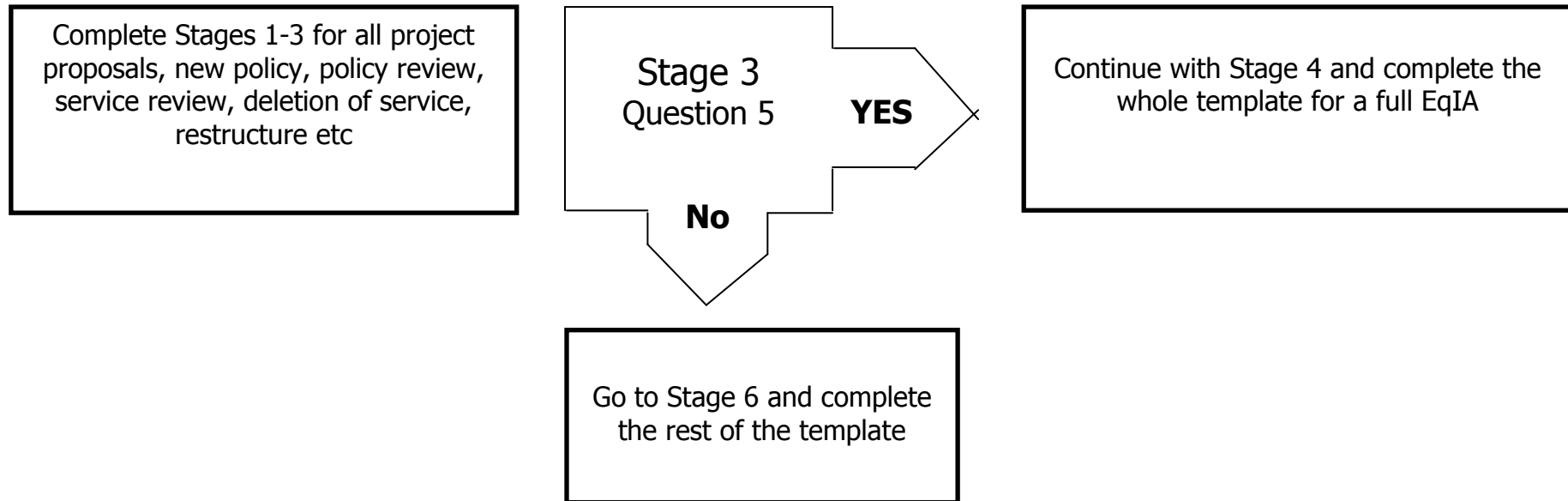


Equality Impact Assessment Template

The Council has revised and simplified its Equality Impact Assessment process (EqIA). There is now just one Template. Lead Officers will need to complete **Stages 1-3** to determine whether a full EqIA is required and the need to complete the whole template.



- In order to complete this assessment, it is important that you have read the Corporate Guidelines on EqIAs and preferably completed the EqIA E-learning Module.
- You are also encouraged to refer to the EqIA Template with Guidance Notes to assist you in completing this template.
- SIGN OFF: All EqIAs need to be signed off by your Directorate Equality Task Groups.
- Legal will NOT accept any report without a fully completed, Quality Assured and signed off EqIA.
- The EqIA Guidance, Template and sign off process is available on the Hub under Equality and Diversity

Equality Impact Assessment (EqIA) Template

Type of Decision: Tick ✓	<input checked="" type="checkbox"/> Cabinet	<input type="checkbox"/> Portfolio Holder	<input type="checkbox"/> Other (explain)
Date decision to be taken:	Dec 2016		
Value of savings to be made (if applicable):	£270,000		
Title of Project:	Hardship Scheme Review (Previously Emergency Relief Scheme)		
Directorate / Service responsible:	Resources Directorate Collections and Housing Benefits		
Name and job title of Lead Officer:	Fern Silverio, Head of Collections and Housing Benefits		
Name & contact details of the other persons involved in the assessment:	Jenny Townsley Jennifer.townsley@harrow.gov.uk Tel: 02084241813 Sheila Seymour Howell Sheila.seymour-howell@harrow.gov.uk Tel: 02084241806		
Date of assessment (including review dates):	Version 1 – Assessment opened 30/9/16 Version 2.1 – Updated with information captured in consultation Version 3 – updated with outcomes of consultation		

Stage 1: Overview

<p>1. What are you trying to do?</p> <p>(Explain your proposals here e.g. introduction of a new service or policy, policy review, changing criteria, reduction / removal of service, restructure, deletion of posts etc)</p>	<p>This Equality Impact Assessment should be considered alongside Equality Impact Assessments for Voluntary and Community Sector Funding and the Information, Advice & Advocacy Strategy</p> <p>As a result of reduced government funding to councils, Harrow Council will have £83 million less to spend in 2018 compared with 2014. Harrow Council therefore has to consider how it can efficiently use the reduced funding available to it. As such the Council is directing funds into its Information and Advice service so we can support a proactive approach in preventing people's issues from becoming exacerbated and reaching crisis point where they are then in need of more intensive support such as an award from the Hardship Scheme.</p> <p>Harrow's Emergency Relief Scheme currently has a budget of £270,000 including administration funding. It receives approximately 650 applications a year and supports around 260 applicants. Recipients are awarded in-kind support which could include white goods, furniture, food or energy fuel. Applications are assessed on financial hardship and level of risk to the health and safety of members of the household if the award is not made. A household may receive up to two awards from the scheme in a</p>
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	<p>year.</p> <p>The Emergency Relief Scheme also seeks to take a holistic approach and signpost applicants to support to enable them to become self-sufficient and not have a need to rely on the scheme in future, for example to the voluntary sector for independent financial advice.</p> <p>More information on the current scheme is available at www.harrow.gov.uk/emergencyreliefscheme</p> <p>From 2017/18 the funding for the scheme will be reduced to £10,000 as funds are directed towards preventative measures and administration of the scheme transferred from Harrow Council ('the Council') to the Information and Advice service provider as part of the Information, Advice and Advocacy Strategy. Administration funding will be incorporated into overall funding to the Information and Advice service. It is proposed that a reduced scheme will continue to offer awards for food, energy fuel, emergency travel and clothing, ('food and fuel') and only furniture, white goods or carpets ('furniture and white goods') in exceptional circumstances. By moving the administration of the scheme to a generalist information and advice provider, users of the scheme will have easier access to a holistic response to their needs. We also believe the generalist information and advice providers have a more in-depth understanding of the needs of their service users and are therefore better placed to provide a package of support for people applying to the Hardship Scheme. Furthermore this approach will reduce the need for referring between the Council and to an Information and advice provider for advice.</p> <p>The Council employs two full time equivalent members of staff to administer the scheme along with other discretionary funding. These posts will be deleted. Equalities data for staff is not provided in this Equality Impact Assessment as the low numbers involved would enable them to be identified.</p>					
<p>2. Who are the main groups / Protected Characteristics that may be affected by your proposals? (✓ all that apply)</p>	Residents / Service Users	✓	Partners		Stakeholders	✓
	Staff	✓	Age	✓	Disability	✓
	Gender Reassignment		Marriage and Civil Partnership		Pregnancy and Maternity	
	Race	✓	Religion or Belief	✓	Sex	✓
	Sexual Orientation		Other	✓		
<p>3. Is the responsibility shared with another directorate, authority or organisation? If so:</p> <ul style="list-style-type: none"> • Who are the partners? • Who has the overall responsibility? • How have they been involved in the assessment? 	<p>Consultation on the revised Hardship Scheme was undertaken alongside and, where appropriate, incorporated into the consultation into the review of Voluntary and Community Sector Funding and the provision of an Information and Advice service. Administration of the Hardship Scheme will be commissioned as part of the Information and Advice service from July</p>					

2017/18. Impacts and mitigations for all three proposals should therefore be considered to understand the net implications for the Council, Voluntary and Community Sector, residents and stakeholders.

The Emergency Relief Scheme is delivered by Harrow Council's Housing Benefit department. The department works closely with other directorates including:

- Housing to support households when moving into unfurnished accommodation.
- The People Directorate to support vulnerable residents seeking emergency assistance
- Xcite team to assist people to move into work and mitigate financial hardship

In addition the Emergency Relief Scheme team liaise with partners in the voluntary sector, either signposting out for assistance e.g. in maximising benefit take-up or for financial advice; or for in-bound referrals from the sector when a client is identified as requiring support from the scheme.

The Emergency Relief Scheme service also works with the Department of Work and Pensions, receiving referrals from Job Centre Plus, and in the provision of data to support the assessment of need.

If this initial proposal is to be taken forward then a full consultation with partners and stakeholders will be undertaken.

Staff impacted by the proposals will also be consulted

Stage 2: Evidence & Data Analysis

4. What evidence is available to assess the potential impact of your proposals? This can include census data, borough profile, profile of service users, workforce profiles, results from consultations and the involvement tracker, customer satisfaction surveys, focus groups, research interviews, staff surveys, press reports, letters from residents and complaints etc. Where possible include data on the nine Protected Characteristics.

(Where you have gaps (data is not available/being collated for any Protected Characteristic), you should include this as an action to address in your Improvement Action Plan at Stage 6)

Protected Characteristic	Evidence	Analysis & Impact																									
Age (including carers of young/older people)	<p>The data in this Equality Impact Assessment is taken from the 2011 Census. It showed the Harrow population to be 239,056.</p> <p>The Emergency Relief Scheme data is based on the caseload 1st April 2016 to 30th September 2016. Over this period 261 claims were made. As numbers applying for Emergency Relief and providing equalities data are relatively low, it should be noted that evidence to support this Equality Impact Assessment is limited.</p> <p>Age profile</p> <p>Harrow</p> <table border="1" data-bbox="468 536 1285 1177"> <thead> <tr> <th>Age Group</th> <th>Number of people in Harrow (percentage)</th> <th>Percentage of people aged 16+</th> </tr> </thead> <tbody> <tr> <td>Under 16 year olds</td> <td>48058 (20%)</td> <td>0%</td> </tr> <tr> <td>16-24</td> <td>28039 (12%)</td> <td>15%</td> </tr> <tr> <td>25-44</td> <td>72703 (30%)</td> <td>38%</td> </tr> <tr> <td>45-64</td> <td>56589 (24%)</td> <td>30%</td> </tr> <tr> <td>65 years and older</td> <td>33667 (14%)</td> <td>18%</td> </tr> <tr> <td>Total</td> <td>239,056</td> <td>190,998</td> </tr> </tbody> </table> <p>Emergency Relief Scheme</p> <p>Emergency Relief can only be applied for by people aged 16 years and older 256 applicants gave information relating to their age.</p> <table border="1" data-bbox="468 1342 1039 1382"> <thead> <tr> <th>Age Group</th> <th>Number of</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> </tbody> </table>	Age Group	Number of people in Harrow (percentage)	Percentage of people aged 16+	Under 16 year olds	48058 (20%)	0%	16-24	28039 (12%)	15%	25-44	72703 (30%)	38%	45-64	56589 (24%)	30%	65 years and older	33667 (14%)	18%	Total	239,056	190,998	Age Group	Number of			<p>All applicants to the scheme are expected to benefit from funds being diverted to the Information and Advice service to provide a holistic package of support from an agency that is best able to assess the needs of the individual.</p> <p>Age profile</p> <p>There were more applications made by residents in the 25-44 and 45-64 age groups proportionate to the Harrow population.</p> <p>Proportionate to the makeup of the scheme, awards were made across the age groups evenly.</p> <p>Removing access to furniture and white goods from the Hardship Scheme would disproportionately impact people in the 25-44 and 45-64 age groups.</p> <p>By retaining food and fuel within the scheme these groups will be disproportionately better off than other age groups within the borough. However, changes to the scheme could impact those in these groups either beneficial or detrimentally.</p> <p>Households with children</p> <p>There are proportionately more households with children applying for Emergency Relief than there are in the borough. The number awarded Emergency Relief is equivalent to the percentage applying. However, there are proportionately more who have received furniture or white goods than food or fuel. This would mean that households with children would be detrimentally impacted by the proposal to remove access to furniture and white goods from the Hardship Scheme although it is anticipated that they will be able to source items from elsewhere in most</p>
Age Group	Number of people in Harrow (percentage)	Percentage of people aged 16+																									
Under 16 year olds	48058 (20%)	0%																									
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65 years and older	33667 (14%)	18%																									
Total	239,056	190,998																									
Age Group	Number of																										

	applicants (percentage)
Under 16 year olds	0 (0%)
16-24	20 (7.7%)
25-44	140 (54.1%)
45-64	92 (35.5%)
65 years and older	7 (2.7%)
Total	259

Age	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)
16-24	11 (7%)	9 (8%)	4 (9%)	5 (7%)
25-44	78 (53%)	62 (56%)	22 (51%)	40 (59%)
45-64	53 (36%)	39 (35%)	16 (37%)	23 (34%)
65 & over	6 (4%)	1 (1%)	1 (2%)	0 (0%)

Households with children

Harrow

36.3% of households in Harrow had children living in them as per the 2011 Census

Child poverty levels in Harrow are 18.54% before housing costs (BHC) and rise to

instances e.g. landlords providing white goods, and the discretionary element to the Hardship Scheme will meet needs in exceptional circumstances.

By retaining food and fuel within the scheme households without children will be disproportionately better off than those with children as there are more of these households that currently access the scheme for these items. However, changes to the scheme could impact those in these groups either beneficial or detrimentally.

The proposal to place an upper limit on awards would disproportionately affect large families as they are more likely to receive a higher value award due to the size of the household. Of the 12 families with children receiving food awards in the first six months of 2016/17, 8 had 1 or 2 children, 4 had 3 or 4 children. In 2015/16 only 1 family with children received an award for food or fuel in excess of £100

Transfer of administration of the scheme to the Information and Advice service is expected to allow for awards to be directed to where funds are most needed due to holistic view of customer and a greater understanding of the needs of the applicant.

	<p>28.74% after housing costs (AHC)</p> <p>Emergency Relief Scheme</p> <p>206 applicants to the Emergency Relief Scheme declared whether or not there were children living in the household. This information is broken down below.</p> <table border="1" data-bbox="468 331 1491 595"> <thead> <tr> <th>Children in household</th> <th>Claim refused or withdrawn (percentage)</th> <th>Total awarded (percentage)</th> <th>Award made for food or fuel (percentage)</th> <th>Award made for furniture or white goods (percentage)</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>63 (57%)</td> <td>59 (62%)</td> <td>12 (39%)</td> <td>47 (73%)</td> </tr> <tr> <td>No</td> <td>48 (43%)</td> <td>36 (38%)</td> <td>19 (61%)</td> <td>17 (27%)</td> </tr> </tbody> </table> <p>*Where % doesn't total 100, this is due to rounding</p>	Children in household	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)	Yes	63 (57%)	59 (62%)	12 (39%)	47 (73%)	No	48 (43%)	36 (38%)	19 (61%)	17 (27%)	
Children in household	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)													
Yes	63 (57%)	59 (62%)	12 (39%)	47 (73%)													
No	48 (43%)	36 (38%)	19 (61%)	17 (27%)													
<p>Disability (including carers of disabled people)</p>	<p>Harrow</p> <p>According to the 2011 Census 14.6 per cent (34,854) of Harrow residents had a limiting long-term illness or disability</p> <p>Emergency Relief Scheme</p> <p>167 households applying for Emergency Relief 1st April 2016 to 30th September 2016 responded to the equalities data request relating to disability. Of these, 53 per cent (88) declared that someone in the household had a disability. This data is broken down below.</p> <p>The number of people applying to the Emergency Relief Scheme who have mental health issues is not known. However, it is known that awards are made to people with mental health issues.</p>	<p>There are proportionately more households declaring a disability who have applied for Emergency Relief than there are in the borough. Across all elements of the scheme there were more households with a disabled person than in the borough population. This would mean that disabled households would be disproportionately impacted by any changes to the scheme.</p> <p>The number of people in this protected characteristic with a mental health concern is now known, but it is known that there are people with mental health issues who have received an award from the scheme and would therefore be impacted by the proposals.</p> <p>Disabled people are expected to benefit from funds being diverted to the Information and Advice service to provide a holistic package of support from an agency that is best able to assess the needs of the individual.</p>															

	<table border="1"> <thead> <tr> <th>Member of household declaring a disability</th> <th>Claim refused or withdrawn (percentage)</th> <th>Total awarded (percentage)</th> <th>Award made for food or fuel (percentage)</th> <th>Award made for furniture or white goods (percentage)</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>53 (53%)</td> <td>35 (52%)</td> <td>19 (56%)</td> <td>16 (48%)</td> </tr> <tr> <td>No</td> <td>47 (47%)</td> <td>32 (48%)</td> <td>15 (44%)</td> <td>17 (52%)</td> </tr> </tbody> </table>	Member of household declaring a disability	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)	Yes	53 (53%)	35 (52%)	19 (56%)	16 (48%)	No	47 (47%)	32 (48%)	15 (44%)	17 (52%)	<p>By retaining food and fuel within the scheme disabled households will be disproportionately better off. However, changes to the scheme could impact those in these groups either beneficial or detrimentally.</p> <p>By removing access to furniture and white goods from the Hardship Scheme disabled households would be disproportionately disadvantaged although it is anticipated that they will be able to source items from elsewhere in most instances e.g. landlords providing white goods, and the discretionary element to the Hardship Scheme will meet needs in exceptional circumstances.</p>
Member of household declaring a disability	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)													
Yes	53 (53%)	35 (52%)	19 (56%)	16 (48%)													
No	47 (47%)	32 (48%)	15 (44%)	17 (52%)													
	<p>Caring responsibilities</p> <p>Harrow</p> <p>The 2011 Census showed that 10 percent (24,620) of people in Harrow provided unpaid care.</p> <p>Emergency Relief Scheme</p> <p>Of the 174 people applying for Emergency Relief who declared whether or not they had caring responsibilities, 8 percent (14) stated that they did.</p> <table border="1"> <thead> <tr> <th>Member of household declaring a caring responsibility</th> <th>Claim refused or withdrawn (percentage)</th> <th>Total awarded (percentage)</th> <th>Award made for food or fuel (percentage)</th> <th>Award made for furniture or white goods (percentage)</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>11 (11%)</td> <td>3 (4%)</td> <td>1 (3%)</td> <td>2 (5%)</td> </tr> <tr> <td>No</td> <td>92 (89%)</td> <td>68 (96%)</td> <td>31 (97%)</td> <td>37 (95%)</td> </tr> </tbody> </table> <p>*Where % doesn't total 100, this is due to rounding</p>	Member of household declaring a caring responsibility	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)	Yes	11 (11%)	3 (4%)	1 (3%)	2 (5%)	No	92 (89%)	68 (96%)	31 (97%)	37 (95%)	<p>There is a slightly higher percentage of people declaring that they have a caring responsibility who have applied for Emergency Relief than in the population of the borough.</p> <p>Of these, there are more who were refused Emergency Relief than were awarded it. Evidence indicates that the proposed changes to the scheme would therefore not have a disproportionate impact on carers although the few who do access the scheme will be impacted.</p>
Member of household declaring a caring responsibility	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)													
Yes	11 (11%)	3 (4%)	1 (3%)	2 (5%)													
No	92 (89%)	68 (96%)	31 (97%)	37 (95%)													
Gender Reassignment	<p>Harrow</p> <p>Harrow profile data is currently not available for this group.</p>	<p>As census data is not available it is not possible to state whether proposals to the Emergency Relief Scheme would disproportionately impact people</p>															

Emergency Relief Scheme

165 people applying for Emergency Relief 1st April 2016 to 30th September 2016 provided information regarding gender reassignment. 99 percent of applicants stated that their gender was the same as they were assigned at birth

within this characteristic. There are very few claims from people stating that their gender identity is not that which they were assigned at birth so evidence is limited. However, there is nothing known about the proposals that indicates there would be a disproportionate impact.

Is your gender identity the same as you were assigned at birth?	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)
Yes	101 (98%)	62 (100%)	28 (100%)	34 (100%)
No	2 (2%)	0 (0%)	0 (0%)	0 (0%)

*Where % doesn't total 100, this is due to rounding

Harrow

In Harrow 306 households (0.16%) declared themselves as being in a civil partnership in the 2011 Census

Proportionately there are a higher number of single people and lone parent households that applied for Emergency Relief than in the population of Harrow. These groups received a proportionately higher number of awards. Single people received 71 percent of awards for food or fuel. Both received proportionately more furniture and white good awards. Removal of awards for furniture or white goods from the scheme will disproportionately impact single people and lone parents. Because both groups are more likely to apply to the Emergency Relief scheme and receive an award, they would continue to benefit from receipt of food and fuel assistance. Any other changes to the scheme would also disproportionately impact these groups.

Marriage / Civil Partnership

	Harrow	Percentage
Married	102502	53.67%
Civil Partnership	306	0.16%
Single	61610	32.26%
Separated/Divorced/Widowed	26580	13.92%
Total	190998	

Lone parent	5560	2.9%
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Emergency Relief Scheme

There was one household that declared themselves as being in a civil partnership when they applied to

Of those applying to the Emergency Relief scheme between 1st April 2016 to 30th September 2016, 247 households gave information about their marital and civil partnership status. 0.4 percent (1 household) declared themselves as being in a civil partnership, 25 percent were lone parents and 60 percent single.

	Refused/ withdrawn	Total awarded	Award made for food or fuel	Award made for furniture or white goods
Married	22 (15%)	13 (13%)	3 (7%)	10 (17%)
Civil Partnership	0 (0%)	1 (1%)	0 (0%)	1 (2%)
Couples	1 (1%)	0 (0%)	0 (0%)	0 (0%)
Single	89 (61%)	59 (58%)	30 (71%)	29 (48%)
Lone parent	33 (23%)	29 (28%)	9 (21%)	20 (33%)

*Where % doesn't total 100, this is due to rounding

the Emergency Relief Scheme. This household received an award for furniture/white goods and would therefore be detrimentally impacted by the removal of these items from the scheme. As numbers are so low it is not possible to state that changes to the scheme would disproportionately impact people in civil partnerships. There is nothing known about the scheme or the proposals to suggest that those in civil partnerships would be disproportionately impacted by the proposals.

Transfer of administration of the scheme to the Information and Advice service is expected to allow for awards to be directed to where funds are most needed due to a greater understanding of service user needs and a holistic view of customer.

Harrow

Harrow profile data is currently not available for this characteristic.

Emergency Relief Scheme

168 applicants to the Emergency Relief Scheme 1st April 2016 to 30th September 2016 provided equality data relating to Pregnancy & Maternity. Of those, 13 percent (13) stated they were pregnant or on maternity leave been in the last two years.

As census data is not available it is not possible to state whether proposals to the Emergency Relief Scheme would disproportionately impact people within this characteristic. However, as there are known to be a disproportionately high number of households with children who applied to the scheme, it is probable that the number within the Pregnancy and Maternity category would also be disproportionately high. It is known that of those that applied and stated they were pregnant or on maternity leave in the last two years, 5 percent received furniture or white goods and would be affected by the removing access to these items in the scheme.

13 percent of people within the Pregnancy and Maternity category received food or fuel and would

Pregnancy and Maternity

	<p>Pregnant or on maternity leave in last two years?</p> <p>Yes</p> <p>No</p>	<p>Claim refused or withdrawn (percentage)</p> <p>13 (13%)</p> <p>85 (87%)</p>	<p>Total awarded (percentage)</p> <p>6 (9%)</p> <p>64 (91%)</p>	<p>Award made for food or fuel (percentage)</p> <p>4 (13%)</p> <p>28 (88%)</p>	<p>Award made for furniture or white goods (percentage)</p> <p>2 (5%)</p> <p>36 (95%)</p>	<p>therefore be beneficially impacted by the proposed changes to the scheme.</p> <p>Transfer of administration of the scheme to the Information and Advice service is expected to allow for awards to be directed to where funds are most needed due to a holistic view of customer and an increased understanding of the needs of the applicant. It is not currently known how this change will affect the number of applications or awards under the scheme, but should be noted as a potential impact to all characteristics.</p>
<p>*Where % doesn't total 100, this is due to rounding</p>						
<p>Race</p>	<p>Harrow</p> <p>In the 2011 Census Harrow's population was shown to be made up of 43 percent of people classifying themselves as Asian or Asian British, 42 percent White, 8 percent Black or Black British, 4 percent Mixed and 3 percent Arab and Other</p> <p>Table showing breakdown of Harrow population by Race can be found in Appendix A</p> <p>Emergency Relief Scheme</p> <p>187 applicants to the Emergency Relief Scheme provided their Race equalities data. The makeup of the caseload was shown to be 23 percent of people classifying themselves as Asian or Asian British, 38 percent White, 27 percent Black or Black British, 6 percent Mixed and 5 percent Arab and Other</p> <p>Table showing Emergency Relief Scheme applicants by Race can be found in Appendix B</p>					<p>A disproportionately high number of Black or Black British households have applied for Emergency Relief compared to Harrow's population. However there were proportionately less awards made to people in the Black or Black British group than the number that applied to the Scheme, although the number of awards made was still higher than compared to the borough population. Of those that received an award, more were successful in applying for furniture and white goods than for food and fuel. This group would therefore be disproportionately impacted by the removal of furniture and white goods from the Hardship Scheme. As there were still comparatively slightly more people also receiving awards for food and fuel, Black or Black British households will be impacted by any changes made to the scheme, and will be benefitted by the retention of these items within the Hardship scheme.</p> <p>Conversely the proportion of Asian or Asian British households applying to the scheme is lower than the borough population. This trend is seen across the decisions for these applications, meaning that this group will be less impacted by any changes to the scheme. The number of awards made to this group are proportionately less than applied to the scheme.</p>

		<p>Awards for furniture and white goods were similar to the proportion of Asian or Asian British households applying, while awards for food and fuel were less. This means that this group will ultimately be disproportionately less impacted by the changes, but of those receiving awards for furniture and white goods this group will see a greater impact than some others.</p> <p>White people are most likely to receive an award for food or fuel so any changes to this element of the scheme will disproportionately impact this group.</p> <p>Transfer of administration of the scheme to the Information and Advice service is expected to allow for awards to be directed to where funds are most needed due to a holistic view of customer and an increased understanding of the needs of the applicant.</p>																											
Religion and Belief	<p>Harrow</p> <p>Based on data extracted from the 2011 Census, 37 percent (89,181) people declared themselves to be Christians. 25 percent classified themselves as Hindu and 13 percent as Muslim. 10 percent said they had no religion.</p> <table border="1" data-bbox="465 959 1285 1382"> <thead> <tr> <th></th> <th>Harrow</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Christian</td> <td>89181</td> <td>37%</td> </tr> <tr> <td>Buddhist</td> <td>2700</td> <td>1%</td> </tr> <tr> <td>Hindu</td> <td>60407</td> <td>25%</td> </tr> <tr> <td>Jewish</td> <td>10538</td> <td>4%</td> </tr> <tr> <td>Muslim</td> <td>29881</td> <td>13%</td> </tr> <tr> <td>Sikh</td> <td>2752</td> <td>1%</td> </tr> <tr> <td>Other religions</td> <td>5945</td> <td>2%</td> </tr> <tr> <td>No religion</td> <td>22871</td> <td>10%</td> </tr> </tbody> </table>		Harrow	Percentage	Christian	89181	37%	Buddhist	2700	1%	Hindu	60407	25%	Jewish	10538	4%	Muslim	29881	13%	Sikh	2752	1%	Other religions	5945	2%	No religion	22871	10%	<p>The number of people applying for Emergency Relief and declaring themselves as either Christian or Muslim was disproportionately high compared to the borough population. These groups would therefore be disproportionately impacted by any changes to the scheme.</p> <p>This is most apparent for Muslim households who were awarded furniture or white goods which accounted for 50% of awards so removing the provision of this element of the scheme would have greatest impact on this group.</p> <p>Those classifying themselves as Christian however are slightly more likely to receive an award for food or fuel than for furniture and would benefit from the retention of food and fuel within the scheme. They would also be disproportionately impacted by any other changes to the scheme criteria.</p>
	Harrow	Percentage																											
Christian	89181	37%																											
Buddhist	2700	1%																											
Hindu	60407	25%																											
Jewish	10538	4%																											
Muslim	29881	13%																											
Sikh	2752	1%																											
Other religions	5945	2%																											
No religion	22871	10%																											

People not stating religion (% of total population) (2011)	14781	6%
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Emergency Relief Scheme

141 people applying to the Emergency Relief Scheme 1st April 2016 to 30th September 2016 provided equalities data relating to Religion and Belief. 48 percent (67) classified themselves as Christian, 32 percent as Muslim, 9% with no religion and 7 percent as Hindu.

	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)
Christian	47 (52%)	20 (40%)	11 (50%)	9 (32%)
Buddhist	0 (0%)	1 (2%)	1 (5%)	0 (0%)
Hindu	8 (9%)	2 (4%)	1 (5%)	1 (4%)
Jewish	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Muslim	28 (31%)	17 (34%)	3 (14%)	14 (50%)
Sikh	1 (1%)	0 (0%)	0 (0%)	0 (0%)
Other religions	3 (3%)	1 (2%)	0 (0%)	1 (4%)
No religion	4 (4%)	9 (18%)	6 (27%)	3 (11%)

*Where % doesn't total 100, this is due to rounding

People stating that they have No Religion are disproportionately likely to receive an award for food or fuel from the scheme and would benefit from these items being retained within the scheme.

Transfer of administration of the scheme to the Information and Advice service is expected to allow for awards to be directed to where funds are most needed due to a holistic view of customer and an increased understanding of the needs of the applicant.

Harrow

In the 2011 Census, of Harrow's total population (239,056), 118,023 (49.4%) are male and 121,033 (50.6%) are female

The number of people in the borough whose gender is not that which they were born

Sex / Gender

The number of women applying for Emergency Relief was disproportionately high (60% compared to 50.6% in borough). Women will therefore be disproportionately impacted by any changes to the scheme, including detrimentally by the proposals to remove access to furniture/white goods or limiting

	<p>with is not known</p> <p>Emergency Relief Scheme</p> <p>182 of the applicants to the Emergency Relief Scheme 1st April 2016 to 30th</p> <table border="1" data-bbox="465 316 1491 651"> <thead> <tr> <th></th> <th>Claim refused or withdrawn (percentage)</th> <th>Total awarded (percentage)</th> <th>Award made for food or fuel (percentage)</th> <th>Award made for furniture or white goods (percentage)</th> </tr> </thead> <tbody> <tr> <td>Male</td> <td>46 (41%)</td> <td>25 (36%)</td> <td>11 (35%)</td> <td>14 (36%)</td> </tr> <tr> <td>Female</td> <td>66 (59%)</td> <td>45 (64%)</td> <td>20 (65%)</td> <td>25 (64%)</td> </tr> </tbody> </table> <p>September 2016 provided gender data. 61 percent (111) of applicants were women</p>		Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)	Male	46 (41%)	25 (36%)	11 (35%)	14 (36%)	Female	66 (59%)	45 (64%)	20 (65%)	25 (64%)	<p>the value of awards for food or fuel. Women would be beneficially impacted by the retention of food and fuel awards.</p> <p>Transfer of administration of the scheme to the Information and Advice service is expected to allow for awards to be directed to where funds are most needed due to a holistic view of customer and an increased understanding of the needs of the applicant.. It is not currently known how this change will affect the number of applications or awards under the scheme, but should be noted as a potential impact to all characteristics.</p>
	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)													
Male	46 (41%)	25 (36%)	11 (35%)	14 (36%)													
Female	66 (59%)	45 (64%)	20 (65%)	25 (64%)													
Sexual Orientation	<p>Harrow</p> <p>Harrow profile data is currently not available for this group, however it is estimated that 6 percent of the UK population are lesbian, gay and bisexual (LGB), which would equate to approximately 14,430 of Harrow's residents</p> <p>Emergency Relief Scheme</p> <p>Of those applying for Emergency Relief 1st April 2016 to 30th September 2016, 146 people provided information about their sexual orientation. 5 percent (8) stated they were lesbian, gay or bisexual</p> <table border="1" data-bbox="465 1090 1491 1382"> <thead> <tr> <th>Sexual orientation</th> <th>Claim refused or withdrawn (percentage)</th> <th>Total awarded (percentage)</th> <th>Award made for food or fuel (percentage)</th> <th>Award made for furniture or white goods (percentage)</th> </tr> </thead> <tbody> <tr> <td>Heterosexual</td> <td>87 (93.5%)</td> <td>45 (84.9%)</td> <td>23 (88.5%)</td> <td>22 (81.5%)</td> </tr> </tbody> </table>	Sexual orientation	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)	Heterosexual	87 (93.5%)	45 (84.9%)	23 (88.5%)	22 (81.5%)	<p>Based on national figures, the number of households applying for Emergency Relief and classifying themselves as lesbian, gay or bisexual was not disproportionate. Of those applying, 8 percent (4) received an award. Of these only 1 was for furniture and white goods indicating that the proposal to remove access to these items from the scheme would not disproportionately impact this group. However, 12 percent (3) received food and fuel so would be beneficially impacted by the retention of this element of the scheme, but also by any changes to the criteria relating to awards for food and fuel.</p> <p>Transfer of administration of the scheme to the Information and Advice service is expected to allow for awards to be directed to where funds are most needed due to a holistic view of customer and an increased understanding of the needs of the applicant. It is not currently known how this change will affect the number of applications or awards under the scheme, but should be noted as a potential</p>					
Sexual orientation	Claim refused or withdrawn (percentage)	Total awarded (percentage)	Award made for food or fuel (percentage)	Award made for furniture or white goods (percentage)													
Heterosexual	87 (93.5%)	45 (84.9%)	23 (88.5%)	22 (81.5%)													

	Bisexual	3 (3.2%)	3 (5.7%)	2 (7.7%)	1 (3.7%)	impact to all characteristics.
	Gay man	1 (1.1%)	1 (1.9%)	1 (3.8%)	0 (0%)	
	Gay woman/lesbian	0 (0%)	0 (0%)	0 (0%)	0 (0%)	
	Other	2 (2.2%)	4 (7.5%)	0 (0%)	4 (14.8%)	

Stage 3: Assessing Potential Disproportionate Impact

5. Based on the evidence you have considered so far, is there a risk that your proposals could potentially have a disproportionate adverse impact on any of the Protected Characteristics?

