

Equality Assessment: Social Welfare Advice Services

Equality Assessment of the potential impact of the recommendations of the Corporate Third Sector Programme Board for 2013-15 funding.

Responsible Directorate: Development & Renewal

Priorities/Objectives

The social welfare advice funding stream has a number of priorities aimed at supporting low income residents, to access free quality assured community legal social welfare advice services, at both general help and specialist level.

Social welfare advice includes the provision of information; advocacy, representation and support to enable people claim their rights and entitlements as governed by social welfare legislation. This includes assisting individuals in claiming the benefits to which they are entitled; assisting individuals in exercising their housing, health, community care, consumer and immigration rights; providing money advice to people with multiple debt problems.

General Help Level includes diagnosing clients' problems, giving information and explaining options/identifying further action that the client can take, provision of basic assistance, e.g. filling in basic forms, contacting third parties to seek information and where appropriate undertaking follow up work or taking action on behalf of clients to move the case on. This may include negotiation and advocacy on the client's behalf to third parties.

Specialist Help level refers to services that provide advice and legal help on complex legal matters in specific areas of law including representation at court or tribunal and is generally carried out by solicitors or caseworkers who are experienced in a particular area of law.

Advice services play a crucial role in reducing inequalities and supporting social inclusion by helping people to maximise their incomes and deal with housing, debt, or redundancy issues problems for example. Advice services help to mitigate impact of deprivation and disadvantage by supporting residents to navigate often complex social welfare systems and processes and negotiating with third parties on their behalf to resolve housing, debt and other social welfare law problems The services empower residents by advising and informing them of their legal rights and responsibilities and encouraging them where appropriate to access other support services employment and financial management.

The Council's MSG Advice specification seeks to ensure that geographically accessible services are provided, proportionate to need, across the borough through the development and implementation of a coordinated approach to the provision of advice services.

MSG Budget 2013-15

	Indicative Annual Budgets	Corporate Programme Board Recommended Allocations
2012/13*	£220,750* for three months funding	£191,111
2013/14	£ 883,000	£764,444
2014/15	£ 883,000	£765,444
Total Budget	£1,986,750	£1,720,000

Identified Need

National research identifies that the early solving of civil legal problems can reduce demand on other public services. It identified a relationship between legal problems and deprivation and the valuable role of advice and legal services in the fight against social exclusion. The study found that people vulnerable to social exclusion are the most likely to experience clusters of civil justice problems, principally:

- People with long-term health problems or disabilities
- Lone parents
- Those living in rented or high density housing
- The unemployed and those on very low incomes
- People aged between 25 and 44
- People with poor literacy, numeracy skills,
- People with poor English language skills

The current commissioning based strategy for voluntary sector advice services provision in the borough is based on an assessment of advice needs on a ward-by-ward basis, aggregated to four district levels and on a borough-wide basis. It was undertaken in early 2000 for the Council's Advice strategy using "ANARAK: The Advice Needs Assessment & Resource Allocation Kit", a computer based tool developed by Michael Bell Associates. The needs assessment is reviewed and updated with evidence from current provider's advice monitoring returns (supply based data). The assessment informed the development of the advice commissioning strategy which identified the need for coordinated, high quality accessible advice provision proportionate to need, across the borough.

Table 1 below provides a summary of need/demand identified from the 2011/12 monitoring data from currently funded advice projects. Analysis of the monitoring information over the past 3 years shows that demand for welfare benefits advice remains consistently high at 60% of overall cases. Demand for housing advice has remained consistent, but there has been increase in demand for debt advice, consistent with the impact of the recession and increases in costs of living.

The demand for debt, housing and benefits advice is expected to continue to rise due to the on-going impacts of the recession, the changes to legal aid and the impact of the welfare reform changes. The Community Plan has identified supporting residents through the welfare reforms as one of the key theme priorities.

