

## EQUALITY IMPACT ASSESSMENT

### Temporary Accommodation - Debt Management & Provision

Reference: EIA000192



 **RESET**

 **RESHAPE**

 **RESTART**

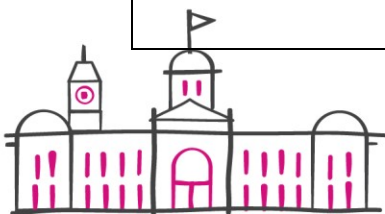
**EIA Form – About your EIA**

Reference number	EIA000192
Date Submitted	19/01/2024
Subject of the EIA	Temporary Accommodation - Debt Management & Provision



Brief description of the policy, service or function covered by the EIA

Housing Solutions and Support is responsible for statutory service delivery to vulnerable citizens. This includes – people who sleep rough, single homeless and families, including temporary accommodation (TA) and move-on. A redesign of HSS (2019-22) invested in capacity to effectively respond to the persistent increases in homelessness presentation demand. Many customers that present as homeless and are living in TA are leading chaotic and challenging lives, very often they struggle to navigate their way through complicated systems such as applying for housing benefit. This has been recognised through the work that the complex case officers have been doing over the last 12 months. Due to staffing capacity, increases in TA usage and the cost-of-living crisis, it has been challenging to proactively contact customers to advise of arrears and check housing benefit and rent payment arrangements are in place. Consequently, TA current account arrears have progressively increased over the past two years. Savings Proposal New policy around Debt provision, alongside increased effectiveness of income team due to closer working with central income team, and better benefits advice will help to prevent the risk of households accruing rent arrears through improved benefit advice. Positive impact four households in TA Equalities It is well documented that households with certain characteristics are adversely and disproportionately affected by homelessness. Research by Herriot Watt University identified that black households are three times more likely to experience homelessness than white households. For women there is a strong correlation between the experience of domestic abuse and homelessness, having children then correlates with the likelihood of requiring temporary accommodation. Further, homelessness can have a devastating impact on an individual’s health and well-being. According to a report by the Local Government Association, people experiencing homelessness report much poorer health than the general population. A recent national audit found that 41% of homeless people reported a long-term physical health problem and 45% had a diagnosed mental health problem, compared with 28% and 25% respectively in the general population . Across all forms of health care needs, both physical and mental, as well as access to necessary support, people experiencing homelessness report poorer diagnoses and greater barriers to the healthcare needed than the general population In Birmingham 28% of all homeless cases present with additional support needs. The most common reasons for



	support needs are: • Access to education, employment and training • Domestic Abuse • Mental Health Data Source-Power BI
Equality Assessment is in support of...	["New policy","Amended service"]
How frequently will you review impact and mitigation measures identified in this EIA?	Annually
Due date of the first review	2025-04-01

#### Directorate, Division & Service Area

Which directorate(s) are responsible for this EIA?	["City Housing"]
Division	Housing Solutions and Support Service
Service area	Temporary Accommodation and Accommodation Finding Team
Budget Saving	Yes

#### Officers

What is the responsible officer's email address?	Ranjeet Kaur
What is the accountable officer's email address?	Stephen Philpott

#### Data Sources

Data sources	["Birmingham City Observatory data and insight","Quantitative data (please specify in the box below)","Relevant reports/strategies","Relevant research"]
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Data source details	<p>BCC Power Bi Service Data</p> <p>Black people are over three times more likely to experience homelessness - Heriot-Watt University (hw.ac.uk).</p> <p>Women are some of the biggest losers in England's broken housing system - Shelter England</p> <p>How does homelessness differ for women? - The Big Issue</p> <p>Full article: Is LGBT homelessness different? Reviewing the relationship between LGBT identity and homelessness (tandfonline.com)</p> <p>LGBTQ+ and Homelessness - Statistics and Support   Crisis UK</p>
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### Protected Characteristics

#### Protected Characteristic – Age

Does this proposal impact people due to their age as per the Equality Act 2010?	Yes
What age groups are impacted by your proposal?	["20-29 years", "30-39 years", "40-49 years"]
Please describe the impact to the age characteristic	Positive Impact: New policy around Debt provision, alongside increased effectiveness of income team due to closer working with central income team, and better benefits advice will help to prevent the risk of households accruing rent arrears through improved benefit advice.
How will you mitigate against any negative impact to the age characteristic?	Positive Impact.

