

# Equalities Monitoring – Services

## F – Housing and Welfare

**Annual Report – 2018-19**



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## Preface

The council plan 2016-19 is centred on a narrative supported by six strategic themes. One of those themes is 'Strong, safe, supportive and self-reliant communities' and good quality, affordable housing is a crucial element of this theme.

The Housing service within Bracknell Forest Council covers the following areas of service delivery:

- Homelessness
- Advice and assistance with housing options
- Direct provision of temporary accommodation
- Housing benefits administration
- Disabled Facility Grants
- Advertising housing association properties and nominations for vacancies (administering the Housing Register)
- Housing strategy and enabling the delivery of more affordable homes
- Home energy efficiency advice

The purpose of equalities monitoring is to ensure the Council is providing a fair and equitable service to all residents.

To ensure the service is fair and equitable, monitoring has been undertaken in terms of:

- Access to the service
- Outcomes

Where possible it has been analysed by the following equality groups:

- Age
- Race
- Sex

There are 17 racial groups. In order to monitor race, we have compared those people of a white background against people of a Black and Minority Ethnic (BME) background.

# Housing Service

## 1. Introduction

The Housing Service deals with all aspects of housing need, but in particular:

- Homelessness and Homelessness Prevention
- Housing advice – including tenancy rights
- Housing Register - BFCMyChoice
- Assistance with securing accommodation, including private sector tenancies
- Management of temporary accommodation for homeless households

We work closely with colleagues in other teams and agencies such as the Community Mental Health Team, the Community Team for People with Learning Disabilities, Occupational Therapists, Children's Services, and others (particularly when dealing with vulnerable applicants).

Those who access our services are recorded on the housing and homelessness case management systems.

All the housing register, homelessness register, homelessness preventions and lets data below has been taken from the housing IT system, Abritas:

- Housing Register Active Applicants as at 01/04/2019
- Lettings between 01/04/2018 to 31/03/2019
- Homelessness Applications during 01/04/2018 to 31/03/2019
- Homelessness Acceptances during 01/04/2018 to 31/03/2019
- Homelessness prevention cases completed between 01/04/2018 to 31/03/2019

## 2. Access

To assess whether people have equal access to housing services, the profile of people on the housing register has been compared against the population of Bracknell Forest.

The tables below are based on active applications on the housing register as at 1 April 2019 and homelessness applications during the period 1 April 2018 to 31 March 2019. The Bracknell Forest population data is taken from the ONS 2018 mid-year estimates and the 2011 Census.

There were 1504 active applications on the housing register as at 01/04/2019 and 799 homelessness applications were received during the year 1 April 2018 to 31 March 2019.

**Table 1a: Housing Register by Age**

| Age group       | Number on housing register | Percentage on housing register % | Bracknell Forest population % |
|-----------------|----------------------------|----------------------------------|-------------------------------|
| <b>Under 18</b> | 3                          | 0.2%                             | 3.2%                          |
| <b>18-25</b>    | 257                        | 17.1%                            | 10.7%                         |
| <b>26-64</b>    | 1160                       | 77.1%                            | 67.9%                         |
| <b>65-74</b>    | 32                         | 2.1                              | 10.4%                         |
| <b>75-84</b>    | 32                         | 2.1%                             | 5.6%                          |
| <b>85+</b>      | 20                         | 1.3%                             | 2.3%                          |
| <b>TOTAL</b>    | 1504                       | ~                                | ~                             |

