

Assessing the Impact on Protected Characteristics, the Welsh Language and Socio-Economic Disadvantage

For help to complete this form see the *How to Undertake an Equality Impact Assessment* leaflet. You are also welcome to contact Delyth Gadlys Williams, Policy and Equality Officer on ext. 32708 or DelythGadlysWilliams@gwynedd.llyw.cymru for further assistance.

The Council's is required (under the Equality Act 2010) to consider the effect any change in policy or procedure (or the creation of a new policy or procedure), has on people with protected equality characteristics. The Council also has a general duty to ensure fairness and foster good relations. A timely Equality Impact Assessment must be undertaken before making any decision on any relevant change (i.e. which has an effect on people with protected characteristics).

The Council is also required, under the requirements of the Welsh Language Standards (Section 44 of the Welsh Language (Wales) Measure 2011) to consider the effect of a change in any policy or procedure (or the creation of a new policy or procedure), in its opportunities for people to use Welsh and to ensure that Welsh is not treated less favourably than English. This document therefore ensures that these decisions protect and promote the use of the Welsh language.

From April 1st 2021 the Council has a duty to have due regard to tackling socio-economic disadvantage in strategic decisions.

1) Details

1.1. What is the name of the policy / service in question?

Discretionary Cost of Living Support Scheme.

1.2 What is the purpose of the policy / service that is being created or amended? What changes are being considered?

The Welsh Government announced a package of measures to help people with the cost of living crisis. The package includes £152m to provide eligible households with a cost of living payment of £150 (the main scheme) and £25m to provide discretionary support for other cost of living related purposes. Funding allocations for each part of the scheme were given to local authorities on 25 March 2022.

The plans are designed to provide immediate support to households as Wales recovers from the pandemic and deal with the impact of rising energy and other living costs.

In developing a Local Discretionary Scheme, each local authority has complete autonomy to target the funds to support its residents in the best possible way and to ensure that its approach best suits the needs of individual households.

The Change being considered:-

Using part of Gwynedd Council's element of the Discretionary Fund to make payments to households who had not received payment through the original statutory scheme on the basis of their household Council Tax ("Payments of £150 based on Council Tax").

Utilise the remaining funding by transferring it to Foodbank Hubs to deliver specific projects that will mitigate the impact of the cost of living crisis on the most vulnerable households. ("Foodbank Hub Scheme").

Guidance for the Discretionary Scheme has been set by WG which limits the scope of the council's actions.

1.3 Who is responsible for this assessment?

Dewi Morgan, Head of Finance

1.4 When did you commence the assessment? Which version is this?

Payments of £150 based on Council Tax

February– April 2022

- Identify the households eligible for payments under the original scheme –households either receiving support under the Council Tax Reduction Scheme, or living in band A – D properties and meeting certain criteria.

May - June 2022

- Distributing payments of £150 to eligible households, either through payments directly into their bank accounts or by distributing vouchers for use in post offices.
- Commencement of identification of categories of vulnerable households and/or with restrictions on their income but not eligible for payment under the original scheme.

July - August 2022

- Assess the number of households in each category and confirm the soundness of the criteria
- Update the Discretionary Plan through support services.

Foodbank Hubs

May 2022

- Identifying individual payment groups
- Identify potential groups to receive direct discretionary payments
- Identify potential services for discretionary fund use.

July 2022

- WG final guidance received
- Review the priority groups to match the guideline (competency / ineligible)

August 2022

Update the Discretionary Scheme through support services.

2) Action

2.1 Who are the stakeholders or partners you need to work with to undertake this assessment?

Payments of £150 based on Council Tax

Council Internal Services – Finance, Housing, Adults, Children, Economy.

Foodbank Hubs

Council Internal Services – Finance, Housing, Adults, Children, Economy.

Users:

Operational partners – food banks, community schemes,

Strategic Partners – Cynefin, Adra, CAB, Mantell Gwynedd, Welsh Government.

2.2 What measures have you taken to engage with people with equality characteristics, regarding the Welsh language or with communities (either of place or of need) that live with socio-economic disadvantage?

Payments of £150 based on Council Tax

No consultation has taken place. According to Welsh Government guidance for the discretionary scheme:

“In addition to supporting the eligible categories outlined above through the main scheme, each local authority may use the funding provided under the Discretionary Scheme to provide support to households it considers to be in need of assistance with their living costs. This support may take the form of a payment to a household not already covered in the main scheme, or it may cover the cost of essential services provided to the household, for example extending the provision of free school meals or meals-on-wheels.

