing targeted approaches to these customers using the data available from the TIS the service can assist the financial inclusion strategy by developing outreach surgeries/appointments/ marketing to capture the needs of these groups.

**13. What amendments can be made to the service, strategy, policy, procedure or working practice in order to promote equality rather than just limit negative impact? (N.B These actions can be documented in the Equality Impact Assessment Improvement Plan)**

Using the TIS the service can identify possible areas that need assistance. The service needs to have a much wider promotion throughout the communities. However, it must also be done on a targeted approach as there is only one member of staff dealing with all enquiries. Failure to develop a targeted approach in a systematic way will cause a negative impact in other areas.

**13. Please give a brief description of how the service, strategy, policy, procedure or working practice will be implemented following the amendments, including necessary training.**

This will be dependant of the structure alignment process and where the Officer fits within the various teams. However, initial progress can be made by:

- Using existing data from Simdell
- Using the data collated via the STH database for customer/outcomes
- Identification through the financial inclusion strategy of additional service / resources available to help with targeted approaches.
- Following the identification of above the Rents/Estate Mgt and CSA's will receive advice and information through regular bulletins and team meetings

**Is a Full Impact Assessment necessary?**  
(i.e. has there been a high negative impact?)

**NO**

If yes, please ensure that any actions from this initial Equality Impact Assessment are included in the Full Equality Impact Assessment Report. (Appendix 3).

Date Completed: 30<sup>th</sup> May 2008

Signed by Manager undertaking the Assessment:

Approved by EMT Member:

Approved by Equality Action Group: