

Hull City Council



Equality and Human Rights Impact Analysis Form 2022

The purpose of carrying out this equality impact analysis is to provide evidence that you have paid 'due regard' to the different protected characteristics when making your decision upon the policy, service, or function. It is also a tool that will enable you to meet the 3 aims of the general equality duty:

1. **Eliminating unlawful discrimination**
2. **Advancing equality of opportunity**
3. **Fostering good relations**

Title of policy, project, service, function, or strategy?

Directorate:	Finance & Transformation
Service:	Revenues & Benefits
Lead Officer:	Amanda Renton
Date:	30 th April 2025

Section 1. Introduction and Context

What is the aim of the policy, project, service, function, or strategy?

The Household Support Fund is designed to assist vulnerable households with the cost of essential items.

'Vulnerable' is being used to describe the groups outlined in the guidance and conditions as outlined in the DWP guidance as



FINAL%20Household
%20Support%20Fund'

found here:

Funded by the UK Government and administered by Local Authorities to provide both immediate crisis support and longer-term preventative assistance to those in need. This is informally considered an extension to the previous six Household Support Fund Schemes. This is a new grant subject to its own grant conditions as is set out in the Grant Determination.

The Funding has been awarded to Hull City Council for 1 year, 1st April 2025 to 31st March 2026.

The report for 2025/26 aims to provide information on the schemes that we are proposing financial support be allocated to:

- Crisis Support: Food, energy and water bills, essential household items, hygiene products, transport related costs etc
- Preventative Support: Providing access to advice services (debt, benefits, employment and energy efficiency), supporting community initiatives such as food pantries and warm spaces.

What outcomes will be achieved with the policy, project, service, function, or strategy?

- Effective administration of the fund to provide relief for vulnerable households during 2025/26
- Reduced financial hardship for Hull residents

- Prevention of further escalation into crisis for at-risk residents
- Improved wellbeing via enhanced mental and physical health by alleviating stress related to financial insecurity
- Greater household stability, particularly for families with children, elderly residents and people with disabilities.
- Increased access to support services – strengthened connections between residents and wider support networks, such as welfare advice and community organisations.
- Strengthened community resilience – collaborative working with local voluntary sector groups.
- Improved financial literacy and access to assistance
- Targeted support to those who have been identified as vulnerable in relation to the guidance. This includes older people of pension age and children in low-income families, identified through free school meals eligibility.
- Top up funding support to existing council services and projects who already work to support these groups

Please list the main people or groups that this policy, project, service, function, or strategy is designed to benefit and any other stakeholder involvement?

Those who need or are likely to need crisis support in the most need of support with the cost of essentials for living.

This includes people on low incomes, and people who would be disproportionately affected by the essential goods and services rising in cost – for example those whose health needs increase their reliance on household energy, fuel or transport.

This includes pensioners and low-income families with children who are eligible for free school meals.

The options proposed use existing information / data based on Free School Meals, Council Tax Support and Housing Benefit as those processes include comprehensive means tests and have previously been considered from an equality perspective,

providing equal opportunity and access to longstanding benefits / reductions with disability and other factors considered in the qualifying criteria. The Warm Homes and Tenancy Support options are again using existing processes for the provision of help to those in need

Are there any associated/ linked policies, services, or procedures? If yes, please detail: Yes No

Administration of Household Support Fund Is interconnected with several local policies, services and procedures aimed at supporting residents facing hardship.

Integration with local advice services: Warm Homes Team, provides energy efficiency advice and support as detailed in the Neighbourhoods & Housing Business Plan 2023 – 2026 [Business plan short accessible version.pptx](#)

Money Matters Service, offers financial guidance to help residents manage their finances effectively.

Green Doctor Hull, delivers energy saving advice and home visits to reduce energy bills.

Linking to the Community Plan and Council Plan

Section 2. Data and Consultation Feedback

This section forms a critical part of your equality analysis in meeting the requirements of the Equality Act 2010. Therefore, please ensure that there has been adequate and meaningful consultation undertaken with customers from protected groups. Please ensure that when consulting people are fully informed of any decisions that will change, reduce, or withdraw a service or benefit. *Please remember to contact the Corporate Business Intelligence Team to register with them any consultation you may wish to undertake, and to find any existing consultation and sources of data that the council may have which could assist your equality analysis.*

Please list and/or link to any recent and relevant consultation and engagement that can be used to demonstrate clear understanding of those with a legitimate interest in the policy/ service and the relevant findings.

This funding has been previously allocated and distributed, working closely with the VCS via the Financial Inclusion Network and CST to understand the groups most in need and inform our focus. These networks and organisations work closely with the most vulnerable residents as defined by the guidance.



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The DWP commissioned IPSOS to undertake an evaluation of Household Support Fund in 2023, this provided evidence on the impact of the Fund on households receiving payments and how the Fund was delivered in order to understand the overall effectiveness of the Fund and inform future decisions. The report findings are based on the research conducted between September 2023 and August 2024, with the findings being published on 27th January 2025. [Evaluation of the Household Support Fund](#)
[4 - GOV.UK](#)

<p>People’s Panel results from the last year that can further inform the use of funding. Peoples-Panel-January-2025-Phase-1-Analysis.pdf PeoplesPanel55January2025InfographicFINAL.pdf</p>	
<p>If there is insufficient consultation or engagement information, please explain what action is being taken to obtain this information and when this consultation/engagement will be completed and available.</p>	
<p>Consultation is limited by the timescale within which proposals need to be brought forward for determination.</p> <p>The consultation and engagement included above provides strong insight into who is likely to be most in need of the support provided by this funding. However, we are aware that this project has been running for a number of years without tracking if those accessing the support are those in our target groups. We are also aware there may be other reasons people are presenting for support and have not looked at if there is any pattern in relation to characteristics that we have not considered.</p> <p>We are currently working with the Insight Team to plot the data we do have to understand any gaps we may have overlooked and ensure equality of opportunity in knowing how to access support.</p>	
<p>Please list or link to any relevant service user/ customer or employee monitoring data and what it shows in relation to any Protected Characteristic</p>	
<p>Age</p>	<p>Low income working households – anecdotally we are increasingly seeing the impact of the cost-of-living crisis on families with working parents who were previously managing, their income is too high to be eligible for benefits, but their living costs are higher than their wages.</p> <p>The percentage of children (under 16s) living in poverty in Hull is high. For 2022/23, it is estimated that 12,406 children representing 23.1% of all under 16s live in absolute low-income</p>

families in Hull, and that 15,321 children in Hull representing 28.5% of all under 16s in Hull live in relatively low-income families (much higher than England at 15.6% and 19.8% respectively). For the 2023/24 school year, one-third of school children in Hull are eligible for free school meals (33.7%) compared to under one-quarter of children in England (24.6%)

Citizen's Advice reported the following figures for those they have helped with crisis support:

Under 25: 5%

25-34: 21%

35-44: 26%

45-54: 20%

55-64: 16%

Over 65: 12%

People under the age of 35

Young adults are more likely to be in low-paid, insecure work, and the housing costs available from the benefits system for single people under 35 is substantially lower than for adults over that age. Citizens Advice analysis of energy tariff data against historic benefits levels going back two decades found that April's estimated price cap rise will leave a single adult spending a third (33%) of their standard allowance - the basic rate of Universal Credit - on energy bills. [Cost of living report V3 \(citizensadvice.org.uk\)](#)

	<p>Older people</p> <p>Although welfare reform and austerity has had a much greater impact on working age people and families, older people are increasingly facing financial difficulties as a result of the cost-of-living crisis. Three-quarters of older people in the UK – 9.4 million people – are worried about the rising cost of living, https://www.ageuk.org.uk/latest-press/articles/2022/three-quarters-of-over-65s-admit-theyre-worried-about-rising-cost-of-living/. Older people are also more likely to be disabled and face the extra costs associated with this.</p>
Disability	<p>Families with members who have disabilities and health conditions – Disabled people face extra costs, such as equipment or appliances, as well as potentially higher costs such as higher heating bills due to immobility. Once we partially adjust income for these extra costs, around 50% of people in poverty are either disabled or living in a household with a disabled person. Sheffield's Joint Strategic Needs Assessment - Poverty (arcgis.com)</p> <p>Citizen’s Advice reported in July 2024 that over 60% of those they helped with crisis support were disabled or have a long-term health condition</p>
Sex (Gender)	<p>From Nearly 3 million women paid below real Living Wage as gender pay gap widens Living Wage Foundation, published 5 March 2025, Women are 50% more likely to be low paid than</p>

