

Integrated Impact Assessment – Summary Report

Each of the numbered sections below must be completed
Please state if the IIA is interim or final

1. Title of proposal

Death Benefit Scheme

2. What will change as a result of this proposal?

The provision to the benefit of £4,000 will not change however we will provide better clarity around the implementation of the benefit payment. It will also be updated to reflect legal recommendations.

To remove the risk of paying the Benefit to the wrong person, legal advice has been given to remove the nomination of a beneficiary and the next of kin from the Scheme and to issue payment to the executor of the employee's estate only. We will also be asking for additional information and a signed indemnity letter to be provided to HR before making payment.

3. Briefly describe public involvement in this proposal to date and planned

This scheme is used to support Council employees and only, and therefore there has been no public involvement in the proposal. External benchmarking has been undertaken and legal advice undertaken.

4. Is the proposal considered strategic under the Fairer Scotland Duty?

While this proposal does not directly tackle socioeconomic disadvantage at a strategic level, it does look to support our colleagues who may find themselves in this position and ensure reduce or no financial detriment as a result.

5. Date of IIA

5th of June 2024

6. Who was present at the IIA? Identify facilitator, lead officer, report writer and any employee representative present and main stakeholder (e.g. Council, NHS)

Name	Job Title	Date of IIA training
Vanessa Anderson	HR Consultant ER & Policy	22/05/2022
Olivia Reed	HR Consultant ER & Policy	24/10/2023
Alana Baillie	Lead HR Consultant ER & Policy	22/05/2019
Mhairi-Ann Pedlar	HR Consultant – Organisational Development	21/11/2023
Laura Turton	Senior HR Consultant - AskHR	Sept 2023
Stefanie Thompson	Senior Solicitor	6/09/2023

7. Evidence available at the time of the IIA

Evidence	Available – detail source	Comments: what does the evidence tell you with regard to different groups who may be affected and to the environmental impacts of your proposal
Data on populations in need	<p>Information on populations was consolidated into a supporting document and provided to attendees in advance.</p> <p>Information on populations was taken from National Records of Scotland and covered data for the City of Edinburgh.</p>	<p>Summary of Council demographic information as of April 2024:</p> <p>Sex Ratio: 70.97% Female, 29.01% Male Largest Age Group: 41 – 50 years (26%) Predominant Ethnicity: White (75%) Secondary Ethnicity: Asian (3%) Tertiary Ethnicity: African (1%) Employees limited a lot by disability: 1.5%</p> <p>In 2022, there were 4,761 deaths in City of Edinburgh. This is a 3.1% increase from 4,616 deaths in 2021. Of these 4,761 deaths, 2,417 (50.8%) were female and 2,344 (49.2%) were male.</p> <p>In 2022, the 90 and over age group saw the highest number of total deaths (960) and the 10 to 14 age group saw the fewest (0). For females, the most common age group was 90 and over (652) and for males, the most common age group was 80 to 84 (350).</p>
Data on service uptake/access	Data from Halo of all Leavers processed under Death in Service from January 2021 and January 2024 (these include cases from Halo and Kayako)	<p>There have been 86 leavers processed where the leave reason is Death in Service. On average there are 22 leavers processed each year from 2021 to 2024.</p> <p>Of those who were processed as leavers:</p> <ul style="list-style-type: none"> • 5.8% (5) disclosed that they had a disability. • 61.6% (53) leavers were Female • 38.7% (33) leavers were Male • 2.3% leavers were 25-34 • 5.8% leavers were 35-44 • 14% leavers were 45-55 • 52.3% leavers were 55-64 • 22% leavers were 65-74 <p>3.5% leavers were 75 and over</p>

Evidence	Available – detail source	Comments: what does the evidence tell you with regard to different groups who may be affected and to the environmental impacts of your proposal
Data on socio-economic disadvantage e.g. low income, low wealth, material deprivation, area deprivation.	Sunlife – funeral costs in the UK	<p>For the first time in three years, the cost of a basic funeral in the UK has risen now standing at £4,141 (up 4.7% on the last year).</p> <p>The average funeral cost for Scotland is £4,030 (up 4.7% from last year) which is inline with the UK average.</p> <p>The overall cost of dying has increased to £9,658 (up 5%). The cost of dying is the total cost of a persons send off including professional fees, a basic funeral service and optional extras like a wake or flowers.</p> <p>70% of people make provisions specifically to pay for their funeral before they pass away (+1% since 2022).</p> <p>But only 54% (-5% since 2022) of those put enough aside to cover the whole cost of the funeral.</p> <p>1 in 5 (20%, +1% from 2022) of families experience notable financial concerns when paying for a funeral. On average, they have to find almost £2,716 to cover the costs – £116 more than last year.</p>
Data on equality outcomes	City of Edinburgh Council's Equality & Diversity Framework 2021-2025	<p>Theme 5 of the Framework is to create a diverse and inclusive workplace within the organisation. Within this, the Council is committed to achieving the following outcome:</p> <p><i>“a more inclusive working environment is experienced by colleagues who share protected characteristics and colleagues are supported by an inclusive workplace culture and feel confident to challenge prejudice-based behaviours”</i></p> <p>This scheme will apply to all LGE employees.</p>
Research/literature evidence	Information on the themes of the Policy was	

