

# Thurrock Council

## Community Equality Impact Assessment

### Service area and lead officer

|  |  |
|--|--|
| <b>Name of service</b>                 | Revenues and Benefits Team   |
| <b>CEIA Lead Officer</b>               | Andrew Brittain  |
| <b>CEIA Lead Officer job title</b>     | Head of Revenues and Benefits  |
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### Subject of this assessment

|   |
|---|
| <b>What specific policy, strategy, function or service is the subject of this assessment?</b>                               |
| Withdrawal of Council Tax Hardship Fund   |
| <b>Borough-wide or location-specific?</b>   |
| <input checked="" type="checkbox"/> Borough-wide <input type="checkbox"/> Location-specific – please state locations below. |
| <a href="#">Click or tap here to enter text.</a>  |
| <b>Why is this policy, strategy, function or service development or review needed?</b>                                      |

A proposal to withdraw council's Hardship Fund was raised by members at the Corporate Overview and Scrutiny Committee meeting held on Wednesday, 14 February 2024. This is an initial CEIA based only on what is known to the service at the time of preparation.

Unfortunately it is not possible to impact the withdrawal of this fund in isolation and therefore the CEIA will need to be reconsidered once it is known what wider government funded support elements that were in place for 23/24 will continue for the new financial year

Background:

At the beginning of 2023/24 the Council budgeted for a 'hardship fund' of £616k to provide additional support to low-income households and in wider cases of genuine hardship. The purpose of this was to recognise the challenge an increase of Council Tax of 9.9% presents to residents for the same period.

**The Council elected Hardship Fund of £616k was run in parallel with a one-off Government Council Tax Fund of £244k in 2023/24, these funds were in addition to the ongoing LCTS scheme.**

In 2023/24, in the interests of managing potential demand for the limited funds, it was agreed that support would be mostly targeted towards Thurrock's lowest income households that are identified via existing means assessment processes i.e. providing a further Council Tax reduction to Local Council Tax Support recipients or considering a Council Tax reduction for Discretionary Housing Payment (DHP) applicants.

In 2023/24, funds have been used to:

- 1) Provide 6,817 awards (to January 2024) In line with the primary purpose of the government element – to provide a reduction of up to £25 for Local Council Tax Support Claimants (LCTS).
- 2) Provide 5,987 awards (to January 2024) to limit the impact of the 10% Council Tax increase to 5% for LCTS claimants
- 3) Consider a further council tax reduction to applicants of a Discretionary Housing Payment. (This is work in progress, extremely manual and difficult to quantify, however it is envisaged this will use £200k in 23/24).

Under S13A of the Local Government Finance Act (LGFA) the council also has an obligation to consider reductions from wider Council Tax payers who are experiencing Hardship. The Council's policy regarding this is set out within appendix 4. of the Fair Debt Policy [Thurrock Council - Corporate Fair Debt Policy, November 2021](#).

Where a reduction is requested or potential hardship cases identified within the recovery process, individuals are required to have applied for other existing support and are usually referred to Debt Support Agencies such as Citizens Advice, Stepchange etc. to enable a full assessment.

At the agencies request, recovery action is placed on hold (Breathing Space), to enable a full assessment of the applicant's finances. As part of the remedy the agency can request the Council use its powers to reduce the amount of Council Tax due.

This action however is considered a last resort and recommendations for support of this nature are few and far between. There are currently 14 cases on breathing space where we are awaiting updates from the reviews.

It is unknown at this stage whether the various wider Government funded hardship support, that has been administered by the Council for 2023/24 will continue for 2024/25 e.g. Council Tax Support fund (Gov element) and the Household Support fund.

In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.

## 1. Engagement, consultation and supporting information

- 1.1. What steps you have taken, or do you plan to take, to engage or consult (where applicable) the whole community or specific groups affected by this development or review? **This is a vital step.**

### Steps you have taken, or plan to take, to engage or consult

Members discussed the withdrawal of the Hardship Fund as a potential means to achieve additional Council Tax £1.7m savings (as a result of increasing council tax by 7.99% not 9.99%) at the Corporate Overview and Scrutiny meeting on Wednesday, 14 February 2024. The requirement for a CEIA was highlighted at that time and this assessment has been prepared based on information available to the service at that time.