	<p>men, with 18.7% (2.8 million) of jobs held by women paid below the real Living Wage compared to 12.6% (1.8 million) of jobs held by men.</p> <p>Recent polling by the Living Wage Foundation explored the impacts on women of being on low pay. The findings paint an unsettling picture of women’s experiences of life on low pay. [3]</p> <ul style="list-style-type: none"> • 32% of low paid women skipped meals regularly for financial reasons. • 30% of low paid women visited a food bank in the previous 12 months. • 69% of low paid women said their mental health was negatively impacted. • 70% of low paid women said that their levels of anxiety were negatively impacted. • 33% said their relationship with their child was negatively impacted.
<p>Gender reassignment</p>	<p>Currently there is very little-known relevant data on how those with this characteristic are affected. For those on low income and being supported through benefits, there may be occasions that to protect data relating to gender reassignment a claimant’s DWP record may be restricted. This can potentially lead to delay in payments if not quickly rectified and handled sensitively, putting trans+ people at risk of struggling financially. Guide for trans claimants.pdf</p> <p>For those who are in the process of transitioning and have different names and/or genders logged on different systems. This may cause problems in managing benefits claims and cause delays in payment.</p>

	<p>These both may put trans+ people at risk of requiring additional support during these times. In addition to this we know 25% of trans people have experience homelessness at some point.</p> <p><u>LGBTQ+ and Homelessness - Statistics and Support Crisis UK</u></p>
<p>Marriage and civil partnership</p>	<p>The cost-of-living crisis can negatively impact marriage and civil partnerships such as indirect discrimination in the workplace as employers could introduce policies or cuts to certain spousal benefits such as an end to flexible working that disproportionately disadvantages married employees or those in civil partnerships. This could include the removal of health insurance for spouses/partners or housing allowances that are reduced for dual-income households. The cost-of-living crisis may force couples to work longer hours or take on multiple jobs which affects work-life balance.</p>
<p>Pregnancy and maternity</p>	<p>Women in the UK have very low rates of maternity pay compared to their international peers. Statutory Maternity Pay (SMP) is paid for 39 weeks. The first six weeks are 90% of average earnings but this drops down to £172.48 per week for the remaining 33 weeks. Maternity Allowance – available to some (though not all) women who do not qualify for SMP, is paid at £172.48 for the full 39 weeks. Women, especially Black and Asian women, are overrepresented in low paid jobs with insecure contracts, leaving many without statutory benefits like maternity leave and pay. A shocking 9% of women take no maternity leave at all (not even the <u>mandated recovery period</u>) and for 11% of those women, the reason is that they simply cannot afford it. just over 10 percent of women benefit from occupational maternity pay (additional maternity pay paid by employers) whereas fifteen years ago, this was just under half. For the vast majority, maternity leave means a substantial reduction in income – to put this into perspective, women</p>

	<p>on basic rate SMP, or MA, are expected to live on less than half of the National Living Wage, or 37% of UK women's median weekly earnings. - <u>Forced to return early - the impact of low rates of maternity pay - Maternity Action</u></p> <p>This also contributes to the disproportionate effect of the cost-of-living crisis has on women as a group.</p>
Race	<p>Nationally, the Joseph Rowntree foundation reported around 8 in 10 households with a black respondent to their surveys (81%) are at high risk of going without essentials. <u>No end in sight for living standards crisis: JRF's cost of living tracker, winter 2024 Joseph Rowntree Foundation</u></p>

	This is reflected locally where Citizen's Advice reported the following breakdown in number of people receiving help with food bank referrals each month:
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Rising energy and rent costs meant that the crisis got worse at the start of 2024, as we helped a record number of people with food bank referrals.