Each local authority will determine how it utilises the available funds and some areas for consideration in the local discretionary scheme are listed below:

- *Payments (or other support) may be provided to households who do not fall into one of the eligible classes A or B in the main scheme but who live in a property which is exempt from council tax, for example care leavers and people with a severe mental impairment exemption.*
- *Payments may be made to separately identifiable households living in Houses in Multiple Occupation (HMOs).*
- *Households who are receiving housing support services and/or are living in temporary accommodation or a refuge may be awarded a payment..”*

We have endeavoured to adhere as closely as possible to these requirements in designing the following:

In terms of the £150 payments based on Council Tax, it was clear that some households had been excluded from the original scheme because statutory exemptions meant that council tax did not need to be paid on the property. However, residents of such properties would surely be at risk of financial hardship as the nature of the exemption is typical of the specific household situation, where a lack of income would mean

- Class N Exemption – Property wholly occupied by students.
- Class S Exemption – Property occupied by under 18’s,
- Class U Exemption– Property occupied by residents designated as having a “Severe Mental Impairment” (note – this is the terminology used in the relevant legislation, the Local Government Finance Act 1992)
- Class W Exemption –Occupied Annex used by certain dependant relatives
- Class X Exemption –Care Leavers under 25
- Property in Band F-I qualifying for a band reduction due to disability,
- Property in Band E-I where there is a disregard due to “Severe Mental Impairment” (note – this is the terminology used in the relevant legislation, the Local Government Finance Act 1992)

In addition to the above, the following have also been known as circumstances in which the household income has been cut due to the circumstances, thus receiving a payment of £150.

- Property in Bands E-I where there is a disregard due to caring responsibility
- Property in Band E-I where there is a disregard due to the second qualifying person being an 18 - 19 year old person in Further Education
- Properties in Band E-I eligible for a Single Occupier Discount

Foodbank Hubs

Eligible household criteria are set by the guide so there has been no engagement with them. However previous experience in payment administration (Winter Fuel Payment / Self Isolation COVID Payment) has informed the local procedure that has been put in place for ensuring people's access to this support e.g. a bank refund through the council tax account; a request for payment to tax-payers who do not pay through DD; online application, telephone application etc.

There has been engagement with residents through the CELyn commission – portraits of living with a cost of living crisis in Gwynedd. Those portraits show that access to local help, financial help, advice, income maximisation, vouchers and goods are key for them.

Engagement with food banks and bank users indicates increased demand. People are choosing to pay rent and bills with nothing left for food are messages that have come to the local banks and food groups and in its wake the increased use and demand on those services.

Engagement with Citizen's Advice and the Housing Associations' Wellbeing Teams indicates an increased demand from people for practical help around poverty, but also help with the effects of poverty on mental health e.g. isolation, anxiety and stress.

2.3 What was the result of the engagement?

Adapt procedures to ensure accessibility to direct payments.

Set up a Network of Support Hubs in 11 communities that draw support services into one place. The MoU also notes that the hub is open to all, but that the hubs are expected to target some groups most at risk – economic – socio -affected, people with disabilities, unpaid carers as the groups most likely to be affected by the cost of living crisis.

Establishing a Food Grant Fund for ensuring adequate food supply and emergency feeding throughout the county particularly in rural areas where the cost of getting to shops, and shops tend to be more expensive.

Setting up a Network of buildings to provide a warm space for people outside their homes.

2.4 On the basis of what other evidence are you operating?

Payments of £150 based on Council Tax

Fund Guidance from WG.

Council Tax Data.

Foodbank Hubs

Fund Guidance from WG.

Local Deprivation Data.

Local Fuel Poverty Data.

2.5 Are there any gaps in the evidence that needs to be collected?

Payments of £150 based on Council Tax

No – the payments are based on the Property's Council Tax position.

Foodbank Hubs

What other provisions are available locally to guarantee avoiding duplication / unintentional discrimination – the context changes suddenly and new campaigns arise daily.

There is no current mapping in terms of all possible interventions to specific groups / whole population available.

Deprivation and poverty data through the WIMD dates to pre-COVID so the evidence base is outdated and incomplete.

3) Identifying the Impact

3.1 The Council must give due regard to the effect any changes will have on people with the equality characteristics noted below. What impact will the new policy/service or the proposed changes in the policy or service have on people with these characteristics?

Characteristics	What type of impact? *	In what way? What is the evidence?
Race (including nationality)	None	No effect has been identified
Disability	Positive	<p>Disabled people are more likely to suffer poverty. Some disabled people also spend more on fuel for maintaining medications / treatments / condition management. The fund has a discretionary element that gives councils the right to give payments to specific tax bands, and relief for the disabled / mentally impaired.</p> <p>In addition, the adoption of this scheme will enable support to be provided to households where one or all of the residents receive a one-time payment of £150 if they receive a reduction to their Council Tax due to disability.</p>
Sex	None	No effect identified. Although evidence shows that women are more susceptible to poverty, the fund has been set up on the basis of payment to a dwelling.
Age	Positive	<p>Although age groups eg Children / those over 65 are more likely to suffer from poverty – the fund is set up on a payment to dwelling basis regardless of age.</p> <p>The scheme offers a payment of £150 each to residents in E-I band properties who receive a single person discount, but they would not receive support without adopting this scheme. A significant proportion who are in this category of support are older people. They are in an "<i>asset rich, cash poor</i>" situation.</p>
Sexual orientation	None	No effect has been identified
Religion or belief (or non-belief)	None	No effect has been identified

Gender reassignment	None	No effect has been identified
Pregnancy and maternity	None	No effect has been identified
Marriage and civil partnership	None	No effect has been identified
The Welsh language	None	No effect has been identified
Socio-Economic Disadvantage	Positive	It is estimated that over 4,200 additional households will receive financial support from a one-time payment of £150 through this scheme.