Evidence	Available – detail source	Comments: what does the evidence tell you with regard to different groups who may be affected and to the environmental impacts of your proposal
	<p>consolidated into a supporting document and provided to attendees in advance– these included sources such as National Records of Scotland.</p> <p>Next of Kin</p> <p>Next of Kin – National Police Chief Council</p>	<p>In the UK, there is no specific legal definition to define the meaning of next of kin and to explain exactly who it should be. The Cambridge Dictionary, however, defines it as the following: the person or group of people you are most closely related to.</p> <p>When a person dies their Next of Kin does not necessarily have the legal responsibility for their estate. If a Will has been made, then the executor(s) or another person (if appointed by the executor) will be responsible for arranging affairs according to the wishes specified. However, if no Will has been made, (a person who dies without leaving a Will is called an intestate person) the law sets out who has the right to deal with their affairs after the person has passed away and who can inherit according to their legal or blood relationship to the deceased person.</p>
Public/patient/client experience information	Not applicable	Not applicable
Evidence of inclusive engagement of people who use the service and involvement findings	Engagement with colleagues.	Policy is changing due to legal recommendations made. Engagement with HR colleagues has taken place.

Evidence	Available – detail source	Comments: what does the evidence tell you with regard to different groups who may be affected and to the environmental impacts of your proposal
Evidence of unmet need	Not applicable	Not applicable
Good practice guidelines	Benchmarking completed with other Local Authorities to understand whether they have a similar scheme and how it is administered	<p>We contacted Local Authorities to find out whether they provided a similar Death Benefit Scheme outside the Death in Service Scheme that is run through their relevant Pension Fund. 12 of them responded with either a summary of their process or a copy of their policy if they had one.</p> <p>8 of the Councils who responded did not have a sperate Council policy to the Policy they have with their relevant pension scheme.</p> <p>Only one Council who responded had an additional scheme in place that was payable alongside their relevant Pension Scheme.</p> <ul style="list-style-type: none"> • Clackmannanshire Council have a Death in Service Grant, this payment will be in addition to entitlements under the pension scheme. The level of payment will be the cash equivalent of SCP 5, and not made proportional to service, hours of work or grade. All permanent members of staff are eligible, and other staff with over one year’s continuous service. Employees will be asked to nominate a sole beneficiary in the event of their death in service. In the event of an employee failing to nominate a beneficiary, payment will be made in accordance with the Scottish Law of Succession. <p>3 Councils who responded has a Death Benefit Scheme in place, however the benefit was only to those that are not part of the relevant pension scheme.</p> <ul style="list-style-type: none"> • Renfrewshire Council do have a Death in Service Benefit, however

Equality, Health and Wellbeing and Human Rights	Affected populations
<ul style="list-style-type: none"> Directing the payment to the deceased's estate rather than next of kin acts as a safeguard, reducing potential issues and ensuring correct distribution of funds, despite the longer payout process. 	<p>All colleagues</p>
<ul style="list-style-type: none"> The scheme supports employees regardless of socio-economic status, ensuring broad access to the benefit. 	<p>All colleagues</p>
<ul style="list-style-type: none"> The scheme protects vulnerable groups, such as part-time employees, who are predominantly female and disabled. This fosters an environment of trust, inclusion, and equality, helping prevent these groups from falling into poverty. 	<p>Disabled/women</p>
<ul style="list-style-type: none"> Benefit is not prorated for part-time staff. 	
<ul style="list-style-type: none"> Individuals with a funeral plan will still receive the benefit, ensuring comprehensive coverage. 	<p>All colleagues</p>
<ul style="list-style-type: none"> Will provide employees not enrolled in the pension scheme financial support. 	<p>All colleagues</p>
<ul style="list-style-type: none"> The scheme will be a positive to older employees, whose retirement dates have been pushed further into the future, making it more likely they might die in service. 	<p>All colleagues</p> <p>Older colleagues</p>
<ul style="list-style-type: none"> The scheme offers peace of mind for employees' dependents, providing a safety net and financial security. 	<p>All colleagues</p>
<ul style="list-style-type: none"> Ensure clear communication and tactful sensitivity in explaining the process will be beneficial when paying to the estate instead of the next of kin. 	<p>Beneficiaries</p>
<ul style="list-style-type: none"> Beneficiaries are not employees; we will provide a link in the scheme documentation to the government website for the executor process and how to apply for confirmation. 	<p>Beneficiaries</p>

