



EQUALITY IMPACT ASSESSMENT

Title of the Assessment:	Fairer Charging Policy	Date of Assessment	08/06/10
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Stage One – Aims and Objectives

1.1) What are the objectives of the strategy, policy or service being assessed?

The Fairer Charging Policy sets out how Central Bedfordshire Council will charge customers for non-residential social care services accessed by people over 18 years of age. The objectives are:

- To promote independence and social inclusion
- To carry out a financial assessment to determine a customers ability to pay
- Charges will not reduce a customers net income below basic income support/pension credit plus 25%.

The policy needs to be reviewed to reflect the changes to adult social care. The Council is giving individuals more choice and control over how their social care needs are met through the introduction of personal budgets. In order for this to happen there are changes the Council needs to make to its current arrangements for calculating charges for and contributions to non-residential social care support.

At the same time we need to update our policy to ensure that it reflects the vision of the Council. The Council is planning to reduce its budget by 25% over the next three years. This will affect all Council services including adult social care and so the policy also needs to be affordable within these budgetary constraints. Yet this affordability should not compromise the overall aim of fairness and affordability for service users.

The changes proposed to the policy are:

1. The current charging policy only covers charges relating to traditional care services. The proposed new policy extends the scope to include those services funded from a personal budget.
2. We are proposing that an individual will not get a Direct Payment until a financial assessment has been completed and the person’s contribution has been calculated. The Council will deduct the amount of the individual’s contribution before it pays the Direct Payment to the person.
3. We are considering charging for the reablement service in the same way that other home care services are charged for.
4. At present Meals on Wheels delivered to homes and Day Centres are subsidised by the Council at almost half the full cost. We are considering reducing the level of subsidy or eliminating it altogether.
5. Transport to and from a day centre is currently free; we are proposing to charge for this.
6. We are proposing to levy an additional charge where more than one carer at a time is required.
7. We are not proposing to charge for Telecare, although we will continue to charge for the underlying community alarm system.
8. We are proposing that disability-related benefit will be taken into consideration from the date of the award. A re-assessment will be undertaken and any charges which are payable will be back dated to the date of the award or the start of the service, whichever is later. Currently this is back-dated for a maximum of six weeks.
9. We are proposing that a re-assessment will be carried out each year to re-calculate contributions to ensure that the contribution continues to be affordable. Currently re-



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assessments are not automatically carried out annually.

10. We are proposing that if a customer does not wish to disclose their financial information, fails to co-operate or requests a delay in the visit they will be charged the full cost of the service from the date it commences until a financial assessment has been completed.
11. We are proposing that claims for disability-related expenses and services provided by relatives that are not related to care needs identified in the support plan will not be considered.
12. We are proposing that if a customer has disability-related expenses of less than £15 per week, the lesser amount will be allowed without receipts. Currently this threshold is £20.
13. We are proposing to charge for carers' services such as Direct Payments and short break vouchers. This service is currently free of charge.

1.2) What needs is it designed to meet?

The policy is designed to ensure that all customers that need access to care make contributions that are fair and affordable.

1.3) What outcomes will be delivered?

All those that have identified care needs will have access to affordable care that is appropriate to their circumstances and customers will remain in their homes and live independent lives for longer.

1.4) Which other strategies or policies support this?

Transforming Peoples' Lives programme
Fair Access to Care Eligibility Criteria

1.5) In which ways does this support Central Bedfordshire's intention to tackle inequalities and deliver services to vulnerable people?

The policy takes in to account people on lower incomes and people with disabilities through means testing and including disability related expenses in the financial assessment. It also removes financial barriers to choice by harmonising charges for services sourced from traditional services and through Personal Budgets ensuring that services meet the needs of vulnerable people.

1.6) Is it possible that this could damage relations amongst different communities or contribute to inequality by treating some members of the community less favourably such as people from black and minority ethnic communities, disabled people, women, or lesbian, gay, bisexual and transgender communities?