The Hardship Fund is a non-statutory provision and no specific public consultation or engagement has taken place.

The service does not maintain records on the diversity of claimants although all are subject to means-tested assessment before an award is granted from the fund.

- 1.2. What data or intelligence sources have you used to inform your assessment of the impact? How have these helped you understand who will be affected by the development or review?

### Sources of data or intelligence, and how they have been used

Census 2021 data has been used to inform the impact assessment although the service does not presently hold details relating to the diversity of claimants otherwise.

## Age

| Age category           | % population |
|------------------------|--------------|
| Aged 4 years and under | 7%           |
| Aged 5 to 9 years      | 7.2%         |
| Aged 10 to 15 years    | 8.4%         |
| Aged 16 to 19 years    | 4.6%         |
| Aged 20 to 24 years    | 5.4%         |
| Aged 25 to 34 years    | 14.7%        |
| Aged 35 to 49 years    | 21.6%        |
| Aged 50 to 64 years    | 17.6%        |
| Aged 65 to 74 years    | 7.7%         |
| Aged 75 to 84 years    | 4.3%         |
| Aged 85+ years         | 1.6%         |

Median age of people in Thurrock on Census Day – 36\*

\*The median age is the age of the person in the middle of the group, such that one half of the group is younger than that person and the other half is older.

## Disability

| Census category  | % population |
|--|--------------|
| Disabled under the Equality Act: Day-to-day activities limited a lot   | 6.05%        |
| Disabled under the Equality Act: Day-to-day activities limited a little  | 8.40%        |
| Not disabled under the Equality Act: Has long-term physical or mental health condition but day-to-day activities are not limited | 5.47%        |
| Not disabled under the Equality Act: No long-term physical or mental health conditions   | 80.07%       |

## Gender reassignment

Gender identity was a category added to Census 2021 with data collected for Thurrock set out in the table below.

| <b>Gender Identity</b>  | <b>Count</b> | <b>% population</b> |
|---|--------------|---------------------|
| Gender identity the same as sex registered at birth                                   | 127,922      | 94%                 |
| Not answered  | 7,711        | 6%                  |
| Gender identity different from sex registered at birth but no specific identity given | 390          | 0.3%                |
| Trans man   | 143          | 0.1%                |
| Trans woman   | 135          | 0.1%                |
| Non-binary  | 34           | 0.02%               |
| All other gender identities   | 28           | 0.02%               |

### **Marriage and Civil Partnership**

| <b>Legal partnership category</b>                      | <b>% population</b> |
|--|---------------------|
| Never married and never registered a civil partnership | 38.6%               |
| Married: Opposite sex                                  | 44.7%               |
| Married: Same sex                                      | 0.2%                |
| In a registered civil partnership: Opposite sex        | 0.1%                |
| In a registered civil partnership: Same sex            | 0.1%                |
| Separated, but still married                           | 2.5%                |
| Separated, but still in a registered partnership       | 0%                  |
| Divorced   | 8%                  |
| Formerly in a civil partnership now legally dissolved  | 0%                  |
| Widowed  | 5.2%                |
| Surviving partner from civil partnership               | 0%                  |

In Census 2021, results “single” refers only to someone who has never been married or in a registered civil partnership.