	Age (including carers)	Disability (including carers)	Gender Reassignment	Marriage and Civil Partnership	Pregnancy and Maternity	Race	Religion and Belief	Sex	Sexual Orientation
Yes	✓	✓		✓	✓	✓	✓	✓	
No			✓						✓

YES - If there is a risk of disproportionate adverse Impact on any **ONE** of the Protected Characteristics, complete a FULL EqIA.

- **Best Practice:** You may want to consider setting up a Working Group (including colleagues, partners, stakeholders, voluntary community sector organisations, service users and Unions) to develop the rest of the EqIA
- It will be useful to also collate further evidence (additional data, consultation with the relevant communities, stakeholder groups and service users directly affected by your proposals) to further assess the potential disproportionate impact identified and how this can be mitigated.
- **NO** - If you have ticked 'No' to all of the above, then go to **Stage 6**
- Although the assessment may not have identified potential disproportionate impact, you may have identified actions which can be taken to advance equality of opportunity to make your proposals more inclusive. These actions should form your Improvement Action Plan at Stage 6

Stage 4: Further Consultation / Additional Evidence

6. What further consultation have you undertaken on your proposals as a result of your analysis at **Stage 3**?

Who was consulted?	What do the results show about the impact on	What actions have you taken to address the
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What consultation methods were used?	different groups / Protected Characteristics?	findings of the consultation? E.g. revising your proposals
<p>Consultation was carried out 26th October 2016 to 23rd October 2016. Activity was undertaken to give previous recipients of awards, residents and stakeholders the opportunity to give their views.</p> <p>As the Hardship Scheme will become part of the Information and Advice service and be commissioned from the Voluntary & Community Sector as part of the VCS funding, this sector was consulted on these three elements together.</p> <p>The following activity took place:</p> <ul style="list-style-type: none"> • Online survey • Sent a consultation pack to 200 residents (including 100 people who had received an award from the Emergency Relief Scheme in the last year) • Four workshops with Voluntary & Community Sector *attendees are listed below • Posters and consultation packs shared with Voluntary and Community Sector organisations to share with their service users • Posters and consultation packs made available to people in Children Centres and Access Harrow • Visited Harrow Job Centre, St George's Shopping Centre, Foodbank, Cedars Children Centre to speak to Harrow residents • Held workshops with various Council departments to understand what the proposals might mean for them and their 	<p>Most respondents did not refer to beneficial impacts of allocating £10,000 to the Hardship Scheme for items such as food, fuel, clothing and emergency travel. They did however think that these items should remain within the scheme.</p> <p>Many raised concerns regarding the impacts from the removal of furniture and white goods from the scheme.</p> <p>Many respondents thought the impact would be very hard for people and would result in a lower standard of living for people already on low incomes/living in poverty. A respondent from Citizens Advice Harrow stated that it could create a 'Cycle of debt and deprivation' if people borrowed money to buy items they previously received from the Emergency Relief Scheme.</p> <p>Concerns were raised about people's health being affected if they could not store food in a fridge or cook it. This was because of things like having to eat more fast food which would also have an additional cost to it.</p> <p>Not being able to receive a fridge was also a concern for some people who need to keep medicines at a cold temperature.</p> <p>Potential loss of access to washing machines was thought to affect people's ability to have clean clothes and bedding.</p> <p>Mencap stated it 'Could lead to self neglect leading to greater social isolation and loss of dignity and</p>	<p>It is proposed that the criteria of the scheme be changed as follows:</p> <ol style="list-style-type: none"> 1. An additional exception to the Residency criteria has been added for People affected by family breakup 2. Means-tested benefits have been removed from the primary criteria unless funds do not permit 3. If demand is greater than the funds allow then the criteria will only allow people on means-tested benefits, Personal Independence Payments or child benefit will still be able to access the scheme and if they are either aged 65+ years, are disabled or there is a child in the household (see draft Hardship policy at Appendix C for definition of means-tested benefits and disabled) 4. The scheme will only be accessible to people who have access to public funds, unless not providing support would breach their human rights. <p>Food will be awarded as set out in the criteria above</p> <p>Fuel will be awarded as follows:</p> <ul style="list-style-type: none"> - Heating from October to April for people in group 3 above - Hot Water for people in group 3 above - Cooking fuel (gas) for people in group 3 above - Electricity for all in criteria above <p>Clothing and school uniform will be for all in criteria above</p> <p>Telephone credit for single homeless people who</p>

<p>service users. These departments included Housing, Adults, Children's and Public Health.</p> <p>* organisations attending Voluntary & community Sector workshops:</p> <p>Voluntary Action Harrow Group (VAHC) HAD CAB Capable Communities Ltd Harrow Mencap Harrow Epilepsy Action Age UK Harrow CAB Relate London North West Harrow Mencap Carramea VAHC Wealdstone Methodist Church Harrow VCS + Kids Can Achieve Harrow VCS + SHCF VAHC Harrow Shopmobility Mind in Harrow HUG Representative (user of service) Mind in Harrow Friends of Bentley - Priory Nature Reserve Young Harrow Foundation St Luke's Hospice St Luke's Hospice Harrow Shopmobility WISH Centre Harrow Mencap Mind in Harrow</p>	<p>self respect.'</p> <p>Some respondents thought that people could turn to crime, become homeless and one thought there was a risk of suicide.</p> <p>The groups of people identified from the consultation as being impacted by this change are:</p> <p>Families with children – particularly in respect to child poverty, healthy eating (if no fridge/cooker), going to school in dirty clothes (if no washing machine) and not having a place to do homework if there was not a table/chairs. Public Health were one of the respondents to raise this concern, especially following the Child Poverty Needs Assessment 'Child poverty has long-lasting effects. By GCSE, there is a 28 per cent gap between children receiving free school meals and their wealthier peers in terms of the number achieving at least 5 A*-C GCSE grades.</p> <p>7 households who received awards for Emergency Relief in the first 6 months of 1016/17 are known to Children in Need (CIN). 3 awards were for furniture/white goods and 4 were for food/fuel. Children Services raised concerns that removal of furniture and white goods could result in an increase in the number of families known to CIN</p> <p>Single people – as they don't have anywhere else to turn for support</p> <p>Disabled people</p> <p>People with mental health issues as they often don't have family or friends who could help</p>	<p>are attempting to secure accommodation</p> <p>Any other items including furniture, white goods and flooring will only be awarded from the scheme in exceptional circumstances.</p> <p>All awards will be capped at £100 unless there are exceptional circumstances</p> <p>In addition to the changes made to the scheme the following should be noted:</p> <ul style="list-style-type: none"> • The Hardship Scheme has a fund of £10,000 which is in excess of three times the value of spend on items that will be retained in the scheme following feedback from the consultation: food, fuel, clothing and emergency travel. This will enable more households to receive assistance if required and gives discretion to the contractor for any one off awards for other items in exceptional circumstances. • The Council has proposed to divert funds into the Information and Advice service to support preventative measures through an early intervention approach with the intention of reducing the number of households that reach crisis point and require assistance from the Hardship Scheme • It is proposed that the Scheme will be delivered by the Information and Advice service, the providers of which are best placed to identify the needs of service users and offer a holistic package of support to
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<p>Ignite Trust Age UK Harrow Carramea Harrow Mencap DAWN</p>	<p>Homeless people – as they often have no furniture when moving from Emergency Accommodation into Temporary Accommodation. Harrow Council's Housing Department felt that beds were the most essential of all furniture/white good items as landlords could be encouraged to provide other essential items such as a cooker and fridge. Harrow Law Centre said 'We frequently assist our clients to secure help for beds, bedding, heaters and white goods through the Emergency Relief Scheme. Without this the families would be unable to take up their accommodation.</p> <p>People fleeing domestic abuse</p> <p>Mencap stated that people moving from residential care would be impacted if they could not access furniture or white goods.</p> <p>Harrow Law Centre stated that demand for assistance from the Hardship Scheme is likely to rise because of welfare reform including Universal Credit. Non-receipt of UC payment for 6 weeks at the start of the claim and increased use of sanctions will potentially increase the number of people needing assistance from the scheme. Those who are caught in the benefit system as they are moved between Employment Support Allowance and Job Seekers Allowance as they are/are not deemed Fit for Work means there is a delay in them accessing benefits. 'The Law Centre regularly sees clients who have not eaten in days, who have no electricity or gas and have been unable to buy basic items such as sanitary towels or nappies. This will get worse not better.'</p>	<p>meet these needs at an early stage.</p> <ul style="list-style-type: none"> • The local generalist information and advice providers have a sound knowledge of what is available in the borough to support people in emergency situations and what charitable payments may be available to them. • The Council's Housing Department will encourage landlords to provide white goods in their properties • The Housing Department will raise awareness with people on the Housing Waiting List of the need to source items in preparation for moving into a new property to give them time to get the items they may need • The Foodbank have stated that they have capacity to support more people should the need arise, although it must be noted that they are reliant on voluntary donations so this position could change • 22% of respondents stated people could ask for support from family or friends if they were no longer able to access items from the scheme. • 24% of respondents said they could use charities, the Foodbank and second hand items • The Council continues to work with families impacted by welfare reform, including the
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	<p>People living in in-work poverty – Harrow has a high proportion of people in low-paid work who would be unable to access any items from the scheme if they were not entitled to means-tested benefits.</p> <p>A number of organisations stated that refugees and migrants would be impacted by the proposals to the scheme. Carramea are experiencing an increase in Romanian people requiring assistance from their services who would benefit from access to the Hardship Scheme if the criteria requiring access to public funds were to be removed. While refugees and migrants would not be newly impacted as they currently cannot access the scheme if they don't have access to public funds, the detrimental impact of not receiving any support from the scheme will remain if the criteria for access to public funds is retained.</p> <p>Many also thought that elderly people would be impacted by the proposals. This group can access the scheme but data shows that very few actually do so the impact is expected to be minimal.</p> <p>Carramea did not believe there would be an impact on their service users by removing access to furniture and white goods from the scheme as they did not currently access these goods. However they did state that a number of women approach them for assistance because of family break-up.</p> <p>All except one of the respondents who commented on the transfer of the delivery of the scheme to the Information and Advice service thought that this would have a positive impact as the Sector was best placed to understand and respond to people's</p>	<p>revised Benefit Cap to assist them in resolving their situation without the need to rely on the Hardship Scheme.</p> <ul style="list-style-type: none"> • Where essential items cannot be accessed from other sources the Council holds other discretionary funds that can be used as a last resort. It should be noted that there is a risk of increased demand on funds in other service areas as a result of furniture and white goods being removed from the Hardship Scheme. The mitigations listed above are expected to reduce this impact, but at worst is forecast to be up to £20,000 based on current expenditure from the scheme. • Public health information will be made available to the Information and advice service provider to enable advice agencies to inform service users of what is available to assist them e.g. with healthy eating or Healthy Start vouchers for children under 4 years.
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	needs in a holistic way. Harrow Law Centre disagreed and thought that potentially moving the administration of the Hardship Scheme into the Voluntary & Community Sector would be detrimental to applicants.	