The draft policy does impact on people with disabilities because we are proposing to levy an additional charge where more than one carer at a time is required. This could have a negative impact on our most vulnerable service users who may not support this proposed change.

We are proposing to delay the care that Direct Payment (DP) customers receive until a financial assessment has been carried out. This puts DP customers at a disadvantage compared to traditional service users and will have a disproportionate affect on customers with learning disabilities as these customers are more likely to use DPs.

The draft policy could also impact our most vulnerable customers whether because of their age or disability as we are proposing to reduce or eliminate the subsidy for Meals on Wheels. As this service is not means tested this could have a more significant impact on those on a low income

Finally the draft policy will also have an impact on carers. Carers cover a wide spectrum of equality groups including socio-economic class. At present carers are entitled to free services such as Direct Payments and short break vouchers. We are considering charging for these services.

Stage 2:

Consideration of Relevant Data & Research

Awareness	Accessibility
Take Up levels	Staff Training Needs
Appropriateness	Partnership - working
Adverse Outcomes	Contracts & monitoring

2) What sources of evidence and key facts will be used to inform the assessment?

- Demographic Profiles – Census & ONS
- National / Regional Research



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- Best Practice / Guidance
- Benchmarking with other organisations

Consultation / Customer Feedback will be undertaken with the following groups

Consultation with Service Users
Consultation with Community / Voluntary Sector
Consultation with Staff
Customer Feedback / Complaints
Expert views of stakeholders representing diverse groups
Elected Members

2.1) Existing Data and Consultation Findings:

Below is a summary of the data and consultation findings. See Appendix 1 for full details of the data gathered including benchmarking and consultation.

CUSTOMER FEEDBACK / COMPLAINTS

Between April 2009 and March 2010 there were 3 upheld complaints relating to fairer charging, however none of these related to the policy issues

DEMOGRAPHIC PROFILES – CENSUS & ONS

AGE

- Discrimination through attitudes and assumptions of low needs and choice.
- Ageing population.
- Social isolation can lead to deterioration in health.
- Under-saving for retirement leads to higher risk of poverty.
- A substantial number of CBC's existing service users are older people, i.e., 67.8%.

GENDER

- Elderly women have proportionally greater need for social care services than men.
- At least 1.7 million single older men could be living in isolation in the UK.
- Men may not be as good at accessing services as women.
- Women tend to have lower income than men.
- Women have less access to private cars than men.
- Transgender people can be reluctant to access services.

ETHNICITY

- People from black and minority ethnic communities more likely to live in deprived areas.
- Minority ethnic communities are disproportionately affected by ill health.
- Black and minority ethnic people are more likely to be unemployed irrespective of skills.
- In Central Bedfordshire 6.3% of service users are from BME groups.

DISABILITY

- Disabled people are more than twice as likely to be out of work as non-disabled people
- The income of disabled people is on average less than half that of non-disabled people
- People with mental health problems or learning disabilities can have problems with access to services and staff attitudes.
- Approximately 38,000 people in Bedfordshire have some form of disability.

RELIGION

- A lack of awareness about a person's religious or other beliefs can lead to discrimination.
- Only 61% of Muslim men have jobs compared to 80% of Christian men and 82% of Hindu men.

SEXUAL ORIENTATION

- Older LGB people are 2 ½ times more likely to live alone and 4 ½ times less likely to have no children to call upon in times of need or without informal care and support networks,

making their need for appropriate social care services even more acute.

- Within social care there is generally a low level of awareness of lesbian, gay and bisexual disabled people.
- Sometimes reluctant to access services because they are concerned about how they will be treated.

CARERS

- 18% of carers have left a job or been unable to take one due to caring responsibilities.
- Among those of working age, 36% of carers were ‘struggling to make ends meet’.
- Carers’ contribute an extra £1 billion a year in helping to set up and run services.
- There are approximately 25,210 carers in Central Bedfordshire
- There will be approximately 7,913 new carers each year in Central Bedfordshire, a total of 28,960 by 2021¹.
- Ethnic minority carers were especially likely to say they felt restricted in using services because they lacked information, or lacked flexibility.
- One in five carers report that their health suffers as a direct result of caring.
- 60% of people with learning disabilities in Central Bedfordshire will be looked after by a family carer – 3,025 carers.