**Pregnancy and maternity** data was not collected as part of the Census 2021.

## Race

| Ethnic group   | %     |
|--|-------|
| Asian, Asian British or Asian Welsh: Bangladeshi                       | 1.4%  |
| Asian, Asian British or Asian Welsh: Chinese                           | 0.6%  |
| Asian, Asian British or Asian Welsh: Indian                            | 2.3%  |
| Asian, Asian British or Asian Welsh: Pakistani                         | 1.2%  |
| Asian, Asian British or Asian Welsh: Other Asian                       | 1.5%  |
| Black, Black British, Black Welsh, Caribbean or African: African       | 9.2%  |
| Black, Black British, Black Welsh, Caribbean or African: Caribbean     | 1.2%  |
| Black, Black British, Black Welsh, Caribbean or African: Other Black   | 1.4%  |
| Mixed or Multiple ethnic groups: White and Asian                       | 0.6%  |
| Mixed or Multiple ethnic groups: White and Black African               | 0.6%  |
| Mixed or Multiple ethnic groups: White and Black Caribbean             | 1%    |
| Mixed or Multiple ethnic groups: Other Mixed or Multiple ethnic groups | 0.8%  |
| White: English, Welsh, Scottish, Northern Irish or British             | 66.2% |
| White: Irish   | 0.6%  |
| White: Gypsy or Irish Traveller  | 0.2%  |
| White: Roma  | 0.2%  |
| White: Other White   | 9.6%  |
| Other ethnic group: Arab   | 0.2%  |
| Other ethnic group: Any other ethnic group                             | 1.3%  |

## Religion or belief

| <b>Ethnic group</b>  | <b>% population</b> |
|--|---------------------|
| Asian, Asian British or Asian Welsh: Bangladeshi                       | 1.4%                |
| Asian, Asian British or Asian Welsh: Chinese                           | 0.6%                |
| Asian, Asian British or Asian Welsh: Indian                            | 2.3%                |
| Asian, Asian British or Asian Welsh: Pakistani                         | 1.2%                |
| Asian, Asian British or Asian Welsh: Other Asian                       | 1.5%                |
| Black, Black British, Black Welsh, Caribbean or African: African       | 9.2%                |
| Black, Black British, Black Welsh, Caribbean or African: Caribbean     | 1.2%                |
| Black, Black British, Black Welsh, Caribbean or African: Other Black   | 1.4%                |
| Mixed or Multiple ethnic groups: White and Asian                       | 0.6%                |
| Mixed or Multiple ethnic groups: White and Black African               | 0.6%                |
| Mixed or Multiple ethnic groups: White and Black Caribbean             | 1%                  |
| Mixed or Multiple ethnic groups: Other Mixed or Multiple ethnic groups | 0.8%                |
| White: English, Welsh, Scottish, Northern Irish or British             | 66.2%               |
| White: Irish   | 0.6%                |
| White: Gypsy or Irish Traveller  | 0.2%                |
| White: Roma  | 0.2%                |
| White: Other White   | 9.6%                |
| Other ethnic group: Arab   | 0.2%                |
| Other ethnic group: Any other ethnic group                             | 1.3%                |

## **Sex**

This is the sex reported by the person completing the Census. The categories were “Female” and “Male”.

| <b>Sex</b> | <b>% population</b> |
|------------|---------------------|
| Female     | 51%                 |
| Male       | 49%                 |

## Sexual orientation

| Sexual Orientation            | Count   | % population |
|-------------------------------|---------|--------------|
| Straight or Heterosexual      | 124,683 | 91%          |
| Not answered                  | 8,954   | 7%           |
| Gay or Lesbian                | 1,259   | 1%           |
| Bisexual                      | 1,095   | 1%           |
| Pansexual                     | 300     | 0.2%         |
| Asexual                       | 35      | 0.03%        |
| Queer                         | 7       | 0.01%        |
| All other sexual orientations | 30      | 0.02%        |

## UK Armed Forces Veterans Indicators

Identifies people who have previously served in the UK armed forces. This includes those who have served for at least one day in armed forces, either regular or reserves, or Merchant Mariners who have seen duty on legally defined military operations.

| Serving status  | % population* |
|---|---------------|
| Previously served in the UK regular forces                | 1.7%          |
| Previously served in UK reserved armed forces             | 0.6%          |
| Previously served in regular and reserved UK armed forces | 0.1%          |
| Has not previously served in any armed forces             | 97.6%         |

## Household Deprivation

| Household deprivation*                     | % of households |
|--|-----------------|
| Household is not deprived in any dimension | 45.7%           |
| Household is deprived in one dimension     | 34.9%           |
| Household is deprived in two dimensions    | 15.4%           |
| Household is deprived in three dimensions  | 3.8%            |
| Household is deprived in four dimensions   | 0.3%            |

The dimensions of deprivation used to classify households are indicators based on four selected household characteristics.