The LEA consultation findings show that people find it difficult navigating the benefit system and have concerns about the 'benefit trap' when moving in and out of work. The "better off" calculation work undertaken by advice agencies and their referral routes to employment support plays an important role in encouraging and supporting residents to look at employment routes as a way out of poverty.

The major welfare reform changes will be taking place from April 2012, in particular the benefit cap and the changes to disability benefits is expected to increase the level of uncertainty and around level of entitlement and require additional information and support for people navigating the system.

On most measures, Tower Hamlets is one of the most deprived boroughs in the country with some of the highest levels of child and pensioner poverty, high income inequality and high levels of financial exclusion. Almost two thirds (63 per cent) of all LSOAs in Tower Hamlets

fall into the 10 most income deprived LSOAs nationally. One third of the Tower Hamlets population live in income deprivation, again the highest nationally.

Deprivation, and the particular combination of challenges that face the borough, are significant drivers of the demand for advice services. Table 1 below provides a summary of annual need/demand, identified from the 2011/12 monitoring data from currently funded advice projects.

TABLE 1

Type of Provision	Beneficiary target group/Area	Est. Units of needs (based on past LBTH monitoring data 2011/12)	Est. Units of need per annum met by CGPB recommendations	Difference
Specialist Help Level (caseload numbers)	Borough wide	1,300	1050	-250
Specialist Debt Advice	Borough wide	New project	200	200
Total Specialist Advice (Estimated caseload numbers)		1,300	1,250	-50 (-4%)
Boroughwide General Help Level (caseload)	Borough wide	11,000	9,000	-2000 (-18%)
Locality based – General Help (caseload numbers)	Locality	16,690	14,395	-2295 (-14%)
Language based – General Help Provision: (Somali, Chinese, Other New Migrants & BSL)	Borough wide	3400	2905	-495 (-15%)
Total General Help Level (estimated caseload numbers)		31,090	26,300	-4,790 (-15%)

Impact Summary

The CGPB funding recommendations on the allocation of level of funding for voluntary sector advice services represents an overall 13% reduction on previous advice budget allocation. As indicated in the table above and in the information from service providers review requests, the reduction in the budget allocation at both locality and borough wide for both generalist and specialist services will lead to a reduction of around 15% and 4% respectively in overall capacity to deal with the number of client enquiries.

All groups with protected characteristics are expected to be equally impacted by the reduction in funding. Capacity for drop-in access may need to reduce from 5 days a week to 4 days per week for some organisations and organisations who deliver services across a number of areas and estates have stated that they may also have to reduce their outreach services.

Off-setting this, it is anticipated that the additional provision in the Community and Economic Engagement funding stream for supporting residents into employment will help mitigate some of the impacts of the welfare reforms and lessen the demand on advice services.

Furthermore, the new Big Lottery transition fund is available to help meet the gap in advice provision in the borough. Of any award, up to £85,000 can be spent on direct service delivery, and THCAN, the advice agency forum in the borough, is currently being supported to apply for these funds.

There is also some non-local authority funded provision for debt advice at Toynbee Hall, and Fair Finance plus direct provision of money advice at LBTH Housing Options which will contribute to meeting the anticipated increase demand for debt advice services in the borough.

In the event that advice agency services are reduced, it is expected that those who are unable to access the service are likely to utilise other channels or approach other support services such as the Council One Stop Shops who provide support with claiming housing and council tax benefits administered by the Council. The Council support services do not provide support with appeals or support with other welfare benefits, such as Employment Support Allowance, Working Tax credit, health or disability related benefits

Additional funding from the third sector infrastructure stream for co-ordination of advice services and specialist advice supervision and support to support smaller advice projects with briefings training and peer supervision and reviews will help maintain the standards and quality of the advice service. Additional funding in the community and economic engagement funding stream for supporting residents into employment may also help mitigate some of the impacts of the welfare reforms and lessen the demand on advice services