2.2) To what extent are vulnerable groups experiencing poorer outcomes compared to the population or workforce as a whole?

Many carers leave full time employment to take on caring responsibilities and so are more at risk of poverty. Full time carers are also more at risk of social isolation and poor health due to the extent of their caring responsibilities.

People from black and minority ethnic communities can often experience multiple inequalities. 70% live in the 88 most deprived neighbourhoods in the United Kingdom and they are more likely to be poor, with lower incomes spread across larger household sizes. They can also experience discrimination, stereotyping and racism. These overall patterns also vary between and within different ethnic groups

Disabled people and those with mental health conditions or learning difficulties experience discrimination and negative attitudes and are less successful in education and employment when compared to the population as a whole. Furthermore, low income, poor housing, low educational achievement and unemployment can each lead to ill health and impairment.

Older people are at a higher risk of social isolation, poverty and poor health. The more vulnerable, older people are also less likely to engage in the development of services and so are less likely to have their voice heard.

Men are not as good at accessing services as women and so are more likely to be at risk of social isolation and less likely to be involved in the development of services.

2.3) Are there areas where more information may be needed?

Data on the profile of service users is required to attain a clearer picture of the affect the policy changes could have.

2.4) Are there any gaps in data or consultation findings?

More information is needed on the diversity profile of services users, what services they use and whether they access these through Direct Payments, Personal Budgets or traditional services. More information is needed on satisfaction with the financial assessment process. The consultation captured a wide range of views which were sought from a diverse mix of representative groups and individuals.

2.5) What action will be taken to obtain this information?

Train policy and performance officers on how to use the Council’s Social Care database so that regular reports can be extracted and monitored. Introduce regular satisfaction surveys of customers

¹ All statistics taken from Carers UK, *Review of Services For and Needs Of Bedfordshire Carers*, 2009



receiving financial assessments.

2.6) To what extent do current procedures and working practices address the above issues and help to promote equality of opportunity?

General

The legislation behind Fairer Charging requires the means-testing of non-residential adult social care services so that services that they need are affordable. There is also a sliding scale to ensure that those with income or savings over the lower threshold do not suddenly have to pay full cost. As a result there are approximately 50% who do not have to pay contributions, of the other 50% only 10% pay full cost. Where a flat rate is charged for example Meals on Wheels government guidance suggests that this is a reasonable charge.

Support is provided to vulnerable service users through help and guidance to complete the forms and also assistance in finding out which benefits the individual is entitled to to boost their income. This ensures that vulnerable groups such as the disabled and older people receive the support they need to access the service fairly.

The fairer charging policy takes in to account a services users' heating bills and other essential living expenses so as not to exacerbate the risk of fuel poverty.

The Care Quality Commission Annual Performance Assessment 2008/09 stated that: 'Bedfordshire County Council supported a range of long standing strategies to help people maximise income and to support them into employment. These included a benefit outreach service into Sikh temples and mosques offered by the welfare rights service, help for cancer sufferers from the McMillan welfare rights service and home visits by community financial advisors. These have helped people claim a significant level of additional benefits. Some specific work has been carried out in relation to carers i.e. the introduction of a 'paying for care' leaflet and 'moving forward' training'.

Proposed policy changes

There are a number of proposed policy changes that close loop holes and tighten rules to ensure that customers are treated fairly, this includes the following:

- Disability related benefit should be taken in to account from the date of the award not back-dated for six weeks.
- Re-assessments will be calculated each year to re-calculate contributions to ensure that they are affordable and that customers are contributing what they are able to.
- If a customer has not co-operated with the financial assessment process within 28 days they should be charged for the full cost of the service.
- Disability related expenses under £15 a week will not require receipts this has been lowered from £20.