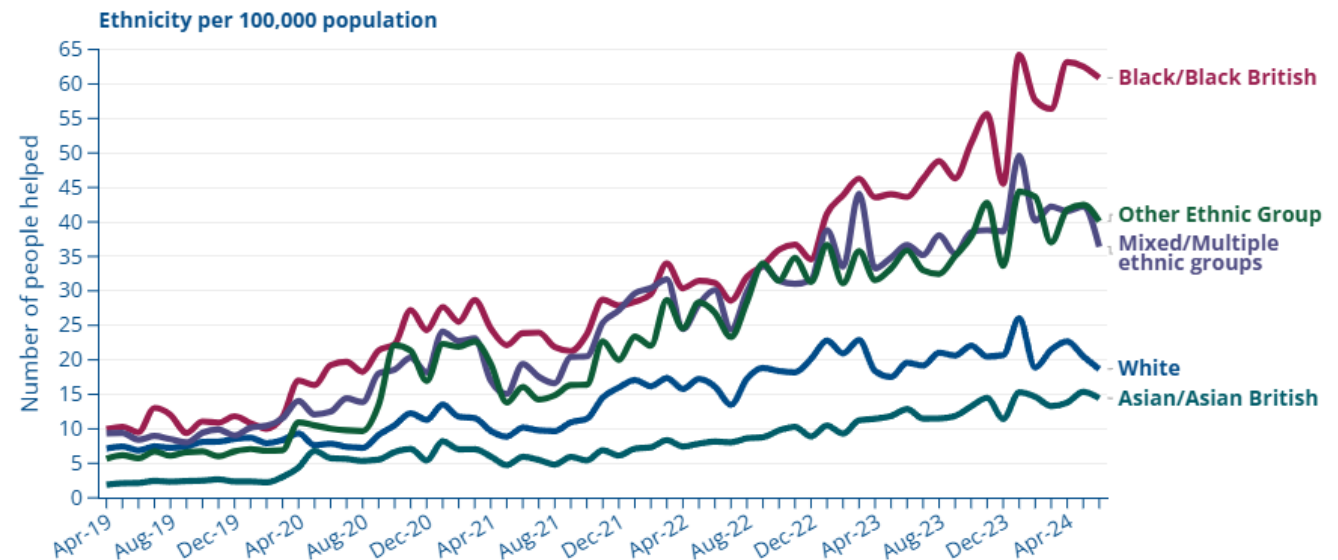
7 of 11

But these numbers dropped to the lowest levels since last summer. This is due to the £299 February Cost of Living payments hitting people's bank accounts. However, we've seen this number begin climb again in March and April.

Use the dropdowns to explore how many people we are helping with food bank referrals for different demographic groups.

The number of people we're helping with food bank referrals each month

Ethnicity per 100,000 population ▾



[You can access this visualisation directly here](#) - Part of the decrease in some months (e.g. December) is caused by fewer working days as a result of bank holidays.
Note: Totals may vary across these charts as the same demographic information is not disclosed for all people we help. Data for England and Wales.



	<p>How is the cost of living crisis affecting different groups? Flourish, and a similar picture in their people helped with crisis support (food banks and emergency charitable support).</p>
Religion and belief including non-belief	<p>Currently no relevant data is known about this characteristic, but we understand that dietary requirements relating to faith may impact people's ability to utilise services such as food banks that would be supported by this funding.</p>
Sexual orientation	<p>Trade Union Congress reported that 1 in 5 LGBT+ people shared that they had missed meals or went without food. 56% said they had cut back on food spending, 50% had reduced hot water, heating or electricity usage and 14% had missed a payment for a household bill. One in five LGBT workers have skipped meals or gone without food – TUC poll TUC</p>
Non-Statutory – Socio Economic	<p>Based on the Index of Multiple Deprivation 2019, Hull is the fourth most deprived local authority in England (out of 317). Half of Hull's 166 geographical areas on which the IMD is based, are in the most deprived fifth nationally.</p> <p>Hull also has a high percentage of children living in absolute and relative poverty, and the percentages differ markedly across Hull's wards. There is also a high percentage of children who are eligible for free school meals which has increased considerably since the start of the COVID-19 pandemic.</p> <p>https://www.hulljsna.com/home/key-facts-for-hull/</p>

	<p>The people’s panel survey linked above does not break down responses across demographics but did report that 51% of respondents felt their financial situation had got worse. It also reported:</p> <p>A significant increase (+ 6pp) in the proportion of respondents who are keeping up without any difficulties. A significant decrease (- 9pp) in the proportion of respondents who are keeping up but struggling from time to time , a significant increase (+ 2pp) in the proportion of respondents who are falling behind with some bills / credit commitments. This is in comparison to data from 2023.</p>
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<p>Section 3. Analysing the Impacts</p>
<p>Use service information, customer feedback and other evidence to determine upon who the policy/ service and any proposed changes will impact upon and how, highlighting where these are negative or positive, including where this could constitute unfair treatment, additional inequality or disadvantage or result in hardship and exclusion.</p> <p>Against any identified negative potential impacts you must provide details of any action or options which could mitigate against this, and in serious cases, you should highlight where the Council would be advised not to proceed with a new or changing policy or service, including any proposals which are being considered.</p> <p><i>Please use your action plan attached to this analysis to record the action and the monitoring which will take place to deliver such mitigation.</i></p>