Stage 5: Assessing Impact

7. What does your evidence tell you about the impact on the different Protected Characteristics? Consider whether the evidence shows potential for differential impact, if so state whether this is a positive or an adverse impact? If adverse, is it a minor or major impact?

Protected Characteristic	Positive Impact ✓	Adverse Impact		Explain what this impact is, how likely it is to happen and the extent of impact if it was to occur. Note – Positive impact can also be used to demonstrate how your proposals meet the aims of the PSED Stage 7	What measures can you take to mitigate the impact or advance equality of opportunity? E.g. further consultation, research, implement equality monitoring etc (Also Include these in the Improvement Action Plan at Stage 6)
		Minor ✓	Major ✓		

Age (including carers of young/older people)	✓	✓	<p>Positive impact is expected to be felt by people in the age 25-44 and 45-64 age groups and families with children who are more likely to apply to the Hardship Scheme. This positive impact is due to:</p> <ul style="list-style-type: none"> • Additional funds available in the Hardship Scheme for items such as food, fuel, clothing and emergency travel. • Preventative activity through the Information and Advice service to address issues residents are experiencing at an earlier stage and before they hit crisis point • A more holistic approach from the Information and Advice service to be able to take a rounded view of the service user's needs and provide a package of support to address their needs. • £10,000 being allocated to the Hardship Scheme for essential items such as food, fuel, clothing and emergency travel. This is three times more than is currently spent on these items in the scheme. • A revised scheme which includes changes such as <ul style="list-style-type: none"> ○ An exception to the Residency criteria for people experiencing family breakup ○ People in receipt of child benefit being treated as a priority group ○ The means-tested criteria have been removed from the scheme (on the basis that available funds permit) enabling single people or couples without children in low-paid work to 	<p>Positive impacts have been maximized as detailed under the Expected Impacts column.</p> <p>Mitigations against adverse impacts are expected to reduce and potentially remove the chance of this protected characteristic being affected. However this will be monitored and reviewed once the revised scheme is in place to understand if this is the case.</p> <p>Mitigations against the removal of furniture and white goods from the scheme are:</p> <ul style="list-style-type: none"> • The Council has diverted funds into the Information and Advice service toward preventative measures through an early intervention approach with the intention of reducing the number of households that reach crisis point and require assistance from the Hardship Scheme • Funds made available in scheme in excess of anticipated demand for food and fuel for exceptional circumstances • Generalist information and advice providers have a sound knowledge of what is available in the borough to support people in emergency situations and what charitable payments may be available to them. • The Council's Housing Department will encourage landlords to provide white goods in their properties. • The Housing Department will raise awareness with people on the Housing Waiting List of the need to source items in preparation for moving into a new property to give them time to get the items they
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			<p>access the scheme</p> <ul style="list-style-type: none"> ○ People who are not eligible to access public funds have previously been unable to access the Hardship Scheme. This has now been amended to state ‘...unless not providing support would breach their human rights.’ <p>Harrow Law Centre have stated that demand for these items from the Hardship Scheme is likely to grow because of welfare reform including roll out of Universal Credit, increased use of sanctions and people caught between benefits under the Fit to Work criteria. The increase in funds in the Hardship Scheme are expected to cater for rising demand for food, fuel and basic items.</p> <p>Minor Adverse Impact:</p> <p>The removal of furniture and white goods from the Hardship Scheme could result in a minor adverse impact for households in the 25-44 and 45-64 age groups and households with children. Mitigations are in place to prevent this impact from being major and it is expected that the impact should not occur because of the mitigations. However, if there were to be adverse impacts they would affect applicants in the 25-44 and 45-64 age groups and households with children. The impacts would be:</p> <ul style="list-style-type: none"> ● Exacerbating child poverty: children not having a healthy diet if the home does not have a fridge or cooker and wearing dirty clothes/unclean bedding. Child poverty is known to have long lasting impacts such as affecting children’s GCSE results ● Increased poverty for people on low incomes 	<p>may need</p> <ul style="list-style-type: none"> ● The Foodbank have stated that they have capacity to support more people should the need arise, although it must be noted that they are reliant on voluntary donations so this position could change ● 22% of respondents stated people could ask for support from family or friends if they were no longer able to access items from the scheme. ● 24% of respondents said they could use charities, the Foodbank and second hand items ● The Council continues to work with families impacted by welfare reform, including the revised Benefit Cap to assist them in resolving their situation without the need to rely on the Hardship Scheme. ● Where essential items cannot be accessed from other sources the Council holds other discretionary funds that can be used as a last resort. ● Public health information will be made available to the Information and advice service providers to enable advice agencies to inform service users of what is available to assist them e.g. with healthy eating or Healthy Start vouchers for children under 4 years.
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				<p>and with a low standard of living</p> <ul style="list-style-type: none"> • If people take out loans to pay for goods this could lead to a cycle of debt and deprivation • There is a risk of increased homelessness if people are unable to take up an offer of a new property because they do not have furniture to move in to it • People may turn to crime to obtain items they need • One respondent in the consultation thought people may become suicidal if they were unable to access furniture or white goods from the Emergency Relief Scheme <p>Large families could also be affected by the £100 cap to awards although only 1 award to a family for food or fuel in 2015/16 was above this level so this is unlikely to happen.</p> <p>While respondents expected elderly people to be impacted by the proposed changes, there are very few people aged 65+ accessing the scheme so it is not anticipated that there will be an impact on this group.</p> <p>It should be noted that there is a risk of increased demand on funds in other service areas as a result of furniture and white goods being removed from the Hardship Scheme. The mitigations listed to the right are expected to reduce this impact, but at worst is forecast to be up to £20,000 based on current expenditure from the scheme.</p>	
Disability (including	✓	✓		Positive impact is expected to be felt by people in the Disability Protected Characteristic as they are more likely to apply to the Hardship Scheme. This includes people with mental health issues, although	Positive impacts have been maximized as detailed under the Expected Impacts column. Mitigations against adverse impacts are expected

<p>carers of disabled people)</p>			<p>the number of people receiving awards who have a mental health concern is not known. This positive impact is due to:</p> <ul style="list-style-type: none"> • Additional funds available in the Hardship Scheme for items such as food, fuel, clothing and emergency travel. • Preventative activity through the Information and Advice service to address issues residents are experiencing at an earlier stage and before they hit crisis point • A more holistic approach from the Information and Advice service to take a rounded view of the service user's needs and provide a package of support to address their needs. • £10,000 being allocated to the Hardship Scheme for essential items such as food, fuel, clothing and emergency travel. This is three times more than is currently spent on these items in the scheme. • A revised scheme which includes changes such as <ul style="list-style-type: none"> ○ An exception to the Residency criteria for people experiencing family breakup ○ People in receipt of disability benefits being treated as a priority group even if they are not in receipt of a means-tested benefit <p>Harrow Law Centre have stated that demand for items from the Hardship Scheme is likely to grow because of welfare reform including roll out of Universal Credit, increased use of sanctions and people caught between benefits under the Fit to</p>	<p>to reduce and potentially remove the chance of this protected characteristic being affected. However this will be monitored and reviewed once the revised scheme is in place to understand if this is the case.</p> <p>Mitigations against the removal of furniture and white goods from the scheme are:</p> <ul style="list-style-type: none"> • The Council has diverted funds into the Information and Advice service toward preventative measures through an early intervention approach with the intention of reducing the number of households that reach crisis point and require assistance from the Hardship Scheme • Funds made available in scheme in excess of anticipated demand for food and fuel for exceptional circumstances • The Information and Advice service providers have a sound knowledge of what is available in the borough to support people in emergency situations and what charitable payments may be available to them. • The Council's Housing Department will encourage landlords to provide white goods in their properties • The Housing Department will raise awareness with people on the Housing Waiting List of the need to source items in preparation for moving into a new property to give them time to get the items they may need • The Foodbank have stated that they have capacity to support more people should the need arise, although it must be noted
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			<p>Work criteria. The increase in funds in the Hardship Scheme are expected to cater for rising demand for food, fuel and basic items.</p> <p>Minor Adverse Impact:</p> <p>The removal of furniture and white goods from the Hardship Scheme could result in a minor adverse impact for households with a disability. Mitigations are in place to prevent this impact from being major and it is expected that the impact should not occur because of the mitigations. However, if there were to be adverse impacts they would affect applicants with disabilities. The impacts would be:</p> <ul style="list-style-type: none"> • Increased poverty for people on low incomes and with a low standard of living • If people take out loans to pay for goods this could lead to a cycle of debt and deprivation • There is a risk of increased homelessness if people are unable to take up an offer of a new property because they do not have furniture to move in to it • People with disabilities or long term health problems who need to keep medication in the fridge would not be able to do this if they do not have one • Self neglect and greater social isolation • Harrow Mencap: people may not be able to move out of residential care if they cannot access furniture or white goods • MIND in Harrow: People with mental health concerns may be affected as they are less likely to have family or friends they can turn to for assistance 	<p>that they are reliant on voluntary donations so this position could change</p> <ul style="list-style-type: none"> • 22% of respondents stated people could ask for support from family or friends if they were no longer able to access items from the scheme, although it is recognized that this may not be as accessible for people in this protected characteristic. • 24% of respondents said they could use charities, the Foodbank and second hand items • The Council continues to work with families impacted by welfare reform, including the revised Benefit Cap to assist them in resolving their situation without the need to rely on the Hardship Scheme. • Where essential items cannot be accessed from other sources the Council holds other discretionary funds that can be used as a last resort. • Public health information will be made available to the Information and Advice service providers to enable advice agencies to inform service users of what is available to assist them e.g. with healthy eating or Healthy Start vouchers for children under 4 years.
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				<ul style="list-style-type: none"> • People may turn to crime to obtain items they need • One respondent in the consultation thought people may become suicidal if they were unable to access furniture or white goods from the Emergency Relief Scheme <p>Large families could also be affected by the £100 cap to awards although only 1 award to a family for food or fuel in 2015/16 was above this level so this is unlikely to happen.</p> <p>While respondents expected elderly people to be impacted by the proposed changes, there are very few people aged 65+ accessing the scheme so it is not anticipated that there will be an impact on this group.</p> <p>It should be noted that there is a risk of increased demand on funds in other service areas as a result of furniture and white goods being removed from the Hardship Scheme. The mitigations listed to the right are expected to reduce this impact, but at worst is forecast to be up to £20,000 based on current expenditure from the scheme.</p> <p>People with caring responsibilities are expected to experience the same positive and minor adverse impacts as above, although it should be noted that there are few awards made to households with carers</p>	
Gender Reassignment					
Marriage and	✓	✓		Positive impact is expected to be felt by single people and lone parents as they are more likely to apply to the Hardship Scheme. This positive impact	Positive impacts have been maximized as detailed under the Expected Impacts column.