## **Education**

A household is classified as deprived in the education dimension if no one has at least level 2 education and no one aged 16 to 18 years is a full-time student.

## **Employment**

A household is classified as deprived in the employment dimension if any member, not a full-time student, is either unemployed or economically inactive due to long-term sickness or disability.

## **Health**

A household is classified as deprived in the health dimension if any person in the household has general health that is bad or very bad or is identified as disabled. People who have assessed their day-to-day activities as limited by long-term physical or mental health conditions or illnesses are considered disabled. This definition of a disabled person meets the harmonised standard for measuring disability and is in line with the Equality Act (2010).

## **Housing**

A household is classified as deprived in the housing dimension if the household's accommodation is either overcrowded, in a shared dwelling, or has no central heating.

45.7% of households are not deprived in any dimension

## **2. Community and workforce impact**

- 2.1. What impacts will this development or review have on communities, workforce and the health and wellbeing of local residents?

| Communities and groups              | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|-------------------------------------|--------------------------|--------------------------|-------------------------------------|---|---|
| <b>Local communities in general</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>According to Census 2021 data Thurrock's population is changing and increasing year on year, from 143,300 in 2001, to 157,700 in 2011, and 176,000 in 2021.</p> <p>Withdrawal of the Hardship Fund has the potential to negatively impact across all communities. The impact for specific locations is not presently known as it has not been possible to collate and analyse the postcodes for claimants.</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |

| Communities and groups | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|------------------------|--------------------------|--------------------------|-------------------------------------|---|---|
| Age                    | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>According to Census 2021 data, Thurrock is currently a relatively young borough with the <i>zero to nineteen</i> age group representing 27% of its local population, and 14% being <i>65 or more</i></p> <p>Thurrock residents aged <i>65 years old or more</i> have increased by almost 4000 in the last ten years</p> <p>It is estimated that one in four/five residents in Thurrock will be <i>65 years old or more</i> within the next ten years</p> <p>Females form 51% of Thurrock's local population (of the <i>65+</i> age group, 13,000 are female and 10,800 are male)</p> <p>The withdrawal of the Hardship Fund has the potential to negatively impact all protected</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |

| Communities and groups | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|------------------------|--------------------------|--------------------------|-------------------------------------|---|---|
|                        |                          |                          |                                     | groups and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life.   |   |
| <b>Disability</b>      | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>According to Census 2021 data, <b>one in fourteen</b> residents have a disability that limits their day to day activity a lot - equivalent to 7.2% of the population; one in ten has a disability that limit their day to day activity a little.</p> <p>The withdrawal of the Hardship Fund has the potential to negatively impact all protected groups and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life.</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |

| Communities and groups     | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|----------------------------|--------------------------|--------------------------|-------------------------------------|---|---|
| <b>Gender reassignment</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>According to Census 2021 data, nineteen in twenty adult residents identify their gender the same as sex registered at birth (94%).</p> <p>The withdrawal of the Hardship Fund has the potential to negatively impact all protected groups and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life.</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |

| Communities and groups                | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts   | How will positives be maximised, and negatives minimised or eliminated?  |
|---------------------------------------|--------------------------|--------------------------|-------------------------------------|--|--|
| <b>Marriage and civil partnership</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | The withdrawal of the Hardship Fund has the potential to negatively impact all protected groups and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life. | The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes. |

| Communities and groups         | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|--------------------------------|--------------------------|--------------------------|-------------------------------------|---|---|
| <b>Pregnancy and maternity</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>Data on pregnancy and maternity in Thurrock was not gathered for the purpose of Census 2021.</p> <p>The withdrawal of the Hardship Fund has the potential to negatively impact all protected groups and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life.</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |

| Communities and groups | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|------------------------|--------------------------|--------------------------|-------------------------------------|---|---|
| Race                   | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>According to Census 2021 data, at 66% Thurrock's largest ethnic group remains <i>white British</i>, which is a decrease of 20% from 2011</p> <p>Thurrock's ethnic makeup has changed in the last ten years. <i>Other ethnic minorities</i> groups represented 14% in 2011 and increased to 34% in 2021</p> <p>The '<i>other white</i>' ethnic group is the second largest in the borough reflecting residents with largely Romanian, Polish and Lithuanian heritages (10%)</p> <p>The '<i>black African</i>' ethnic group is the third largest ethnic group in Thurrock (9%), and <i>Asian ethnic groups</i> is the fourth largest ethnic group (6%)</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |



| Communities and groups | Positive | Neutral | Negative | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated? |
|------------------------|----------|---------|----------|---|---|
|                        |          |         |          | <p>The last ten years have seen an increase in the population of <i>Chinese ethnic group</i> (approximately 1000 residents in 2021).</p> <p>78 languages are spoken in Thurrock with English, Romanian, Polish, Lithuanian being the most common ones.</p> <p>In 4227 households no people have English as a main language</p> <p>A further 1657 no adults in the household, but at least one person aged 3 to 15 years, has English as a main language.</p> <p>The withdrawal of the Hardship Fund has the potential to negatively impact all protected groups and risks widening existing inequalities through an increase in debt owed and the</p> |   |

| Communities and groups    | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|---------------------------|--------------------------|--------------------------|-------------------------------------|---|---|
|                           |                          |                          |                                     | potential for negative impact on health and wellbeing and quality of life.  |   |
| <b>Religion or belief</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>According to Census 2021 data, approximately half of Thurrock residents identify as Christian.</p> <p>A third of the residents consider themselves to have no religion.</p> <p>Islam is the third largest religious group in Thurrock (one in twenty residents).</p> <p>The withdrawal of the Hardship Fund has the potential to negatively impact all protected groups and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life.</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |

| Communities and groups | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|------------------------|--------------------------|--------------------------|-------------------------------------|---|---|
| <b>Sex</b>             | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>According to Census 2021 data, 51% of Thurrock's population are female and 49% are male.</p> <p>The withdrawal of the Hardship Fund has the potential to negatively impact all protected groups and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life.</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |

| Communities and groups    | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts   | How will positives be maximised, and negatives minimised or eliminated?   |
|---------------------------|--------------------------|--------------------------|-------------------------------------|--|---|
| <b>Sexual orientation</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>According to Census 2021 data, nine in ten adult residents in Thurrock identify as Straight or Heterosexual; and one in fifty identify as Gay/Lesbian or Bisexual (2%).</p> <p>The withdrawal of the Hardship Fund has the potential to negatively impact all protected groups and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life.</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |

| Communities and groups                  | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts   | How will positives be maximised, and negatives minimised or eliminated?  |
|---|--------------------------|--------------------------|-------------------------------------|--|--|
| <b>Location-specific impact, if any</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | The impact for specific locations is not presently known as it has not been possible to collate and analyse the postcodes for claimants. | The impact on specific locations is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes. |

| Communities and groups | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?  |
|------------------------|--------------------------|--------------------------|-------------------------------------|---|--|
| <b>Workforce</b>       | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | Approximately 60% of council's workforce are also residents. Some may be directly negatively impacted by the withdrawal of the hardship fund although data on the specific work locations for claimants is not maintained by the service. | The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes. |

| Communities and groups   | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|--|--------------------------|--------------------------|-------------------------------------|---|---|
| <p><b>Health and wellbeing of residents</b></p> <p><b>Please also see:</b><br/> <a href="https://phwwhocc.co.uk/WHIASU_Population_Groups_Checklist.pdf">WHIASU Population Groups Checklist.pdf</a><br/> <a href="https://phwwhocc.co.uk/">(phwwhocc.co.uk)</a></p> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>There is a two-way relationship between debt and health: debt problems can lead to deteriorations in mental and physical health, and health problems can be a trigger for increasing debt. UK adults borrowing more money or using more credit are twice as likely to report low happiness, and more likely to report high anxiety.</p> <p>The withdrawal of the Hardship Fund has the potential to impact those already facing socio-economic disadvantages potentially as a consequence of health and wellbeing and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life.</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |

| Communities and groups         | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|--------------------------------|--------------------------|--------------------------|-------------------------------------|---|---|
| <b>Socio-economic outcomes</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>5,326 households are in fuel poverty In Thurrock, this is the approximate equivalent of one in eight household is in fuel poverty.</p> <p>A larger concentration of fuel poverty in Thurrock is observed in the western and southern part of the borough (West Thurrock, South Ockendon, Tilbury and Chadwell St Mary.</p> <p>The withdrawal of the Hardship Fund has the potential to impact those already facing socio-economic disadvantages potentially as a consequence of caring responsibilities and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life.</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |



| Communities and groups                                  | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|---|--------------------------|--------------------------|-------------------------------------|---|---|
| <b>Veterans and serving members of the armed forces</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>According to the Census, 2.4% members of the population aged 16+ were serving members or veterans of the armed forces.</p> <p>The withdrawal of the Hardship Fund has the potential to negatively impact veterans and serving members of the armed forces and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life.</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |

| Communities and groups | Positive                 | Neutral                  | Negative                            | Summary of positive and negative impacts  | How will positives be maximised, and negatives minimised or eliminated?   |
|------------------------|--------------------------|--------------------------|-------------------------------------|---|---|
| <b>Unpaid carers</b>   | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <p>Approximately one in twelve residents provides an unpaid form of care (14608 residents).</p> <p>An unpaid carer may look after, give help or support to anyone who has long-term physical or mental ill-health conditions, illness or problems related to old age (paid employment excluded), and the help can be within or outside of the carer's household.</p> <p>The withdrawal of the Hardship Fund has the potential to negatively impact unpaid carers and risks widening existing inequalities through an increase in debt owed and the potential for negative impact on health and wellbeing and quality of life.</p> | <p>The impact on all communities and protected groups is not fully known based on the data available to consider this CEIA. In view of this, it is recommended that a holistic view is taken of available hardship support for 2024/25 (once known) to ensure that resources are optimised i.e. compliments other support, is as resource efficient as possible, taking account of available technical solutions/ assessment processes.</p> |

### 3. Monitoring and review

- 3.1. How will you review community and equality impact once the policy, strategy, function or service has been implemented? These actions should be developed using the information gathered in sections 1 and 2 and included in your service area's business plans.

| Action   | By when                          | By who                           |
|--|----------------------------------|----------------------------------|
| CEIA to be reviewed subject to outcome of decision to maintain or retain Hardship Fund | March 2024                       | Andy Brittain                    |
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### 4. Next steps

- 4.1. The information gathered must be used to inform reports presented to Cabinet or overview and scrutiny committees. This will give members a necessary understanding of the impact their decisions will have on different groups and the whole community.

Summarise the implications and customer impact below. This summary should be added to the committee reports template in the Diversity and Equality Implications section for review and sign-off at the consultation stage of the report preparation cycle.

#### Summary of implications and customer impact

The implications for residents and specific protected groups is not fully known as claimant diversity data is not presently captured by the service. Almost 13,000 awards have been made as January 2024 indicating that there is demand for the fund that has the potential to mitigate some of the health and wellbeing risks arising from debt burden a decline in mental health and other conditions.

## 5. Sign off

5.1. This Community Equality Impact Assessment must be authorised by the relevant project sponsor, strategic lead, or assistant director. This should not be the CEIA Lead Officer. Officers authorising this assessment are responsible for:

- the accuracy of the information
- making sure actions are undertaken

| Name                             | Role                             | Date                             |
|----------------------------------|----------------------------------|----------------------------------|
| Steven Mair                      | Interim CFO                      | 20 Feb 2024                      |
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