The draft policy would have an impact on those receiving Direct Payments as the service will not be delivered until the financial assessment has been completed. Those receiving traditional services receive the service first and the financial assessment is carried out later. This proposal is to ensure that DP users do not overspend and removes the stress of the Council later asking for money to be paid back if the service user is financially assessed as needing to pay contributions or full cost. There is also the option for DP users to use traditional services initially until the financial assessment has been carried out. However the fairer option would be to deliver services to DP users, the same as traditional service users receive at present, and charge once the financial assessment has been completed.

Introducing a charge for transport could have a disproportionate adverse affect on older people due to the lack of alternatives transport options, especially in rural areas. However means testing should mitigate this and should not make access to day centres unaffordable.

The draft policy does impact on people with disabilities because we are proposing to levy an additional charge where more than one carer at a time is required. However as the service is means tested and takes in to account the cost of two carers at a time, the service should still be affordable



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and so not restrict the service users access to it.

The draft policy could also impact our most vulnerable customers whether because of their age or disability as we are proposing to reduce or eliminate the subsidy for Meals on Wheels. After considering benchmarking information, consultation responses and government guidance it is recommended that the subsidy for Meals on Wheels should not be eliminated all together because of the detrimental impact this could have on the health of the most vulnerable in our society. The benefits of the social interaction with the person delivering the meal has also been considered when making this decision.

The removal of free support to carers would have had an impact on carers that cover a wide spectrum of equality groups including socio-economic class. There was strong opposition from consultees who outlined the detrimental impact this could have had on a group of people that can suffer financial hardship and health problems caused by the caring role. Consultees also pointed out that carers should be recognised for the support they provide to the social care system. The policy as written has a likelihood of deterring carers from seeking support and loss of goodwill. Following the adoption of the policy we will need to monitor the impact the policy has on the number of carers approaching the Council for support.

The Council also supports carers in a number of other ways such as providing information and advice and involvement in developing and monitoring services for carers. Carers also receive emotional and practical support, training, advocacy and social opportunities through 6 voluntary and charitable organisations funded to provide generic and specialist support to carers and there is a specialist worker in post within the voluntary and charitable sector to support Black & Minority Ethnic carers.

Stage 3 – Assessing Positive & Negative Impacts		
	Awareness	Accessibility
	Take Up levels	Staff Training Needs
	Appropriateness	Partnership - working
	Adverse Outcomes	Contracts & monitoring

Analysis of Impacts	Impact Yes	Impact No	Summary of impacts and reasons for this
3.1) Age	✓		The majority of Meals on Wheels customers are older people from low income areas. As the cost of a meal is not means-tested an increase in the charge could have a negative impact and could prevent them accessing the service leading to malnutrition.
3.2) Disability	✓		A number of Meals on Wheels customers are disabled. As the cost of a meal is not means-tested an increase in the charge could have a negative impact and could prevent them accessing the service leading to malnutrition. Levying an additional charge for more than one carer will impact on people with more severe disabilities. However this charge is means tested and so should not prevent anyone from accessing the service because they cannot afford it.
3.3) Gender		✓	
3.4) Transgender		✓	
3.5) Race		✓	
3.6) Religion / Belief		✓	
3.7) Sexual Orientation		✓	
3.8) Other e.g. . Poverty / Social Class/Deprivation, Looked After Children, Offenders, Cohesion	✓		If the carers allowance is means-tested this could lead to fewer opportunities to receive respite and support.



Stage 4 – Conclusions, Recommendations and Action Planning

4.1) What are the main conclusions from the assessment?

- The principle of fairer charging is fair as it ensures that those who cannot afford care get the help they need to access the service.
- Consultees were in favour of many of the proposed changes to close loop holes to make the policy consistent for all. However there was concern over the timescale of 28 days before full charges are applied and back dating benefits as delays in processing could affect people's ability to pay their contributions.
- As Meals on Wheels is charged at a flat rate, a significant increase in this charge would have had a detrimental impact on vulnerable customers. However there is scope to reduce the Council's subsidy in line with neighbouring authorities' charges.
- There needs to be better awareness raising of what the Fairer Charging policy is and how affects current service users and future service users.