<p>Civil Partnership</p>			<p>is due to:</p> <ul style="list-style-type: none"> • Additional funds available in the Hardship Scheme for items such as food, fuel, clothing and emergency travel. • Preventative activity through the Information and Advice service to address issues residents are experiencing at an earlier stage and before they hit crisis point • A more holistic approach from the Information and Advice service to be able to take a rounded view of the service user's needs and provide a package of support to address their needs. • £10,000 being allocated to the Hardship Scheme for essential items such as food, fuel, clothing and emergency travel. This is three times more than is currently spent on these items in the scheme. • A revised scheme which includes changes such as <ul style="list-style-type: none"> ○ An exception to the Residency criteria for people experiencing family breakup ○ People in receipt of child benefit being treated as a priority group ○ The means-tested criteria have been removed from the scheme (on the basis that available funds permit) enabling single people without means-tested benefits or in low-paid work to access the scheme <p>Harrow Law Centre have stated that demand for these items from the Hardship Scheme is likely to</p>	<p>Mitigations against adverse impacts are expected to reduce and potentially remove the chance of this protected characteristic being affected. However this will be monitored and reviewed once the revised scheme is in place to understand if this is the case.</p> <p>Mitigations against the removal of furniture and white goods from the scheme are:</p> <ul style="list-style-type: none"> • The Council has diverted funds into the Information and Advice service to support preventative measures through an early intervention approach with the intention of reducing the number of households that reach crisis point and require assistance from the Hardship Scheme • Funds made available in scheme in excess of anticipated demand for food and fuel for exceptional circumstances • Generalist information and advice service providers have a sound knowledge of what is available in the borough to support people in emergency situations and what charitable payments may be available to them. • The Council's Housing Department will encourage landlords to provide white goods in their properties • The Housing Department will raise awareness with people on the Housing Waiting List of the need to source items in preparation for moving into a new property to give them time to get the items they may need • The Foodbank have stated that they have
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			<p>grow because of welfare reform including roll out of Universal Credit, increased use of sanctions and people caught between benefits under the Fit to Work criteria. The increase in funds in the Hardship Scheme are expected to cater for rising demand for food, fuel and basic items.</p> <p>Minor Adverse Impact:</p> <p>The removal of furniture and white goods from the Hardship Scheme could result in a minor adverse impact for single people or lone parent households. Mitigations are in place to prevent this impact from being major and it is expected that the impact should not occur because of the mitigations. However, if adverse impacts were to occur they would be:</p> <ul style="list-style-type: none"> • Exacerbating child poverty: children not having a healthy diet if the home does not have a fridge or cooker and wearing dirty clothes/unclean bedding. Child poverty is known to have long lasting impacts such as affecting children's GCSE results • Increased poverty for people on low incomes and with a low standard of living • If people take out loans to pay for goods this could lead to a cycle of debt and deprivation • There is a risk of increased homelessness if people are unable to take up an offer of a new property because they do not have furniture to move in to it • People may turn to crime to obtain items they need • Single people will potentially be more affected by the proposals because they have nowhere else to turn such as Children 	<p>capacity to support more people should the need arise, although it must be noted that they are reliant on voluntary donations so this position could change</p> <ul style="list-style-type: none"> • 22% of respondents stated people could ask for support from family or friends if they were no longer able to access items from the scheme. • 24% of respondents said they could use charities, the Foodbank and second hand items • The Council continues to work with families impacted by welfare reform, including the revised Benefit Cap to assist them in resolving their situation without the need to rely on the Hardship Scheme. • Where essential items cannot be accessed from other sources the Council holds other discretionary funds that can be used as a last resort. • Public health information will be made available to the Information and Advice service providers to enable advice agencies to inform service users of what is available to assist them e.g. with healthy eating or Healthy Start vouchers for children under 4 years.
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				<p>Services or the Housing department.</p> <ul style="list-style-type: none"> • People fleeing domestic abuse could be adversely impacted by this change as they will frequently not have any furniture or white goods. There is also a risk that people will not leave an abusive household if they do not believe they will be able to access these items. • One respondent in the consultation thought people may become suicidal if they were unable to access furniture or white goods from the Emergency Relief Scheme <p>Large families could also be affected by the £100 cap to awards although only 1 award to a family for food or fuel in 2015/16 was above this level so this is unlikely to happen.</p> <p>It should be noted that there is a risk of increased demand on funds in other service areas as a result of furniture and white goods being removed from the Hardship Scheme. The mitigations listed to the right are expected to reduce this impact, but at worst is forecast to be up to £20,000 based on current expenditure from the scheme.</p>	
Pregnancy and Maternity	✓	✓		<p>Minimal data is available on this protected characteristic so potential impacts are not known. It is anticipated however that because there have been a relatively high number of families with children applying to the Emergency Relief Scheme, it is assumed that similar impacts will be felt by households within the Pregnancy and Maternity characteristic as Age.</p> <p>Please see information captured under the Age Protected Characteristic</p>	Please see information captured under the Age Protected Characteristic

Race	✓	✓	<p>The Race characteristics declared by people accessing the Emergency Relief Scheme are diverse as would be expected in Harrow due to the demographics in the borough:</p> <p>White 39% awards; Mixed 7%; Asian or Asian British 24%; Black or Black British 20%; Other 11%.</p> <p>Proportionate to the borough population, households in the Black or Black British characteristic receive disproportionately more awards than there are households in the borough. Asian or Asian British households are disproportionately less likely to receive an award. Black or Black British households are therefore more likely to be impacted by the proposed changes while Asian or Asian British households are less likely to be impacted.</p> <p>White households are more likely to receive an award for food or fuel and would therefore be disproportionately impacted by any changes to this element of the Hardship scheme</p> <p>The positive impacts are:</p> <ul style="list-style-type: none"> • Additional funds available in the Hardship Scheme for items such as food, fuel, clothing and emergency travel. • Preventative activity through the Information and Advice service to address issues residents are experiencing at an earlier stage and before they hit crisis point • A more holistic approach from the Information and Advice service to be able to 	<p>Positive impacts have been maximized as detailed under the Expected Impacts column.</p> <p>It is proposed that the scheme amends the restriction to people who do not have access to public funds to include ‘unless not providing support would breach their human rights.’</p> <p>Mitigations against adverse impacts are expected to reduce and potentially remove the chance of this protected characteristic being affected. However this will be monitored and reviewed once the revised scheme is in place to understand if this is the case.</p> <p>Mitigations against the removal of furniture and white goods from the scheme are:</p> <ul style="list-style-type: none"> • The Council has diverted funds into the Information and Advice service to support preventative measures through an early intervention approach with the intention of reducing the number of households that reach crisis point and require assistance from the Hardship Scheme • Funds made available in scheme in excess of anticipated demand for food and fuel for exceptional circumstances • The Information and Advice service providers have a sound knowledge of what is available in the borough to support people in emergency situations and what charitable payments may be available to them. • The Council’s Housing Department will encourage landlords to provide white goods in their properties
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				<p>take a rounded view of the service user's needs and provide a package of support to address their needs.</p> <ul style="list-style-type: none"> • £10,000 being allocated to the Hardship Scheme for essential items such as food, fuel, clothing and emergency travel. This is three times more than is currently spent on these items in the scheme. • A revised scheme which includes changes such as <ul style="list-style-type: none"> ○ An exception to the Residency criteria for people experiencing family breakup ○ People in receipt of child benefit being treated as a priority group ○ The means-tested criteria have been removed from the scheme (on the basis that available funds permit) enabling single people or couples without children in low-paid work to access the scheme ○ People who are not eligible to access public funds have previously been unable to access the Hardship Scheme. This has now been amended to state '...unless not providing support would breach their human rights.' <p>Harrow Law Centre have stated that demand for these items from the Hardship Scheme is likely to grow because of welfare reform including roll out of Universal Credit, increased use of sanctions and people caught between benefits under the Fit to Work criteria. The increase in funds in the Hardship</p>	<ul style="list-style-type: none"> • The Housing Department will raise awareness with people on the Housing Waiting List of the need to source items in preparation for moving into a new property to give them time to get the items they may need • The Foodbank have stated that they have capacity to support more people should the need arise, although it must be noted that they are reliant on voluntary donations so this position could change • 22% of respondents stated people could ask for support from family or friends if they were no longer able to access items from the scheme. • 24% of respondents said they could use charities, the Foodbank and second hand items • The Council continues to work with families impacted by welfare reform, including the revised Benefit Cap to assist them in resolving their situation without the need to rely on the Hardship Scheme. • Where essential items cannot be accessed from other sources the Council holds other discretionary funds that can be used as a last resort. • Public health information will be made available to the providers of the Information and Advice service to enable advice agencies to inform service users of what is available to assist them e.g. with healthy eating or Healthy Start vouchers for children under 4 years.
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				<p>Scheme are expected to cater for rising demand for food, fuel and basic items.</p> <p>Minor Adverse Impact:</p> <p>The removal of furniture and white goods from the Hardship Scheme could result in a minor adverse impact for households in the Race protected characteristic. Mitigations are in place to prevent this impact from being major and it is expected that the impact should not occur because of the mitigations. However, if adverse impacts were to occur they would be:</p> <ul style="list-style-type: none"> • Exacerbating child poverty: children not having a healthy diet if the home does not have a fridge or cooker and wearing dirty clothes/unclean bedding. Child poverty is known to have long lasting impacts such as affecting children's GCSE results • Increased poverty for people on low incomes and with a low standard of living • If people take out loans to pay for goods this could lead to a cycle of debt and deprivation • There is a risk of increased homelessness if people are unable to take up an offer of a new property because they do not have furniture to move in to it • People may turn to crime to obtain items they need • One respondent in the consultation thought people may become suicidal if they were unable to access furniture or white goods from the Emergency Relief Scheme • Carramea did not anticipate any impact on their service users if access to furniture or 	
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			<p>white goods were removed from the scheme as they do not currently receive awards from the scheme for these items.</p> <p>Large families could also be affected by the £100 cap to awards although only 1 award to a family for food or fuel in 2015/16 was above this level so this is unlikely to happen.</p> <p>A number of respondents noted the impact of the proposals on refugees. An addition has been made to the scheme criteria to state 'The applicant must be eligible to public funds, <i>unless not providing support would breach their human rights</i>'</p> <p>It should be noted that there is a risk of increased demand on funds in other service areas as a result of furniture and white goods being removed from the Hardship Scheme. The mitigations listed to the right are expected to reduce this impact, but at worst is forecast to be up to £20,000 based on current expenditure from the scheme.</p>	
Religion or Belief	✓	✓	<p>The Religion or Belief characteristics declared by people accessing the Emergency Relief Scheme are diverse as would be expected in Harrow due to the demographics in the borough. People stating their Religion to be Muslim or Christian are most likely to be disproportionately impacted by changes to the Hardship Scheme.</p> <p>Muslim households are most affected by changes to provision of furniture and white goods and Christian households more affected by changes to the provision of food or fuel. People stating they have no religion are also more likely to be impacted by changes to the scheme that affect food and fuel.</p> <p>The positive impacts are:</p>	<p>Positive impacts have been maximized as detailed under the Expected Impacts column.</p> <p>Mitigations against adverse impacts are expected to reduce and potentially remove the chance of this protected characteristic being affected. However this will be monitored and reviewed once the revised scheme is in place to understand if this is the case.</p> <p>Mitigations against the removal of furniture and white goods from the scheme are:</p> <ul style="list-style-type: none"> • The Council has diverted funds into the Information and Advice service to support preventative measures through an early