#### Protected Characteristic – Disability

Does this proposal impact those people with a disability as per the Equality Act 2010?	Yes
Please describe the impact to the disability characteristic	Positive Impact: New policy around Debt provision, alongside increased effectiveness of income team due to closer working with central income team, and better benefits advice will help to prevent the risk of households accruing rent arrears through improved benefit advice.



How will you mitigate against any negative impact to the disability characteristic?	Positive Impact
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### Protected Characteristic – Sex

Does this proposal impact citizens based on their sex as per the Equality Act 2010?	Yes
What sexes will be impacted by this proposal?	["Female"]
Please describe the impact to the sex characteristic	<p>Females are adversely and disproportionately affected by homelessness. Currently 68.05% of residents in TA provided by us are female, this figure aligns and is representative of the national picture.</p> <p>Shelter England’s report (Dec 2021) shows that 60% of all homeless adults living in temporary accommodation in England are women, despite only making up 51% of the general population. In the past decade, the number of homeless women living in temporary accommodation has almost doubled from 40,030 in 2011 to 75,410 in 2021 – a rise of 88%</p> <p>Women who are homeless have a “very distinct” experience of homelessness that differs from men. There is a significant correlation between domestic abuse and homelessness among women; domestic abuse and other forms of gender-based violence are “near universal experiences” for women experiencing homelessness. Having children then correlates with the likelihood of requiring temporary accommodation.</p> <p>Positive Impact: New policy around Debt provision, alongside increased effectiveness of income team due to closer working with central income team, and better benefits advice will help to prevent the risk of households accruing rent arrears through improved benefit advice.</p>
How will you mitigate against any negative impact to the sex characteristic?	Positive Impact

### Protected Characteristic - Gender Reassignment



Does this proposal impact people who are proposing to undergo, undergoing or have undergone a process to reassign one's sex as per the Equality Act 2010?	Yes
Please describe the impact to the gender reassignment characteristic	<p>We do not hold any data on this characteristic however national research from Stonewall shows that almost one in five LGBT people have experienced homelessness at some point in their lives. Rates are even higher amongst trans people, with 25% having experienced homelessness at some point.</p> <p>Positive Impact: New policy around Debt provision, alongside increased effectiveness of income team due to closer working with central income team, and better benefits advice will help to prevent the risk of households accruing rent arrears through improved benefit advice.</p>
How will you mitigate against any negative impact to the gender reassignment characteristic?	Positive Impact

### Protected Characteristic - Marriage and Civil Partnership

Does this proposal impact people who are married or in a civil partnership as per the Equality Act 2010?	Yes
What legal marital or registered civil partnership status will be impacted by this proposal?	<p>["Single", "Never married and never registered a civil partnership", "Married: Same sex", "Married: Opposite sex", "In a registered civil partnership: Opposite sex", "In a registered civil partnership: Same sex", "Separated, but still married", "Separated, but still in a registered civil partnership", "Divorced", "Formerly in a civil partnership now legally dissolved", "Widowed", "Surviving partner from civil partnership"]</p>



<p>Please describe the impact to the marriage and civil partnership characteristic</p>	<p>Households in TA could fall under any of the legal marital or registered civil partnership statuses available for selection in the box above.</p> <p>Whilst we do not gather data on this characteristic in the format required, the service does collect household composition data.</p> <p>Service data shows us that single people with children are most impacted at 35.14% followed by couples with children 30.28% and single people 21.39% without any children.</p> <p>Positive Impact: New policy around Debt provision, alongside increased effectiveness of income team due to closer working with central income team, and better benefits advice will help to prevent the risk of households accruing rent arrears through improved benefit advice.</p>
<p>How will you mitigate against any negative impact to the marriage and civil partnership characteristic?</p>	<p>Positive Impact</p>