*Population based on people aged 16 or over*

**Table 1b: Homelessness Applications by Age**

| Age group           | Number of homelessness application | Percentage of homelessness applications % | Bracknell Forest population %* |
|---------------------|------------------------------------|---|--------------------------------|
| <b>Under 18</b>     | 9                                  | 1.3%                                      | 3.2%                           |
| <b>18-25</b>        | 168                                | 24.5%                                     | 10.7%                          |
| <b>26-64</b>        | 489                                | 71.3%                                     | 67.9%                          |
| <b>65-74</b>        | 14                                 | 2.0%                                      | 10.4%                          |
| <b>75-84</b>        | 4                                  | 0.6%                                      | 5.6%                           |
| <b>85+</b>          | 2                                  | 0.3%                                      | 2.3%                           |
| <b>Sub Total</b>    | <b>686</b>                         | ~   |                                |
| <b>Not recorded</b> | 91                                 | ~   |                                |
| <b>TOTAL</b>        | 777                                | ~   |                                |

*Population based on people aged 16 or over*

Seventeen percent of people on the housing register are aged 18 to 25 compared to nearly 11% of the wider Bracknell Forest population. However, this is expected to be due to the nature of the service which works with newly formed households and young families struggling to secure affordable accommodation.

**Table 2a: Housing Register by Race**

| Race                | Number on the housing register | Percentage on the housing register % | Bracknell Forest population % |
|---------------------|--------------------------------|--------------------------------------|-------------------------------|
| <b>White</b>        | 1293                           | 88.1%                                | 91.8%                         |
| <b>BME</b>          | 175                            | 11.9%                                | 8.2%                          |
| <b>Sub Total</b>    | <b>1468</b>                    | ~                                    | ~                             |
| <b>Not recorded</b> | 36                             | ~                                    | ~                             |
| <b>TOTAL</b>        | 1504                           | ~                                    | ~                             |

*Population based on people aged 16 or over*

**Table 2b: Homelessness Applications by Race**

| Race                | Number of homelessness application | Percentage of homelessness applications % | Bracknell Forest population %* |
|---------------------|------------------------------------|---|--------------------------------|
| White               | 561                                | 86.0%                                     | 91.8%                          |
| BME                 | 91                                 | 14.0%                                     | 8.2%                           |
| <b>Sub Total</b>    | <b>652</b>                         | ~   | ~                              |
| <b>Not recorded</b> | 125                                | ~   | ~                              |
| <b>TOTAL</b>        | <b>777</b>                         | ~   | ~                              |

*Population based on people aged 16 or over*

The proportion of people from a BME background who are on the housing register or who made homelessness applications is higher than the percentage of BME people in the wider Bracknell Forest area.

**Table 3a: Housing Register by Sex**

| Sex          | Number on housing register | Percentage on housing register % | Bracknell Forest population % |
|--------------|----------------------------|----------------------------------|-------------------------------|
| Female       | 1004                       | 66.8%                            | 50.9%                         |
| Male         | 500                        | 33.2%                            | 49.1%                         |
| <b>TOTAL</b> | 1504                       | ~                                | ~                             |

**Table 3b: Homelessness Applications by Sex**

| Race         | Number of homelessness application | Percentage of homelessness applications % | Bracknell Forest population %* |
|--------------|------------------------------------|---|--------------------------------|
| Female       | 431                                | 55.5%                                     | 50.8%                          |
| Male         | 346                                | 44.5%                                     | 49.2%                          |
| <b>TOTAL</b> | <b>777</b>                         | ~   | ~                              |

*Population based on people aged 16 or over*

If a couple apply, the sex of the primary applicant completing the form is recorded. This may suggest more women take the lead in completing the application forms rather than a reflection of the family composition of those on the housing register.

### 3. Outcomes (Social Housing Lets)

During 2018-19, 304 households from the housing register were nominated by the council and took up tenancies within social housing. These are referred to as 'lets'. Twenty-five percent of these were sheltered housing properties allocated to households aged over 55 years. In some cases where the numbers are extremely small the percentages should be interpreted with caution.