			<ul style="list-style-type: none"> • Additional funds available in the Hardship Scheme for items such as food, fuel, clothing and emergency travel. • Preventative activity through the Information and Advice service to address issues residents are experiencing at an earlier stage and before they hit crisis point • A more holistic approach from the Information and Advice service to be able to take a rounded view of the service user's needs and provide a package of support to address their needs. • £10,000 being allocated to the Hardship Scheme for essential items such as food, fuel, clothing and emergency travel. This is three times more than is currently spent on these items in the scheme. • A revised scheme which includes changes such as <ul style="list-style-type: none"> ○ An exception to the Residency criteria for people experiencing family breakup ○ People in receipt of child benefit being treated as a priority group ○ The means-tested criteria have been removed from the scheme (on the basis that available funds permit) enabling single people or couples without children in low-paid work to access the scheme <p>Harrow Law Centre have stated that demand for these items from the Hardship Scheme is likely to grow because of welfare reform including roll out of Universal Credit, increased use of sanctions and</p>	<p>intervention approach with the intention of reducing the number of households that reach crisis point and require assistance from the Hardship Scheme</p> <ul style="list-style-type: none"> • Funds made available in scheme in excess of anticipated demand for food and fuel for exceptional circumstances • The Information and Advice service providers have a sound knowledge of what is available in the borough to support people in emergency situations and what charitable payments may be available to them. • The Council's Housing Department will encourage landlords to provide white goods in their properties • The Housing Department will raise awareness with people on the Housing Waiting List of the need to source items in preparation for moving into a new property to give them time to get the items they may need • The Foodbank have stated that they have capacity to support more people should the need arise, although it must be noted that they are reliant on voluntary donations so this position could change • 22% of respondents stated people could ask for support from family or friends if they were no longer able to access items from the scheme. • 24% of respondents said they could use charities, the Foodbank and second hand
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			<p>people caught between benefits under the Fit to Work criteria. The increase in funds in the Hardship Scheme are expected to cater for rising demand for food, fuel and basic items.</p> <p>Minor Adverse Impact:</p> <p>The removal of furniture and white goods from the Hardship Scheme could result in a minor adverse impact for households in the Religion and Belief protected characteristic. Mitigations are in place to prevent this impact from being major and it is expected that the impact should not occur because of the mitigations. However, if adverse impacts were to occur they would be:</p> <ul style="list-style-type: none"> • Exacerbating child poverty: children not having a healthy diet if the home does not have a fridge or cooker and wearing dirty clothes/unclean bedding. Child poverty is known to have long lasting impacts such as affecting children's GCSE results • Increased poverty for people on low incomes and with a low standard of living • If people take out loans to pay for goods this could lead to a cycle of debt and deprivation • There is a risk of increased homelessness if people are unable to take up an offer of a new property because they do not have furniture to move in to it • People may turn to crime to obtain items they need • One respondent in the consultation thought people may become suicidal if they were unable to access furniture or white goods from the Emergency Relief Scheme 	<p>items</p> <ul style="list-style-type: none"> • The Council continues to work with families impacted by welfare reform, including the revised Benefit Cap to assist them in resolving their situation without the need to rely on the Hardship Scheme. • Where essential items cannot be accessed from other sources the Council holds other discretionary funds that can be used as a last resort. • Public health information will be made available to the providers of the Information and Advice service to enable advice agencies to inform service users of what is available to assist them e.g. with healthy eating or Healthy Start vouchers for children under 4 years.
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				<p>Large families could also be affected by the £100 cap to awards although only 1 award to a family for food or fuel in 2015/16 was above this level so this is unlikely to happen.</p> <p>It should be noted that there is a risk of increased demand on funds in other service areas as a result of furniture and white goods being removed from the Hardship Scheme. The mitigations listed to the right are expected to reduce this impact, but at worst is forecast to be up to £20,000 based on current expenditure from the scheme.</p>	
Sex	✓	✓	<p>Positive impact is expected to be felt by everyone applying to the scheme, although this will be greater for women as they account for 60% of applicants. This positive impact is due to:</p> <ul style="list-style-type: none"> • Additional funds available in the Hardship Scheme for items such as food, fuel, clothing and emergency travel. • Preventative activity through the Information and Advice service to address issues residents are experiencing at an earlier stage and before they hit crisis point • A more holistic approach from the Information and Advice service to be able to take a rounded view of the service user's needs and provide a package of support to address their needs. • £10,000 being allocated to the Hardship Scheme for essential items such as food, fuel, clothing and emergency travel. This is three times more than is currently spent on these items in the scheme. • A revised scheme which includes changes 	<p>Positive impacts have been maximized as detailed under the Expected Impacts column.</p> <p>Mitigations against adverse impacts are expected to reduce and potentially remove the chance of this protected characteristic being affected. However this will be monitored and reviewed once the revised scheme is in place to understand if this is the case.</p> <p>Mitigations against the removal of furniture and white goods from the scheme are:</p> <ul style="list-style-type: none"> • The Council has diverted funds into the Information and Advice service toward preventative measures through an early intervention approach with the intention of reducing the number of households that reach crisis point and require assistance from the Hardship Scheme • Funds made available in scheme in excess of anticipated demand for food and fuel for exceptional circumstances • The providers of information and advice 	

			<p>such as</p> <ul style="list-style-type: none"> ○ An exception to the Residency criteria for people experiencing family breakup ○ People in receipt of child benefit being treated as a priority group ○ The means-tested criteria have been removed from the scheme (on the basis that available funds permit) enabling single people or couples without children in low-paid work to access the scheme <p>Harrow Law Centre have stated that demand for these items from the Hardship Scheme is likely to grow because of welfare reform including roll out of Universal Credit, increased use of sanctions and people caught between benefits under the Fit to Work criteria. The increase in funds in the Hardship Scheme are expected to cater for rising demand for food, fuel and basic items.</p> <p>Minor Adverse Impact:</p> <p>The removal of furniture and white goods from the Hardship Scheme could result in a minor adverse impact for women. Mitigations are in place to prevent this impact from being major and it is expected that the impact should not occur because of the mitigations. However if there is to be an adverse impact they are expected to be:</p> <ul style="list-style-type: none"> • Exacerbating child poverty: children not having a healthy diet if the home does not have a fridge or cooker and wearing dirty clothes/unclean bedding. Child poverty is known to have long lasting impacts such as affecting children's GCSE results 	<p>services have a sound knowledge of what is available in the borough to support people in emergency situations and what charitable payments may be available to them.</p> <ul style="list-style-type: none"> • The Council's Housing Department will encourage landlords to provide white goods in their properties • The Housing Department will raise awareness with people on the Housing Waiting List of the need to source items in preparation for moving into a new property to give them time to get the items they may need • The Foodbank have stated that they have capacity to support more people should the need arise, although it must be noted that they are reliant on voluntary donations so this position could change • 22% of respondents stated people could ask for support from family or friends if they were no longer able to access items from the scheme. • 24% of respondents said they could use charities, the Foodbank and second hand items • The Council continues to work with families impacted by welfare reform, including the revised Benefit Cap to assist them in resolving their situation without the need to rely on the Hardship Scheme. • Where essential items cannot be accessed from other sources the Council holds other discretionary funds that can be
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				<ul style="list-style-type: none"> Increased poverty for people on low incomes and with a low standard of living If people take out loans to pay for goods this could lead to a cycle of debt and deprivation There is a risk of increased homelessness if people are unable to take up an offer of a new property because they do not have furniture to move in to it People may turn to crime to obtain items they need One respondent in the consultation thought people may become suicidal if they were unable to access furniture or white goods from the Emergency Relief Scheme <p>Large families could also be affected by the £100 cap to awards although only 1 award to a family for food or fuel in 2015/16 was above this level so this is unlikely to happen.</p> <p>It should be noted that there is a risk of increased demand on funds in other service areas as a result of furniture and white goods being removed from the Hardship Scheme. The mitigations listed to the right are expected to reduce this impact, but at worst is forecast to be up to £20,000 based on current expenditure from the scheme.</p>	<p>used as a last resort.</p> <ul style="list-style-type: none"> Public health information will be made available to the Information and Advice providers to enable advice agencies to inform service users of what is available to assist them e.g. with healthy eating or Healthy Start vouchers for children under 4 years.
Sexual orientation	✓	✓		<p>Positive impact is expected to be felt by everyone applying to the scheme. There are no known disproportionate impacts to people in this characteristic. The positive impact is due to:</p> <ul style="list-style-type: none"> Additional funds available in the Hardship Scheme for items such as food, fuel, clothing and emergency travel. Preventative activity through the Information 	<p>Positive impacts have been maximized as detailed under the Expected Impacts column.</p> <p>Mitigations against adverse impacts are expected to reduce and potentially remove the chance of this protected characteristic being affected. However this will be monitored and reviewed once the revised scheme is in place to understand if this is the case.</p>