<i>Protected Characteristic or Group</i>	<i>Actual or potential positive outcome/ impact</i>	<i>Actual or potential negative outcome/ impact</i>
Age	<p>The proposals suggest targeting groups that are likely to be hardest impacted by the cost-of-living crisis. This includes pension age people, young people and households with children. The proposal for 2025/26 includes engaging VCS partners in workshops to help determine specific hard to reach vulnerable groups who may not engage with an application process to which proactive payments can be targeted.</p> <p>From previous years we know that the allocation of funds to projects had a positive impact on those with young children. A parent of 3, aged between 3-13 were struggling to keep up with bills. When accessing support and talking about cost of living she shared the group had encouraged her to ask for help. She initially received food parcels and when she became more confident to ask for help was able to be supported to access specialist</p>	<p>Applications for support are digital, over the phone, or face to face. We recognise this may pose barriers for those who are not confident with technology and that this may be linked to age.</p> <p>Marketing/awareness of the support available will need to be in multiple formats and locations to ensure those who have limited internet use are aware of the support. This may be linked to age.</p> <p>This will be mitigated by ensuring applications can be supported by services such as citizens advice, and ensuring that information and signposting is available across a wide range of council services including the Warm Spaces that will be supported with the funds, council customer services and across the VCS sector.</p>

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	<p>advice around her finances. As well as food parcels she has received winter coats for her children and been referred for a grant from the Household Support Fund to help with fuel costs.</p>	
Disability	<p>Previous support from funding saw a lady who had recently lost her husband to cancer be offered support in understanding her bills, reading energy meters and given warm blankets.</p> <p>Access to the support provided by this funding – either through financial advice, emergency crisis support or other means, will mean those with disabilities or caring for those with disabilities will have more routes open and have a positive impact in their lives.</p>	<p>Accessing support and services can be difficult for those with disabilities. By providing both online and phone options to access support as well as in person support for digital applications through services such as citizens advice, those with disabilities will be able to choose a route that works for them.</p>
Sex (Gender)	<p>The fund is accessible and fair, regardless of gender including women, men and transgender individuals. Applications to the fund are assessed based on household need, not gender. Gender specific financial inequalities exist nationally:</p>	<p>Application process may unintentionally disadvantage people if gender-specific barriers eg., fear of stigma among men is not considered.</p>

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	<p>Women – lone mothers and older women are more likely to experience poverty. The demographic data for Hull indicates a higher proportion of lone female – headed households among low-income groups.</p> <p>Men – may be less likely to seek financial assistance due to stigma.</p> <p>The fund supports individuals and families based on need, helping to mitigate gender based inequalities.</p> <p>Lone parents (predominantly women) have equal access to apply.</p>	<p>Domestic abuse survivors (predominantly women) may need specific handling especially where financial control by a partner was present.</p> <p>Ensuring that all communications are inclusive.</p> <p>Enhance staff awareness of gender-specific vulnerabilities.</p> <p>Allow individuals to apply independently of partners if necessary.</p>
<p>Gender reassignment</p>	<p>Transgender individuals often face additional economic marginalisation and housing insecurity. The fund supports individuals and families based on need, helping to mitigate gender-based inequalities.</p> <p>Transgender individuals have equal access to apply.</p>	<p>Lack of trust among transgender applicants.</p> <p>Enhance staff awareness of gender-specific vulnerabilities</p> <p>Ensuring that all communications are inclusive.</p>

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Marriage and civil partnership	<p>The fund is available to households regardless of marital status. Applications can be made by individuals or jointly depending on household circumstances.</p> <p>Married couples and civil partners who share household costs may benefit equally from the support fund when applying jointly.</p> <p>Single applicants are not disadvantaged compared to couples – the award is based on household need, not relationship status.</p>	<p>No data is collected routinely on marriage or civil partnership status when allocating support, but household composition (number of adults and children) is considered.</p> <p>Potential indirect discrimination if application processes or evidence requirements assume that all household members share finances equally (which may not reflect realities in some marriages or partnerships, including those in financial control or coercive situations).</p> <p>Households in breakdown (eg., separation but still living together) could face confusion or barriers when applying if processes are not sensitive to complex relationship dynamics.</p>
Pregnancy and maternity	By allocating funds across a wide range of services we increase the provision of support	