Equality Assessment

Target Groups	Impact ✓ - Positive ✖ - Adverse 0 = Neutral What impact will the proposal have on specific groups of service users or staff?	Reason(s) <ul style="list-style-type: none"> • Add a narrative to justify your claims around impacts and, • Describe the analysis and interpretation of evidence to support your conclusion as this will inform decision making
Race	Adverse	The overall reduction in the number of cases that the service providers in the borough will deal with per annum, due to reduced level of grant funding, compared to previous years may particularly impact residents from BAME communities who are the main users of the advice service (over 70%). Mitigating factors are set out in the main body of the document. Of the clients supported last year: over 55% were of Bangladeshi origin, 13% white British, 9% Black British, 10% Black African (including Somali) and 2% were other Asian including Chinese and Vietnamese.
Disability	Neutral	The overall reduction in the number of cases that the service providers in the borough will deal with per annum, due to reduced level of grant funding, compared to previous years may impact disabled people and people with health related problems slightly

		more. Over 11% of clients using the general help advice services in last year had a disability or health related condition.
Gender	Neutral	The overall reduction in the number of cases that the service providers in the east of the borough will deal with per annum due to reduced level of grant funding, compared to previous years may impact women slightly more as they are the main users of the majority of the advice services (55%).
Age	Neutral	The majority of the advice service client group are aged between 26 and 60 with approx. 10% over 60.
Gender Reassignment		Insufficient monitoring data available to draw any conclusion at this stage
Sexual Orientation		Insufficient monitoring data available to draw any conclusion at this stage
Religion or Belief		Insufficient monitoring data available to draw any conclusion at this stage
Marriage and Civil Partnerships.		Insufficient monitoring data available to draw any conclusion at this stage
Pregnancy and Maternity		Insufficient monitoring data available to draw any conclusion at this stage
Other Socio-economic	Adverse	Data from advice agencies highlight that low income households are the main users of advice services in the borough. The overall reduction in the number of cases that the service providers in the borough will deal with per annum, due to reduced level of grant funding compared to previous years, may particularly impact low income households.

Impact Considerations

What are likely to be the “real life” consideration for beneficiaries, in light of the proposed changes/recommendations.

The 13% reduction in the level of grant aid allocated to advice services compared to previous years may have an adverse impact on the level of services available. All groups with protected characteristics are expected to be equally impacted by the reduction in funding. As BME users constitute 70 per cent of users, they will be affected proportionately.

Some funding has been targeted to provide other language based advice services to Somali and Chinese residents as well as other new migrants for whom language may be a barrier to accessing services. There has been some reduction in the level of grant aid allocated to specific language advice services and more work will need to be done by the main generalist advice agencies to meet the language specific needs of clients.

As mentioned above, THCAN, the advice agency forum in the borough, is being supported to apply to the new Big Lottery transition fund to help meet the gap in advice provision in the borough and co-ordinate the provision of services to ensure services they are streamlined.

Additional provision in the Community and Economic Engagement funding stream for supporting residents into employment may help mitigate some of the impacts of the welfare reforms and lessen the demand on advice services. Support for residents to use on line services may also help lessen the demand for advice services.

Work with newly funded projects to ensure that they provide quality services that are integrated with existing advice providers will help avoid duplication and ensure services are appropriately targeted and streamlined and collaborate effectively to meet identified need and demand. On-going work with both borough wide and locally based providers to regularly review demand and identify gaps in provision at geographic or client group level will also

help to ensure access to effective high quality advice services for residents including groups with protected characteristics This will include looking at early intervention, prevention and support services, and the effectiveness of different channels and delivery methods used to reach those most in need of advice services. The outcome of the review and recommended approach for addressing any identified gaps in service provision to be reported back to the Mayor within 6 months.