**Table 5: Housing Lets by Age**

| Age group       | Housing lets | Housing lets % | Housing register % |
|-----------------|--------------|----------------|--------------------|
| <b>Under 18</b> | 0            | 0%             | 3.2%               |
| <b>18-25</b>    | 20           | 6.6%           | 10.7%              |
| <b>26-64</b>    | 192          | 63.2%          | 67.9%              |
| <b>65-74</b>    | 40           | 13.2%          | 10.4%              |
| <b>75-84</b>    | 36           | 11.8%          | 5.6%               |
| <b>85+</b>      | 16           | 5.3%           | 2.3%               |
| <b>TOTAL</b>    | 304          | ~              | ~                  |

*N.B. Percentages may not sum due to rounding.*

The percentage of lets to people under 25 is lower than the proportion on the housing register. However, this will include young single adults living at home who often are not actively bidding. The percentage of lets to those aged 26-64 is lower than the percentage in this age group on the housing register. This age group includes new families who mainly require family size accommodation which is in higher demand. The relatively higher percentage of lets to the 65 or over age group is due to 25% of all lets being for sheltered properties.

**Table 6: Housing Lets by Sex**

| Sex          | Housing lets | Housing lets% | Housing register % |
|--------------|--------------|---------------|--------------------|
| Female       | 203          | 66.8%         | 66.8%              |
| Male         | 101          | 33.2%         | 33.2%              |
| <b>TOTAL</b> | 304          | ~             | ~                  |

The table above shows that lets by sex reflect the sex of the primary applicant.

**Table 7: Housing Lets by Race**

| Race                | Housing lets | Housing lets % | Housing register % |
|---------------------|--------------|----------------|--------------------|
| <b>White</b>        | 264          | 93.3%          | 88.1%              |
| <b>BME</b>          | 19           | 6.7%           | 11.9%              |
| <b>Sub Total</b>    | <b>283</b>   | ~              | ~                  |
| <b>Not Recorded</b> | 21           | ~              |                    |
| <b>TOTAL</b>        | 304          | ~              |                    |

*N.B. Percentages may not sum due to rounding*

The percentage of lets to BME households is lower than the proportion of BME households on the housing register.

## **4. Recommendations**

Generally, Bracknell Forest Council is supporting its residents fairly, regardless of age, race or gender.

Further work is needed to understand why the percentage of lets to BME households is lower than the percentage of BME applicants on the register.



# Welfare Service

## 1. Introduction

The Welfare Service administers housing benefit on behalf of the Department for Work and Pensions, the Bracknell Local Council Tax Discount Scheme (LCTDS), and discretionary welfare payments of crisis grants, home emergency grants, discretionary housing payments and council tax hardship. Both housing benefit and local council tax discount scheme are means-tested benefits requiring the collection of information about people's financial and household circumstances.

The service undertakes benefit assessments, collection of overpayments and works with the Department for Work and Pensions by referring cases for fraud investigation.

The Government's Welfare Reform Act 2012 has introduced various changes over the last few years, including those such as the Benefit Cap and Social Sector Size Restriction, which has, as a result, affected customer's entitlement to Housing Benefit as well as other welfare benefits.

The Local Council Tax Discount Scheme introduced income bands in April 2017. Since 23 May 2018 Universal Credit Full Service has been implemented, which has resulted in the majority of new claims for working age households now having to claim their housing costs through Universal Credit instead of Housing Benefit and has resulted in a decrease to the Welfare Service Housing Benefit caseload.

At Bracknell Forest Council two emergency discretionary welfare schemes are administered; crisis grants and home emergency grants. The purpose of these schemes is to help people who have an unforeseen financial crisis. As the awards are discretionary the Council must consider each application carefully, based on the circumstances of each individual.

### Equality Objectives

The purpose of equalities monitoring is to ensure the Council is providing a fair and equitable service to all residents and having due regard to meet the three aims of the general equality duty:

- Eliminate discrimination, harassment and victimisation and any other conduct that is prohibited by or under the Act.
- Advance equality of opportunity between people who share a relevant protected characteristic and people who do not share it.
- Foster good relations between people who share a relevant protected characteristic and those who do not share it.