4.2) What are the priority recommendations and actions?

- Regular diversity monitoring and monitoring of complaints
- Easy read versions of information about Fairer Charging
- Publish an easy to understand version of the Paying for Care leaflet
- Update the website with clear information on Fairer Charging
- Monitor usage of services to observe an reduction in service use through exit surveys.
- Introduce satisfaction surveys for the financial assessment service.

4.3) What changes will be made to address any adverse impacts that have been identified?

- The Meals on Wheels subsidy should not be eliminated but reduced slightly in line with neighbouring authorities to avoid the 'post code lottery'.
- Carers should continue to receive Direct Payments and this should not be means tested
- Staff will be made aware of the need for discretion when implementing the 28 day rule when there has been a delay in a financial assessment and to make allowances and provide extra assistance where there is a legitimate reason for the delay.
- Clear, easy to understand information will be made widely available so that all residents have a fair opportunity of understanding the fairer charging process and the impact it could have on them now or in the future.

4.4) Are there any budgetary implications?

Some savings will be made from reducing the subsidy of Meals on Wheels, closing loop holes and lowering the DRE receipt threshold.

4.5) Actions to be Taken:

Action	Date	Priority (high / medium low)
Publish the results of the consultation to residents and consultees and promote the new policy	October 2010	High
Implement the revised Fairer Charging policy	October 2010	High
Regular diversity monitoring and monitoring of complaints	Quarterly starting October 2010	High
Regular monitoring of complaints	Quarterly starting October 2010	High
Easy read versions of information about Fairer Charging	January 2011	Medium
Publish an easy to understand version of the Paying for Care leaflet	January 2011	Medium
Update the website with clear information on Fairer Charging	January 2011	Medium
Monitor usage of services to observe an reduction in service use	October 2010	High
Introduce exit surveys for those no longer using services such as re-ablement and Meals on Wheels	December 2010	Medium
Introduce satisfaction surveys for the financial assessment	January 2011	Medium



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service.		
Review the Fairer Charging Policy	October 2011	High

Stage 5 Quality Assurance & Scrutiny: Checking that all the relevant issues have been identified

5.1) What methods have been used to gain feedback on the main issues raised in the assessment?

Checks have been made with:

Step 1:

- The Corporate Policy Advisor (Equality & Diversity) for comment & decision re further scrutiny

Step 2:

- The Equalities Working Group - The Equalities Forum

- Other Please give details e.g. LGBT Network:

5.2) Were any additional actions / amendments identified?

Please give details:

Stage 6 – Monitoring Future Impact

6.1) How will implementation of the actions be monitored?

All Social Care, Health and Housing Equality Impact Assessments will be monitored by the Policy and Performance Team.

6.2) What sort of data will be collected and how often will it be analysed?

All the following should be reported quarterly from October 2010:

1. Age, gender, ethnicity and disability for service user
2. Type of method used to receive service e.g. Direct Payment, Personal Budget or traditional service
3. Number of carers receiving Direct Payments or short break vouchers
4. Total number of Meals on Wheels customers, new customers and customers no longer requiring service
5. Number of customers paying no contribution, paying some contribution and paying full cost
6. Number of customers appealing against financial assessment decision
7. % of customers that were reassessed between October 2010 and October 2011
8. Total disability related expenses claimed without receipts
9. Average time between care needs assessment and financial assessment decision
10. Income from transport to and from day centres
11. Number of customers that have two carers at the same time.
12. Number of customers being charged full cost after delay in financial assessment

6.3) How often will the policy be reviewed?

The policy will be reviewed after 12 months of implementation and then every three years.

6.4) Who will be responsible for this?

The Head of Business Systems, Social Care, Health and Housing. The Policy and Performance Team will be responsible for analysing the reports. The reports will be generated by the team responsible for generating Swift reports.

6.5) Have the actions been incorporated in the service / business plan or team targets?

These will be incorporated in the adult social care business plan and SCHH EIA action plan.