# **Layers of Inequality**

## A Human Rights and Equality Impact Assessment of the Spending Cuts on Black, Asian and Minority Ethnic women in Coventry

A Joint Report of Coventry Women's Voices, Coventry Ethnic Minority Action Partnership, Foleshill Women's Training and the Centre for Human Rights in Practice, School of Law, University of Warwick

## Executive Summary

### By Kalwinder Sandhu, Mary-Ann Stephenson and James Harrison July 2013

## **1. Introduction**

This is a summary of the key findings of the human rights and equality impact assessment (HREIA) of the spending cuts on Black, Asian and Minority Ethnic (BAME) women in Coventry carried out by Coventry Women's Voices (CWV), Coventry Ethnic Minority Action Partnership (CEMAP), Foleshill Women's Training (FWT) and the Centre for Human Rights in Practice at the University of Warwick (CHRIP).

The report examines nine broad areas where the spending cuts are having, or are likely to have, an impact on BAME women. These areas are based on the priorities identified by individual women and organisations with whom we consulted during the drafting of this report.

The report concludes that many of the spending cuts will have a disproportionate impact on BAME women. Taken together, the combined impact of job losses and cuts to spending on welfare benefits, education, health, social care, legal aid and voluntary services will exacerbate existing inequalities between BAME women and other groups and pose a serious risk to some BAME women's human rights.

As well as the potential negative impact of the cuts on BAME women, the report highlights areas where public authorities, such as the Coventry Partnership and Coventry City Council, have taken measures to mitigate the negative impact of the cuts. These include action by Coventry Partnership to measure and mitigate against the impact of welfare benefit cuts; the decision by Coventry City Council not to pass on the cuts in Council Tax Benefit from central Government; and to provide additional funding for local services to replace funding lost from Central Government.

#### The cuts in Coventry

- In Coventry cuts to welfare benefits are projected to cost residents of the city £112 million per year.<sup>1</sup>
- As a result of cuts from national Government and a rising population, Coventry City Council's annual funding per person will fall from £929 in 2010/11 to £717 in 2015/16.<sup>2</sup>

#### Cllr Ann Lucas, Leader of Coventry City Council, commenting on

**these cuts has said:** Coventry is being hit hard by the spending cuts. We are doing what we can to prevent the worst impacts on people in the city, but we are facing hard choices. There will be cuts to our services and it is going to be very tough for people over the next few years.<sup>3</sup>

One third of the population of Coventry is BAME.<sup>4</sup> BAME women are likely to be disproportionately affected by cuts to benefits, jobs and services.

#### BAME women and the cuts

- BAME women are more likely to be living in poverty.<sup>5</sup>
- BAME households on average receive a higher proportion of their income from working age benefits or tax credits.<sup>6</sup>
- BAME women face multiple disadvantages in the labour market including disproportionate representation in low paid and insecure unemployment and various barriers to finding a job, including a combination of sexism and racism.<sup>7</sup>
- Unemployment is higher among all groups of BAME women than among white women or white men.<sup>8</sup>
- BAME women are disproportionately likely to work in the public sector. For example, 45.6% of Black women of Caribbean origin in paid work are in the public sector.<sup>9</sup>
- BAME groups as a whole are more likely to report ill health and experience ill health earlier than white British people.<sup>10</sup>

The effects of the cuts cannot be viewed in isolation. They are just one part of a jigsaw of issues that affect BAME women including historic and on-going disadvantage, discrimination and racism. Our title, *Layers of Inequality*, represents what women have said to us about the multiple impacts that BAME women face as a result of the cuts and how these come on top of the challenges they face on a daily basis as a result of their gender and ethnicity and other experiences of disability, poverty etc.

## 2. The Labour Market

There have been widespread public sector job losses across the UK and in Coventry. BAME women are more likely to be employed in the public sector than white women or men in the same ethnic group and are therefore more likely to be hit by public sector job cuts.<sup>11</sup> These cuts may exacerbate an existing pattern of low paid, insecure employment and higher than average rates of economic activity among BAME women who already face a variety of barriers to accessing the labour market; including childcare, language barriers and a combination of racism and sexism.