				<p>and Advice service to address issues residents are experiencing at an earlier stage and before they hit crisis point</p> <ul style="list-style-type: none"> • A more holistic approach from the Information and Advice service to be able to take a rounded view of the service user's needs and provide a package of support to address their needs. • £10,000 being allocated to the Hardship Scheme for essential items such as food, fuel, clothing and emergency travel. This is three times more than is currently spent on these items in the scheme. • A revised scheme which includes changes such as <ul style="list-style-type: none"> ○ An exception to the Residency criteria for people experiencing family breakup ○ People in receipt of child benefit being treated as a priority group ○ The means-tested criteria have been removed from the scheme (on the basis that available funds permit) enabling single people or couples without children in low-paid work to access the scheme <p>Harrow Law Centre have stated that demand for these items from the Hardship Scheme is likely to grow because of welfare reform including roll out of Universal Credit, increased use of sanctions and people caught between benefits under the Fit to Work criteria. The increase in funds in the Hardship Scheme are expected to cater for rising demand for food, fuel and basic items.</p>	<p>Mitigations against the removal of furniture and white goods from the scheme are:</p> <ul style="list-style-type: none"> • The Council has diverted funds into the Information and Advice service to support preventative measures through an early intervention approach with the intention of reducing the number of households that reach crisis point and require assistance from the Hardship Scheme • Funds made available in scheme in excess of anticipated demand for food and fuel for exceptional circumstances • The Information and Advice service providers have a sound knowledge of what is available in the borough to support people in emergency situations and what charitable payments may be available to them. • The Council's Housing Department will encourage landlords to provide white goods in their properties • The Housing Department will raise awareness with people on the Housing Waiting List of the need to source items in preparation for moving into a new property to give them time to get the items they may need • The Foodbank have stated that they have capacity to support more people should the need arise, although it must be noted that they are reliant on voluntary donations so this position could change • 22% of respondents stated people could ask for support from family or friends if
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			<p>Minor Adverse Impact:</p> <p>The removal of furniture and white goods from the Hardship Scheme could result in a minor adverse impact for households in the 25-44 and 45-64 age groups and households with children. Mitigations are in place to prevent this impact from being major and it is expected that the impact should not occur because of the mitigations. However, if there were to be adverse impacts they would affect applicants in the 25-44 and 45-64 age groups and households with children. The impacts would be:</p> <ul style="list-style-type: none"> • Exacerbating child poverty: children not having a healthy diet if the home does not have a fridge or cooker and wearing dirty clothes/unclean bedding. Child poverty is known to have long lasting impacts such as affecting children's GCSE results • Increased poverty for people on low incomes and with a low standard of living • If people take out loans to pay for goods this could lead to a cycle of debt and deprivation • There is a risk of increased homelessness if people are unable to take up an offer of a new property because they do not have furniture to move in to it • People may turn to crime to obtain items they need • One respondent in the consultation thought people may become suicidal if they were unable to access furniture or white goods from the Emergency Relief Scheme <p>Large families could also be affected by the £100 cap to awards although only 1 award to a family for food or fuel in 2015/16 was above this level so this is</p>	<p>they were no longer able to access items from the scheme.</p> <ul style="list-style-type: none"> • 24% of respondents said they could use charities, the Foodbank and second hand items • The Council continues to work with families impacted by welfare reform, including the revised Benefit Cap to assist them in resolving their situation without the need to rely on the Hardship Scheme. • Where essential items cannot be accessed from other sources the Council holds other discretionary funds that can be used as a last resort. • Public health information will be made available to the providers of Information and Advice services to enable advice agencies to inform service users of what is available to assist them e.g. with healthy eating or Healthy Start vouchers for children under 4 years.
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			<p>unlikely to happen.</p> <p>While respondents expected elderly people to be impacted by the proposed changes, there are very few people aged 65+ accessing the scheme so it is not anticipated that there will be an impact on this group.</p> <p>It should be noted that there is a risk of increased demand on funds in other service areas as a result of furniture and white goods being removed from the Hardship Scheme. The mitigations listed to the right are expected to reduce this impact, but at worst is forecast to be up to £20,000 based on current expenditure from the scheme.</p>	
<p>8. Cumulative Impact – Considering what else is happening within the Council and Harrow as a whole, could your proposals have a cumulative impact on a particular Protected Characteristic?</p> <p>If yes, which Protected Characteristics could be affected and what is the potential impact?</p>	Yes	✓	No	
	<p>This Equality Impact Assessment should be considered in conjunction with the Assessments for the Voluntary & Community Sector Funding review and the Information, Advice & Advocacy Strategy. Proposed mitigations to impacts within the Hardship Scheme Equality Impact Assessment are at least in part dependent on agreement of proposals in these other two areas.</p>			
<p>9. Any Other Impact – Considering what else is happening within the</p>	Yes	✓	No	

Council and Harrow as a whole (for example national/local policy, austerity, welfare reform, unemployment levels, community tensions, levels of crime) could your proposals have an impact on individuals/service users socio economic, health or an impact on community cohesion?

If yes, what is the potential impact and how likely is it to happen?

Socio-Economic:

Harrow data

The 2010 Indices of Deprivation showed the following:

- Harrow is ranked 203rd out of 354 Districts in England where 1st is the most deprived
- Harrow is less deprived in 2010, compared to 2007 when it was ranked 196th
- Harrow is worse than the national average for income deprivation, but less deprived compared to 2007
- For Income Deprivation, nationally Harrow is ranked 113th out of 354, where 1st is the most deprived
- Harrow is 20th out of 33 London boroughs for income deprivation

Child Poverty

- Child poverty levels in Harrow are 18.54% before housing costs and rise to 28.74% after housing costs.
- Quote from Child Poverty Needs Assessment 'Families experience poverty for many reasons, but its fundamental cause is not having enough money to cope with the circumstances in which they are living'
- 17% of pupils in Harrow's high schools were eligible for free school meals as at January 2014.

Emergency Relief Scheme

Emergency Relief is payable to low income households who are therefore likely to be in lower socio economic groups.

Potential impacts are:

People in lower socio economic groups are more likely to benefit from Council funds being diverted toward preventative activity within the Information and Advice service as they are more likely to approach advice agencies for assistance with issues such as debt.

Any proposals to change the Emergency Relief Scheme would impact low income households. This is a disproportionate impact compared to the borough profile as 100% of applicants are believed to be from lower socio economic groups.

Transfer of administration of the scheme to the an Information and Advice service provider is expected to allow for awards to be directed to where funds are most needed due to a holistic view of customer and an increased understanding of the needs of the applicant. It is not currently known how this change will affect the number of applications or awards under the scheme, but should be noted as a potential impact to all characteristics.

Stage 6 – Improvement Action Plan

List below any actions you plan to take as a result of this Impact Assessment. These should include:

- Proposals to mitigate any adverse impact identified
- Positive action to advance equality of opportunity
- Monitoring the impact of the proposals/changes once they have been implemented
- Any monitoring measures which need to be introduced to ensure effective monitoring of your proposals? How often will you do this?

Area of potential adverse impact e.g. Race, Disability	Proposal to mitigate adverse impact	How will you know this has been achieved? E.g. Performance Measure / Target	Lead Officer/Team	Target Date
Potential impact on Age, Disability, Marriage & Civil Partnership, Pregnancy & Maternity, Race, Religion & Belief, Sex, Sexual Orientation	On the basis that the above proposed mitigations are implemented and effective, impact is expected to be minor and affect a low number of households in the borough. However, the true impact will not be known until the proposals are in place. The scheme will therefore be monitored to identify any unforeseen impacts and to understand whether proposed mitigations have had desired effect.	Review scheme after 6 months of running under the new provider	Jenny Townsley Housing Benefits	31/12/17

Stage 7: Public Sector Equality Duty

10. How do your proposals meet the Public Sector Equality Duty (PSED) to:

1. Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Equality Act 2010

Introduces new elements to protect impacts on Age, Disability, Sex, Race, Religion & Belief characteristics such as:

- Child benefit and Personal Independence Payments added to the means-tested criteria

<p>2. Advance equality of opportunity between people from different groups</p> <p>3. Foster good relations between people from different groups</p>	<ul style="list-style-type: none"> • Elderly people, children and disabled people are in the priority group • People without recourse to public funds could now access the scheme if there could be a breach of their human rights <p>Advances equality of opportunity between people from different groups by transferring administration to the VCS which some respondents in the consultation believe will provide a more holistic response to the needs of the individual and enhance access to other support services within the borough</p>
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Stage 8: Recommendation

11. Which of the following statements best describes the outcome of your EqIA (✓ tick one box only)

<p>Outcome 1 – No change required: the EqIA has not identified any potential for unlawful conduct or disproportionate impact and all opportunities to advance equality of opportunity are being addressed.</p>	
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<p>Outcome 2 – Minor Impact: Minor adjustments to remove / mitigate adverse impact or advance equality of opportunity have been identified by the EqIA and these are included in the Action Plan to be addressed.</p>	✓
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<p>Outcome 3 – Major Impact: Continue with proposals despite having identified potential for adverse impact or missed opportunities to advance equality of opportunity. In this case, the justification needs to be included in the EqIA and should be in line with the PSED to have 'due regard'. In some cases, compelling reasons will be needed. You should also consider whether there are sufficient plans to reduce the adverse impact and/or plans to monitor the impact. (Explain this in Q12 below)</p>	
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<p>12. If your EqIA is assessed as outcome 3 explain your justification with full reasoning to continue with your proposals.</p>	
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Stage 9 - Organisational sign Off

<p>13. Which group or committee considered, reviewed and agreed the EqIA and the Improvement Action Plan?</p>	<p>Equalities Task Group</p>		
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<p>Signed: (Lead officer completing EqIA)</p>	<p>Jenny Townsley</p>	<p>Signed: (Chair of DETG)</p>	<p>Alex Dewsnap</p>
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Date:	10/11/2016	Date:	10/11/2016
Date EqIA presented at Cabinet Briefing (if required)	24/11/16	Signature of DETG Chair (following Cabinet Briefing if relevant)	

Appendix A

Harrow population broken down by Race

	Harrow	Percentage
Total	239056	
White:	100991	42%
White: British	73826	31%
White : Irish	7336	3%
White: Gypsy/Irish Traveller	181	0%
Other white	19648	8%
Mixed	9499	4%
White and Black Caribbean	2344	1%
White and Black African	1053	0%
White and Asian	3417	1%
Other mixed	2685	1%
Asian or Asian British	101808	43%
Indian	63051	26%
Pakistani	7797	3%

Bangladeshi	1378	1%
Chinese	2629	1%
Other Asian	26953	11%
Black or Black British	19708	8%
African	8526	4%
Caribbean	6812	3%
Other Black	4370	2%
Other & Arab	7050	3%
Arab	3708	2%
Any other ethnic group	3342	1%

*Where % doesn't total 100, this is due to rounding
Appendix B

Emergency Relief Scheme applications 1st April 2016 to 30th September 2016 broken down by Race

	Refused/ withdrawn	Percentage	Total awarded	Percentage	Award made for food or fuel	Percentage	Award made for furniture or white goods	Percentage
Total 187	112		75		34		41	
White:	42	38%	29	39%	18	53%	11	27%
White: British	27	24%	22	29%	13	38%	9	22%
White : Irish	2	2%	4	5%	3	9%	1	2%
White: Gypsy/Irish Traveller	0	0%	1	1%	0	0%	1	2%
Other white	13	12%	2	3%	2	6%	0	0%

Mixed	7	6%	5	7%	4	12%	1	2%
White and Black Caribbean	2	2%	1	1%	1	3%	0	0%
White and Black African	1	1%	0	0%	0	0%	0	0%
White and Asian	3	3%	0	0%	0	0%	0	0%
Other mixed	1	1%	4	5%	3	9%	1	2%
Asian or Asian British	25	22%	18	24%	5	15%	13	32%
Indian	6	5%	0	0%	0	0%	0	0%
Pakistani	5	4%	4	5%	2	6%	2	5%
Bangladeshi	1	1%	0	0%	0	0%	0	0%
Chinese	0	0%	1	1%	1	3%	0	0%
Other Asian	13	12%	13	17%	2	6%	11	27%
Black or Black British	36	32%	15	20%	5	15%	10	24%
African	8	7%	4	5%	0	0%	4	10%
Caribbean	15	13%	4	5%	2	6%	2	5%
Other Black	13	12%	7	9%	3	9%	4	10%
Other	2	2%	8	11%	2	6%	6	15%
Arab	2	2%	8	11%	2	6%	6	15%
Any other ethnic group	0	0%	0	0%	0	0%	0	5%

*Where % doesn't total 100, this is due to rounding

Appendix C

Draft Hardship Scheme Policy (see appendix A of the Cabinet Report)

DRAFT