Equality, Health and Wellbeing and Human Rights	Affected populations
<p>Negative</p> <ul style="list-style-type: none"> • Benefit might have to cover administration costs of the estate. However, this can be mitigated as a solicitor is not always necessary; most people can manage this process themselves via the government website, which does not incur solicitor fees. • If not communicated effectively, the administrative complexities and delays could create additional stress and financial difficulty for already vulnerable individuals and families. • Certain cultures or religions have burial customs that needs to take place over a certain time frame, for examples Muslim communities that might need the benefit for quick burials within 24 hours. However, labelling the benefit as covering bereavement costs rather than funeral should help with expectations with regards to payment timescales. • Teachers are excluded from the scheme so could be seen as a negative, no reason has been provided why they were not included in the development of the Scheme Data gathered for the IIA shows 7 teachers died during the period analysed. • The requirement for additional information and the Benefit being paid to the executor may mean that payment takes longer. • It's essential that to consider the process for payment to estate. If a family member, rather than a solicitor, is managing the arrangements, they may be unfamiliar with the death procedures. 	<p>All colleagues</p> <p>All colleagues</p> <p>Ethnic minority</p> <p>Teaching colleagues</p> <p>All colleagues</p> <p>All colleagues</p>

Environment and Sustainability including climate change emissions and impacts	Affected populations
Positive	Not applicable
Negative	Not Applicable

Economic	Affected populations
Positive <ul style="list-style-type: none"> • The death benefit scheme provides financial assistance to all employees and their families. This support is particularly important in the current cost of living context. • Younger employees, who are likely to have smaller pensions or savings, may benefit more from the scheme compared to those with larger pension or savings. This addresses the financial disparity and ensures those in greater need receive support. 	All colleagues Younger colleagues
Negative Not applicable	

9. Is any part of this policy/ service to be carried out wholly or partly by contractors and if so how will equality, human rights including children’s rights, environmental and sustainability issues be addressed?

Not applicable

10. Consider how you will communicate information about this policy/ service change to children and young people and those affected by sensory impairment, speech impairment, low level literacy or numeracy, learning difficulties or English as a second language? Please provide a summary of the communications plan.

We will undertake normal communication activities, including articles in Newsbeat and Managers News; update the HR Orb pages. As part of those

communications, we will encourage line managers to brief colleagues of the new changes, so they are aware.

11. Is the plan, programme, strategy or policy likely to result in significant environmental effects, either positive or negative? If yes, it is likely that a Strategic Environmental Assessment (SEA) will be required and the impacts identified in the IIA should be included in this. See section 2.10 in the Guidance for further information.

Not applicable

12. Additional Information and Evidence Required

If further evidence is required, please note how it will be gathered. If appropriate, mark this report as interim and submit updated final report once further evidence has been gathered.

13. Specific to this IIA only, what recommended actions have been, or will be, undertaken and by when? (these should be drawn from 7 – 11 above) Please complete:

Specific actions (as a result of the IIA which may include financial implications, mitigating actions and risks of cumulative impacts)	Who will take them forward (name and job title)	Deadline for progressing	Review date
Clear communication on the orb and as part of the launch that we do not require colleagues to have a solicitor and that an executor could be a family member or friend	ER & Policy Team	October 2024	n/a
Letter clearly explaining the process will be sent to the executor and that family members of the colleague can contact askHR if they have any queries regarding the scheme.	Laura Turton – Lead HR Consultant askHR	October 2024	n/a
We will share with askHR the relevant websites that people can use to apply for probate etc? askHR can use this to better inform colleagues. We could also add	ER & Policy Team	October 2024	n/a

Specific actions (as a result of the IIA which may include financial implications, mitigating actions and risks of cumulative impacts)	Who will take them forward (name and job title)	Deadline for progressing	Review date
some additional information to the orb if appropriate			

14. Are there any negative impacts in section 8 for which there are no identified mitigating actions?

Teachers are excluded from the scheme. There are no plans in the near future to extend to teaching colleagues.

15. How will you monitor how this proposal affects different groups, including people with protected characteristics?

All leaver forms submitted via the HR system will indicate whether a death in service and recipient of death benefit payable. We can run a report that covers those that have been processed as a death in service leaver which outlines their demographic data.

16. Sign off by Head of Service

Name Nareen Turnbull - Services Director Human Resources

Date 10th of July 2024

17. Publication

Completed and signed IIAs should be sent to:
integratedimpactassessments@edinburgh.gov.uk to be published on the Council website www.edinburgh.gov.uk/impactassessments
Edinburgh Integration Joint Board/Health and Social Care
sarah.bryson@edinburgh.gov.uk to be published at
www.edinburghhsc.scot/the-ijb/integrated-impact-assessments/