The Welfare Service considers any potential impact when implementing new policies, procedures and practices in order to minimise disadvantages suffered by people due to their protected characteristics and taking steps to meet the needs of people with certain protected characteristics where these are different from the needs of other people.

Equality Impact Assessments are used by the service to inform decisions on changes affecting the service.

### **Monitoring**

For this report monitoring has been undertaken in terms of:

- Access to the service
- Outcomes

It has been analysed by the following equalities groups:

- Race
- Sexual Orientation
- Age
- Disability

Sex has not been analysed as this is just the sex of the person completing the application form rather than the household receiving the benefit. Women tend to fill in the application more often than men.

We are not currently able to analyse the remaining protected groups however this can be considered for future reports when data is available.

## **2. Access to the service**

Customers are able to access the Welfare Service by various means. The service is open to all members of the public via appointments in person to our reception. Whilst we encourage face to face contact with customers to enable us to look at ways to maximise their income where possible, we appreciate that not all customers wish to, or are able, to access our service via this route. Therefore, customers can contact us by telephone and email and via an online e-benefits account when making a new claim and report any change in circumstances to housing benefit and local council tax discount scheme. We will however, offer appointments when needed to customers who have difficulties claiming online, offer home visits for customers who are not able to come into our offices due to ill-health or disability and offer paper applications when needed to ensure that nobody is excluded from claiming.

Bracknell Forest Council has a number of volunteer members of staff who speak other languages and can access external translation and interpretation service providers, if needed.

Whilst Universal Credit is a change implemented by and administered by the Department for Work and Pensions, the Welfare Service have taken steps to minimise any negative impact of this change by ensuring the service provides assistance to customers when needed to claim and offering advice with personal budgeting.

To assess whether people have equal access to the welfare service in terms of race we have looked at the equal opportunities section completed on our benefit application forms via our online benefits system and paper applications received during 2018-19 and compared the data provided against the population of Bracknell Forest.

**Table 1: Housing Benefit and Local Council Tax Discount claims, and Social Fund applications by Race**

| Race         | Equal opportunity forms completed* | Percentage received | Social fund applications ** | Percentage received | Bracknell Forest population *** |
|--------------|------------------------------------|---------------------|-----------------------------|---------------------|---------------------------------|
| White        | 605                                | 98.9%               | 211                         | 93.0%               | 90.6%                           |
| Mixed        | 1                                  | 0.2%                | 2                           | 0.9%                | 2.0%                            |
| Asian        | 2                                  | 0.3%                | 3                           | 1.3%                | 5.0%                            |
| Black        | 2                                  | 0.3%                | 11                          | 4.8%                | 1.9%                            |
| Other        | 2                                  | 0.3%                | 0                           | 0%                  | 0.4%                            |
| <b>Total</b> | <b>612</b>                         | <b>~</b>            | <b>227</b>                  | <b>~</b>            | <b>~</b>                        |

Source: \* Housing Benefit and Local Council Tax Discount Scheme application forms. \*\* RB Solutions Social Fund. \*\*\* Based on Office for National Statistics Census 2011

During 2018-19 1,211 new housing benefit and/or council tax reduction application forms were received, of which 612 customers completed the equal opportunities section on race. This represents approximately 50.5% of the total number of customers making a claim for benefit during the financial year.

The proportion of customers making a benefit claim who have indicated they are from an ethnic minority group has decreased this year compared to the welfare service data for the previous year and is lower compared to the wider Bracknell Forest population (however the Bracknell Forest data is based on the 2011 Census). The number of new claims received during 2018-19 has significantly reduced compared to the previous year's report as most working age households are required to make a claim for Universal Credit rather than Housing Benefit and this may account for the decrease and the fact that small numbers can lead to large swings in percentages. Whilst the majority of customers now claim online, the Welfare Service do offer appointments to assist customers who have difficulties with completing their claim when required to ensure that all customers have fair access to the service.