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	<p>accessible for those who are pregnant or on maternity leave. This includes ensuring access to warm spaces during winter that can also provide social interaction and community support, and ensuring foodbanks are able to support pregnant mothers and newborns.</p>	
<p>Race</p>	<p>By using funds to further the support to VCS organisations providing foodbank support etc we are able to ensure that emergency food support is available that meets a wide range of diets, including those from different ethnic backgrounds. By ensuring the funds are allocated to services and provisions that those from diverse ethnic background are presenting (citizens advice, VCS groups etc), there will be a positive impact.</p> <p>Funding from previous rounds supported a Winter Support Road show for the Gypsy Roma and Traveller Community, including a warm space with free hot refreshments and the opportunity to receive energy-efficient advice. They also were</p>	<p>Understanding support that is available and accessing this may be difficult where English is not spoken fluently. As such this will be mitigated by ensuring services involved are suitably equipped to translate – such as citizens advice. Written information will be available in multiple languages as is standard for resources and information shared across the authority.</p>

	<p>supported through benefit checks, debt support and housing support fund referrals.</p> <p>Another use of the funding saw a 65 year old Ethiopian man who was not confident with English offered support through hot meals and gained a support network that helped him get on the right energy tariffs reducing his fear around bills.</p>	
<p>Religion and belief including non-belief</p>	<p>By using funds to further the support to VCS organisations providing foodbank support etc we are able to ensure that emergency food support is suitable for dietary requirements relating to faith and belief.</p> <p>Previous funding received has been used to run an Iftar, breaking fast during Ramadan, with the local Muslim community. The response was described as overwhelming and saw many people attend. This included a father with a background in book keeping. He is now keen to be involved</p>	

	<p>with the community to gain references and the family were supported to take part in the HSF Money Matters session.</p> <p>The previous funding has also supported local mosques and places of worship to become dedicated warm spaces. Feedback included this, from a pensioner with mobility issues 'I have found the warm space for worshippers to be a very beneficial initiative. I try to come to the mosque to offer the 5 times daily prayers in congregation. Being able to stay in the warm mosque building between the asr and maghrib prayers has saved me the stressful task of driving back and forth between my house and the mosque between these prayer times in the wintry weather. This has allowed me to stay warm, reducing the risk of cold-related illnesses and reduced the heating requirements for my home'</p>	
<p>Sexual orientation</p>	<p>The fund is accessible to all individuals and households based on need. Sexual orientation is</p>	

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	<p>not a data point collected during the application process. Hull City Council has a duty to ensure services are inclusive and non-discriminatory, including toward lesbian, gay, bisexual and other sexual minority residents.</p>	
<p>Non-Statutory – Socio Economic</p>	<p>The proposals are targeted to assist households on low incomes, and also includes provision around financial literacy. This will provide both short term and potentially more long-term positive impacts on equalities, addressing immediate issues and supporting households to improve their socio-economic position by a better understanding of finances.</p>	
<p>Human Rights</p>	<p>The Rights which could be relevant under the Human Rights Act include: Article 2 – Right to life (relevant in cases of extreme poverty impacting survival). Article 3 – Prohibition of inhuman or degrading treatment (relevant if destitution risks are not addressed). Protects the right by preventing destitution.</p>	<p>Understanding support that is available and accessing this may be difficult where English is not spoken fluently.</p> <p>Proactively promote the fund to groups who may not typically engage with Council services but are at risk of rights infringement due to financial hardship.</p>

	<p>Article 8 – Right to respect for private and family life. Protects the right by enabling households to maintain stable living conditions.</p> <p>Article 14 – Prohibition of discrimination in the enjoyment of rights. Protects the right by providing equitable access without discrimination.</p> <p>Household Support Fund is aimed at protecting vulnerable individuals and families from hardship.</p> <p>The application process does not infringe on individuals’ rights.</p> <p>Data protection protocols are in place to protect applicant privacy (Article 8 compliance).</p> <p>Support is based on need without discrimination, aligning with Article 14.</p>	<p>Review application outcomes to ensure no group is systematically disadvantaged.</p> <p>Maintain and enhance data protection and confidentiality practices.</p>
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<p>Have any gaps been identified and understanding of the impact of your changes to policy/function/service on customers? Please indicate whether you have identified ways of filling these gaps.</p>	
<p>Gaps in Data</p>	<p>Action to deal with this</p>
<p>We do not have an accurate picture of those who have benefitted from the crisis support from the previous rounds of funding. The</p>	<p>There are routes such as looking at referrals to crisis support and where emergency payments have been</p>