**Protected Characteristic - Pregnancy and Maternity**

<p>Does this proposal impact people covered by the Equality Act 2010 under the protected characteristic of pregnancy and maternity?</p>	<p>Yes</p>
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<p>Please describe the impact to the pregnancy and maternity characteristic</p>	<p>We don't hold any internal data on this characteristic.</p> <p>National research shows that pregnant women are adversely impacted by homelessness. Homelessness puts the health of pregnant mothers and their unborn babies at risk, as stress in pregnancy can adversely affect both the baby's growth and future development. Frequent moves and moves out of area can affect the degree to which families engage with maternity and health services, leading to broken relationships with professionals such as GPs and midwives.</p> <p>Positive Impact: New policy around Debt provision, alongside increased effectiveness of income team due to closer working with central income team, and better benefits advice will help to prevent the risk of households accruing rent arrears through improved benefit advice.</p>
<p>How will you mitigate against any negative impact to the pregnancy and maternity characteristic?</p>	<p>Positive Impact</p>

**Protected Characteristic - Ethnicity and Race**

<p>Does this proposal impact people due to their race as per the Equality Act 2010?</p>	<p>Yes</p>
<p>What ethnic groups would be impacted by this proposal?</p>	<p>["White British", "Pakistani", "Black African"]</p>



<p>Please describe the impact to the ethnicity and race characteristic</p>	<p>Research by Herriot Watt University identified that black households are three times more likely to experience homelessness than white households. Source: Black people are over three times more likely to experience homelessness - Heriot-Watt University (hw.ac.uk).</p> <p>Data for 2022-23 showed 48% of those in TA had come through a migration route into the UK.</p> <p>Positive Impact:          New policy around Debt provision, alongside increased effectiveness of income team due to closer working with central income team, and better benefits advice will help to prevent the risk of households accruing rent arrears through improved benefit advice.</p>
<p>How will you mitigate against any negative impact to the ethnicity and race characteristic?</p>	<p>Positive Impact</p>

#### Protected Characteristic - Religion or Beliefs

<p>Does this proposal impact people's religion or beliefs as per the Equality Act 2010?</p>	<p>No</p>
<p>What religions could be impacted by this proposal?</p>	<p>N/A</p>
<p>Please describe the impact to the religion or beliefs characteristic</p>	<p>N/A</p>
<p>How will you mitigate against any negative impact to the religion or beliefs characteristic?</p>	<p>N/A</p>

#### Protected Characteristic - Sexual Orientation

<p>Does this proposal impact people's sexual orientation as per the Equality Act 2010?</p>	<p>Yes</p>
<p>What sexual orientations may be impacted by this proposal?</p>	<p>["All other sexual orientations"]</p>



<p>Please describe the impact to the sexual orientation characteristic</p>	<p>Internal data is insufficient however national research has found clear evidence that LGBT people are overrepresented among homeless populations. The reasons why LGBT identity increases a person's chance of becoming homeless are not as well documented.</p> <p>Research from Stonewall shows that almost one in five LGBT people have experienced homelessness at some point in their lives. Rates are even higher amongst trans people, with 25% having experienced homelessness at some point.</p> <p>Positive Impact: New policy around Debt provision, alongside increased effectiveness of income team due to closer working with central income team, and better benefits advice will help to prevent the risk of households accruing rent arrears through improved benefit advice.</p>
<p>How will you mitigate against any negative impact to the sexual orientation characteristic?</p>	<p>Positive Impact</p>

### Monitoring

<p>How will you ensure any adverse impact and mitigation measures are monitored?</p>	<p>Regular performance reporting.</p>
<p>Please enter the email address for the officer responsible for monitoring impact and mitigation</p>	<p>Stephen Philpott</p>