The number of social fund applications made was 329 and equal opportunities data was recorded for 227 applications, representing 69% of the total number of applications. The table indicates that the number of applications from an ethnic minority group is continuing to increase compared to previous years' reports. However, whilst the percentage of applications from Asian groups is still very low compared to Bracknell Forest data it should be noted that these are relatively small numbers where small differences can make a large impact.

We will continue to monitor this characteristic to ensure that access to our service is available to all ethnic minority groups.

To assess whether people have equal access to the welfare service in terms of sexual orientation we have looked at the social fund applications made during 2018-19 and compared the data provided against the population of Bracknell Forest.

**Table 2: Social Fund applications by Sexual Orientation**

| Sexual Orientation                | Social fund applications * | Percentage received | Bracknell Forest population ** |
|-----------------------------------|----------------------------|---------------------|--------------------------------|
| Heterosexual                      | 115                        | 96.6%               | 98.2%                          |
| Lesbian, Gay or Bisexual (LGBTQ+) | 4                          | 3.4%                | 1.8%                           |
| <b>Total</b>                      | <b>119</b>                 | <b>~</b>            | <b>~</b>                       |

Source: \* RB Solutions Social Fund. \*\*Based on Office for National Statistics: Annual Population Survey and Mid-Year Population estimates 2015 for Bracknell Forest

The above table represents those who have stated their sexual orientation, which shows that the number of applications from lesbian, gay and bisexual (LGBTQ+) population is higher when compared to Bracknell Forest population estimates. Whilst this is an indication that there are no barriers accessing our services, it should be noted that 62 of the applications received were recorded as 'prefer not to say' and therefore the data is inconclusive in this year's report.

To assess whether people have equal access to the benefits service in terms of age and disability we have analysed our caseload data taken from our Northgate Benefits System for those who have a claim for Housing Benefit and Local Council Tax Discount, and from our RB Solutions Social Fund system for those making a social fund application.

A breakdown of our caseload by age is as follows:

**Table 3: Housing Benefit and local Council Tax Reduction claims, and Social Fund applications by Age**

| Age Group    | Benefit claims* | Percentage received | Social fund applications ** | Percentage received | Bracknell Forest population *** |
|--------------|-----------------|---------------------|-----------------------------|---------------------|---------------------------------|
| <b>18-39</b> | 1564            | 26.7%               | 187                         | 56.8%               | 36.8%                           |
| <b>40-59</b> | 1729            | 29.5%               | 128                         | 38.9%               | 38.0%                           |
| <b>60-79</b> | 1754            | 29.9%               | 14                          | 4.3%                | 20.5%                           |
| <b>80+</b>   | 817             | 13.9%               | 0                           | 0%                  | 4.7%                            |
| <b>Total</b> | <b>5864</b>     | <b>~</b>            | <b>329</b>                  | <b>~</b>            | <b>~</b>                        |

Where there is a joint claim the age is taken from the primary claimant

Source: \*Single Housing Benefit Extract. \*\*RB Solutions Social Fund. \*\*\*ONS 2017 Mid-Year Population Estimates

As expected, there has been a small increase in the proportion of customers aged 60 or over and small decrease in the benefit caseload due to the implementation of Universal Credit for working age customers. The number of benefit customers aged 60 or over, compared to the Bracknell Forest population is considerably higher and has historically always been higher on previous reports. Due to the nature of the service this is expected due to those customers being more likely to not be in employment and therefore have a lower income and due to the shift in percentages as a result of the decrease in caseload for working age customers.

Social fund applications made by people aged 60 or over continues to remain significantly lower compared to the wider Bracknell Forest population. This is to be expected as someone over pension age is more likely to be in receipt of a regular income such as a pension and more likely to be in long term housing. The

contributing factors for the number of applications from working age customers are that they are more likely to be in and out of work, which in turn can cause benefit delays and therefore requiring short term assistance from the social fund. With the implementation of Universal Credit when a customer first makes their application, they have to wait an average of five weeks before receiving their first benefit payment. In addition to the delay in payment customers have to learn to budget their money to allow for monthly Universal Credit payments compared to previous fortnightly payments for out of work benefits.