Overall summary of projects recommended for funding

1. Specialist Level - Legal Advice services

Ref	Geographic Area/s of Proposed Delivery	Service Type	Current cases per annum	Anticipated cases per annum with new funding recommended
SWAS - 02	Borough wide	Complex welfare law cases including benefits ,housing and immigration	1300	1050
SWAS - 04	Borough wide	Complex Debt and money management cases	-	200

2. Boroughwide Generalist Legal Advice

Ref	Geographic Area/s of Proposed Delivery	Service Type	Current cases /queries per annum	Anticipated cases per annum with new funding recommended
SWAS -01	Borough wide	Income Maximisation - vulnerable clients with a focus on claiming disability related benefits	1000	1000
SWAS -03	Borough wide	Benefits ,debt and housing advice	11,000	9,000

3 Locality based generalist advice services

Ref	Geographic Area/s of Proposed Delivery	Service Type	Current cases per annum	Anticipated case per annum with new funding recommended
SWAS -07	Mile End and Bromley by Bow Wards (LAP 6) at 6 outreach	Welfare benefits, debt and housing	1840	1200
SWAS -08	Limehouse , East India and Lansbury,LAP 7 at 3 outreach	Benefits, debt and housing	2000	1600
SWAS -09	(LAP 3and4) delivered via 5 outreach	Benefits, debt, housing, consumer, immigration, family matters	4000	3286
SWAS 10	Weavers , Bethnal Green North , Mile End and Globe Town wards (LAP1)	Benefits, debt, housing, employment rights,	2700	1433
SWAS 11	Spitalfields and Banglatown and Bethnal Green South (LAP 2)	Welfare benefits, debt, housing etc	2500	2,100
SWAS 12	Bow East and Bow West (LAP 5)	Benefits, debt, housing, consumer, immigration, employment	1850	1200
SWAS 13	Milwall , Blackwall and Cubitt Town (LAP 8)	Benefits, debt, housing, consumer, immigration, employment	1600	1032

Ref	Geographic Area/s of Proposed Delivery	Service Type	Current cases per annum	Anticipated case per annum with new funding recommended
SWAS 14	Weavers	Social Welfare Advice	(New Project)	1000
SWAS 16	Ocean Estate	Older residents – information and social activities	(New Project)	15 people per weekly session
SWAS 17	LAP 1 and LAP 4	Outreach advice, benefit and debt sessions	(New Project)	1000

4. Language based advice services

Ref	Beneficiary Target Group	Geographic Area/s of Proposed Delivery	Current cases per annum	Anticipated cases per annum with new funding recommended
SWAS 18	Somali residents	Boroughwide with outreach sessions at Wadajir (E14), London Somali Action forum (E1) SIT (E2)	2000	1200
SWAS 19	New residents including African, East European and other new migrants.	Borough wide	800	1000
SWAS 21	Chinese/Vietnamese residents	Borough wide	600	550

Projects recommended for funding and not previously funded under this stream

SWAS -05	Deaf and hearing impaired	Borough Wide – General/Specialist	200
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5. Projects not recommended for funding and not previously funded under this stream

Ref	Beneficiary Target Group	Geographic Area/s of Proposed Delivery	Anticipated Output/Users per annum
SWAS -06	Non-English speaking people with learning and other disabilities	Borough Wide – General/Specialist	565
SWAS -14	Somali & Other African Groups	Locality Based Generalist – LAP 3 & 4	1540
SWAS -20	Somali & Other African Groups	Borough wide - Language based	1540
SWAS -22	Immigrants from Vietnam	Borough wide – Language based	600
SWAS -23	Disabled Somali people	Borough-wide - Language based	Information not provided

The language specific Somali and other African project (SWAS 20) scored a lower mark than the other recommended language specific projects (SWAS 18 and 19) for this particular target groups. The Vietnamese (SWAS 22) project had a low score and it is recommended that they work with existing lead providers to meet the specific needs of that community and are referred for support with developing their funding applications and services .It is anticipated that the need for services to clients with disabilities may be met from provision at the CAB and Law Centre and from the projects funded through the Adults Health & Well

Being commissioned Information Advice and Advocacy services which is specifically targeted to meet the needs of vulnerable disabled people