<p>wider services that we support may gather this, we cannot reasonably understand who has benefitted. We realise this means we may be missing patterns in those presenting for help, and we also cannot be sure we are reaching those groups that may most benefit.</p>	<p>distributed that we can explore. Work has started with the Insight team to look at our data and identify any gaps we may have and build a plan to fill these.</p>
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<p>Summary of key findings, likely impacts and any mitigation</p>
<p>The use of this grant to support a range of services that work to combat the cost of living, combined with the provision for emergency crisis support has great potential to reduce the inequitable impact the cost-of-living crisis is having on many groups. The knowledge we have so far has enabled us to target specific groups that require support – such as families with young children living in poverty and those of pension age.</p> <p>By ensuring the provisions supported by this fund are open and accessible to all the proposal set out intends to have a positive impact on equality within the city although this will be within the wider negative context of the cost-of-living crisis.</p> <p>Mitigation around barriers relating to the application for crisis support, and barriers relating to accessing information about services has been outlined below.</p>

We will also be looking at ensuring we have a better understanding of those accessing support to ensure our targeted services for future allocations are suitable, and to ensure we are reaching all groups across the city and understand the barriers they may have in learning about support or accessing it.

Section 4 – Equality Impact Action Plan

(Please complete this Action Plan for any negative or unknown impacts identified in the Analysis above).

Issue identified	Action required to reduce impact/mitigate	Timescale and responsibility	Monitoring and review arrangements
Lack of data gathered previously on who has been using crisis support provision may mean we are missing key target demographics that we should be considering. It also means we do not know who we are not reaching with the support.	Look to analyse known data to understand gaps and create a plan to find ways of capturing this data. This data can then be used to support any future funds that are available for similar work.		
There is the possibility that older people are less likely to <i>apply</i> for benefits – for	Mitigating actions include targeted <i>proactive</i> approaches (e.g. direct vulnerable groups, some		

<p>example as they are put off by digital application methods or they are culturally less inclined to ask for help.</p>	<p>pensioners, approaches via trusted partners (VCS) such as Age Uk and Citizens Advice</p> <p>There will also be in person support available for digital applications.</p>		
<p>People with disabilities may face more barriers with an application process or with accessing written information.</p>	<p>Information and signposting will be available in multiple formats including braille and large print. Applications can be done over the phone, digitally, or digitally with in person support.</p>		
<p>Some may not have access to the internet, or may not make use of the internet to learn about support available, or to access digital applications. This may be linked to both socio-economic position or</p>	<p>Signposting and information about support will be widely available across council services including in the customer service centre, in the Warm Spaces and in spaces supported by the VCS sector.</p>		


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<p>characteristics such as age or disability.</p>	<p>In person support for digital applications will be available through partners.</p>		
<p>Those who are not confident in communicating in English may face barriers in learning about the support available and completing applications.</p>	<p>Information will be available in multiple languages.</p> <p>Support and sign posting will be available at locations that are able to utilise translators.</p> <p>VCS partners that work with communities where English may not be a first language will be aware of provisions supported by the funding and able to communicate this.</p>		
<p>Married couples and civil partners who share household costs – indirect discrimination due to assumption of shared finances which may not</p>	<p>Ensure the application process recognises that not all individuals in a marriage or civil partnership may have equal access to household finances.</p>		

<p>reflect reality due to those in financial/coercive control.</p> <p>Where a marriage or partnership has broken down but are still living together may experience barriers.</p>	<p>Staff assessing applications should be trained to understand and handle complex household circumstances.</p> <p>Allow individuals from the same household to make independent applications if appropriate evidence of need is presented.</p>		
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<p>Section 5. Quality assurance and publishing</p>
<p>Please ensure that before the finalised analysis is signed off by an officer of at least Assistant Head of Service level that it has been quality assured by a member of the Equality Team.</p>

Senior Officer	Amanda Renton	Date:	30 th April 2025
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Equality Officer		Date:	30 April 2025
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