**Table 4: Housing Benefit (at 18/03/19) and local Council Tax discount claims (at 31/03/19) and social fund applications by disability (2018-19)**

| Disability   | Benefit claims* | Percentage | Social fund claims** | Percentage | Bracknell Forest population*** |
|--------------|-----------------|------------|----------------------|------------|--------------------------------|
| No           | 3898            | 65.8%      | 199                  | 78.7%      | 85.4%                          |
| Yes          | 2026            | 34.2%      | 54                   | 21.3%      | 14.6%                          |
| <b>Total</b> | <b>5924</b>     | <b>~</b>   | <b>253</b>           | <b>~</b>   | <b>~</b>                       |

Source: \*Single Housing Benefit Extract based on the claimant or partner in receipt of Attendance Allowance, Disability Living Allowance (care or mobility), Personal Independence Payment (daily living or mobility) Severe Disablement Allowance or the Support group of Employment & Support Allowance. \*\*RB Solutions Social Fund. \*\*\*ONS Census 2011, proportion of people who said they had a limiting long-term illness (excluding those aged under 16)

The table shows that for both benefit claims and social fund claims we continue to have a much higher proportion of customers with a disability compared with the Bracknell Forest population. This indicates that there are no barriers when accessing our service and due to the nature of the service this higher percentage is to be expected because someone with a disability is less likely to be able to work and therefore on a low income compared to someone without a disability, and so more likely to need the financial assistance.

### 3. Outcomes

To assess whether the protected groups who make a social fund claim achieve similar outcomes, data has been compared against those making a claim to those successful in their application.

**Table 5: Social Fund applications by Race (2018-19)**

| Race  | Social fund applications | Percentage of social fund applications that were successful |
|-------|--------------------------|---|
| White | 211                      | 91.5%   |
| Mixed | 2                        | 100%  |
| Asian | 3                        | 100%  |
| Black | 11                       | 90.9%   |
| Other | 0                        | ~   |

The table above shows that the percentage of successful applications from a black minority group is lower compared to the other groups, however as the total number of applications are low from this group then this will lead to large swings in percentages and no firm conclusions can be drawn.

**Table 6: Social Fund applications by Age (2018-19)**

| Age Group | Social fund applications | Percentage of social fund applications that were successful |
|-----------|--------------------------|---|
| 18-39     | 187                      | 92%   |
| 40-59     | 128                      | 88.3%   |
| 60-79     | 14                       | 85.7%   |
| 80+       | 0                        | ~   |

This year's report shows that there is an increase in successful applications for those who are working age and this is to be expected due to the changes for those having to claim Universal Credit and the delays in receiving the first payment.

**Table 7: Social fund applications by disability (2018-19)**

| Disability | Social fund application | Percentage of social fund applications that were successful |
|------------|-------------------------|---|
| No         | 199                     | 91.0%   |
| Yes        | 54                      | 90.7%   |

The table shows that the percentage of successful applications is similar whether or not a person has a disability and indicates that there are no barriers when making an application.

To qualify for a payment under the council's social fund schemes certain criteria has to be met. This can include being in receipt of an income related benefit, living in the borough for a specified length of time, and can normally only apply once in any financial year. The reasons recorded for the majority of rejected applications were due to not qualifying for the scheme or the customer has already received a payment in the financial year.

Due to the current process how equality information is recorded we are unable to report on the outcomes for housing benefit and council tax reduction applications.

## **4. Recommendations**

Generally, the Welfare Service is supporting its residents fairly, regardless of age, race, disability or sexual orientation. However, as part of the Welfare Service plans for future reports the service will explore undertaking a customer satisfaction survey to analyse satisfaction levels and whether there are any differences relating to the various equalities' groups.

## **Conclusion**

The next equalities monitoring report will be for the period 2019-20.