3.2 The Council has a duty under the 2010 Equality Act to contribute positively to a fairer society by promoting equality and good relations in its activities regarding the following characteristics – age, gender, sexual orientation, religion, race, gender reassignment, disability and pregnancy and maternity. The Council must give due attention to the way any change affects these duties.

General Duties of the Equality Act	Does it have an impact?*	In what way? What is the evidence?
Abolishing illegal discrimination, harassment and victimisation	No	<p>The effect mentioned in 3.1 is not thought to be sufficient to lead to discrimination, harassment or persecution.</p> <p>The payments are made based on council tax bands so there is no discrimination based on the tenure of the property; property holder demography.</p> <p>The discretionary elements expand support services to the whole population.</p>
Promoting equal opportunities	No	We do not believe that one-off payments of £150 under this scheme are going to have an impact in terms of promoting equality of opportunity.

Encouraging good relationships	Neutral	The establishment of the scheme is being carried out within clear bounds and government guidance.
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3.3 How does your proposal ensure that you work in accordance with the requirements of the Welsh Language Standards (Welsh Language (Wales) Measure 2011), to ensure that the Welsh language is not treated less favourably than English and that you seize every opportunity to promote the Welsh language (beyond providing services bilingually) and increase opportunities to use and learn the language in the community?

One-off payments of £150 to around 4,200 households are covered here in line with the government's plan. In this context, we do not see that the proposal in any way contravenes the requirements of the Welsh Language Standards.

Similarly, we believe that the package of support that will be offered to the food banks will assist in supporting Welsh-speaking households within Gwynedd without creating disadvantages for non-Welsh speaking households.

3.4 What other measures or changes could you include to strengthen or change the policy / practice in order to have a positive impact on people's opportunities to use the Welsh language, and to reduce or prevent any adverse effects that the policy / practice may have on the Welsh language?

This is financial policy, and we believe that current policy goes to the best of our legal and statutory ability in that regard in terms of caeg positive impact on the language.

3.5 How does the proposal show that you have had due regard to the need to address inequality caused by socio-economic disadvantage? (Note that this is about closing inequality gaps rather than just improving outcomes for everyone)?

In developing this scheme, particular attention has been paid to ensuring that the one-time payments of £150 are directed to households who had not received support due to the limitations of the original scheme but who are nevertheless residents of properties where a Council Tax exemption or discount suggests that they may face difficulties paying their living costs over the coming months. Addressing inequality from socio-economic disadvantage is at the core of this scheme, although we recognise that a single payment of £150 will not in itself want to make a significant difference.

The support for Foodbank Hubs will allow a range of bodies to provide support to Gwynedd's most vulnerable individuals and families.

3.6 What other measures or changes might you include to strengthen or change the policy / practice to show that you have had due regard to the need to reduce disproportionate outcomes as a result of socio-economic disadvantage, in accordance with the Socio-Economic Act?

Since the nature of these payments is based on Council Tax accounts, and government guidance largely dictates that, we believe we have taken the necessary steps to use the Discretionary Scheme to support the tier of households who are at risk of struggling to pay their bills, but who were not supported under the original scheme.

4) Analysing the Results

4.1 Is the policy therefore likely to have a significant, positive impact on any of the above and what is the reason for this?

There will be a positive overall impact of implementing the scheme.

4.2 Is the policy therefore likely to have a significant, negative impact on any of the above and what is the reason for this?

An impact has been identified, and will be positive, but it is not thought to be significant due to the financial amounts involved. The financial support (individual payments) provided does not meet the gap due to cost increases.

Payment and support services are a temporary arrangement until March 2023, and there is no fund or policy for the period thereafter should the cost of living continue a thing or worsen again.

4.3 What should be done?

Choose one of the following:

Continue with the policy / service as it is robust	✓
Adapt the policy to delete any barriers	
Suspend and delete the policy as the detrimental impacts are too big	
Continue with the policy as any detrimental impact can be justified	
No further action at this time because it is too soon to decide, or there is insufficient evidence	

4.4 If continuing with the project, what steps will you take to reduce or mitigate any negative impacts?

We do not anticipate any negative effects.

4.5 If you are not taking any further action to delete or reduce the negative impacts, explain why here.

The scheme involves distributing cash sums to households that have been identified. This does not mean cutting service and we do not think that deserving households have been left out.

5) Monitoring

5.1 What steps will you take to monitor the impact and effectiveness of the policy or service (action plan)?

As part of the financial monitoring of the scheme, we will identify outstanding funds and strive to spend it within Gwynedd, in line with what is permitted by the scheme.