#### Examples of impact in Coventry include:

• Unemployment among BAME women in Coventry increased by 74.4% between 2009 and 2013. Unemployment among white British women increased by 30.5% during the same period.<sup>12</sup>











- The Work Programme in Coventry has not proved successful in finding work for women of any ethnic background, but BAME women have fared worse than white women. Of the 1290 white women referred to the Work Programme in Coventry up to July 2012, 60 found jobs. 10 out of 210 Asian women referred found work. Out of 280 referrals of women from other ethnic groups none found work.<sup>13</sup>
- The decision by Coventry City Council to pay the living wage of £7.45 an hour to all staff will particularly benefit BAME women who are more likely to be in low paid work.<sup>14</sup>

## 3. Housing

There have been a series of cuts to Housing benefit. BAME communities have a higher proportion of households on low incomes and are more likely to require accommodation for larger families than other groups. They are therefore more likely to be affected by these cuts. BAME women may face a stark choice between moving house, disrupting their children's education and losing support networks, or making up for cuts in housing benefit from already limited budgets.

#### Examples of impact in Coventry include:

- In Coventry over 39,000 households receive housing benefit.<sup>15</sup> It is estimated that 9,200 households in Coventry will be affected by Local Housing Allowance changes with a total loss of £13.21 million.<sup>16</sup>
- A family with three children, parents and grandparents living in the same house in Coventry would face a shortfall of £467 per month between the available Local Housing Allowance (£167.31 per week, the maximum for four bedrooms) and the average local rent of £1193 per calendar month for a five bedroom property.<sup>17</sup>
- BAME families in Coventry are already concentrated in the most over-crowded parts of the city. There are concerns that these cuts will increase overcrowding.<sup>18</sup>

## 4. Incomes and Poverty

There have been a series of cuts and changes to welfare benefits and tax credits including a cap on the total level of benefits working age people can receive. These will disproportionately affect BAME women who are more likely to be poor than the general population<sup>19</sup>, more likely to have larger families and receive a higher proportion of their income from benefits.<sup>20</sup> BAME women will also be affected by the decision to pay Universal Credit as a single monthly payment to one person in the household, which will make it difficult to budget and may reduce their financial independence.

#### Examples of impact in Coventry include:

- The cost to women in Coventry of all the cuts to welfare benefits and tax credits will be approximately £76 million a year.<sup>21</sup>
- Coventry City Council estimate 270 households and 1300 children will be affected by the benefits cap.<sup>22</sup> The DWP estimates that 'of the households likely to be affected by the cap approximately 40% will contain somebody who is from an ethnic minority.<sup>23</sup>

 Coventry Citizens Advice Bureau has reported that 'BAME women are more likely to lose ESA, more likely to be JSA sanctioned, more likely to lose DLA/PIP, less likely to appeal bad decisions and more likely to be exploited by others, such as private landlords or family members.<sup>24</sup>

# 5. Education and training

Total public spending on education in the UK is estimated to fall by over 13% in real terms between 2010/11 and 2014/15.<sup>25</sup> Some of these cuts will have a disproportionate impact on BAME women (for example, changes to provision of ESOL). Others, such as the end of Education Maintenance Allowance (EMA), are affecting low income families, which includes a disproportionate number of BAME families. BAME women may find it harder to meet the increased costs of studying.

## Examples of impact in Coventry include:

- There have been cuts to mental health support in schools in Coventry and a reduction in support for dyslexia, behaviour and attendance, speech and language and sensory support.<sup>26</sup>
- Loss of Education Maintenance Allowance has led to an increase in debt cases coming to Coventry CAB.<sup>27</sup>
- Voluntary organisations in Coventry are reporting that women have to wait longer to access English for Speakers of Other Languages (ESOL) courses.<sup>28</sup>

# 6. Violence against women

Victims and survivors of violence in Coventry are being and/or will be affected by a series of cuts and changes including loss of funding for local services, cuts and changes to the police and Crown Prosecution Service, cuts to NHS spending, cuts to legal aid and cuts to welfare benefits including housing benefit. These services affect all women, but BAME women are particularly

#### **Cross-cutting concerns**

There are some issues that have been identified on a number of different occasions throughout this report and are worth emphasising. These include:

#### Lack of data

Research for this report highlighted a lack of both local and national data that is broken down by both gender and ethnicity. Often data was available broken down by gender, or ethnicity but not both. Where data was broken down by ethnicity it was often only split into 'white' and 'BAME', obscuring significant differences between different ethnic groups. Coventry City Council is collecting and analysing data on the impacts of welfare benefit changes on different groups in the city, but this work is limited in some areas by the data that is available. This lack of availability of data makes it difficult to project or monitor the impact of policies on BAME women.

#### Increasing use of technology

The increasing requirement to use the internet/telephone to apply for jobs or claim benefits impacts on those BAME women who do not have access to the technology, or the confidence or ability to use it. They may be unable to claim the benefits to which they are entitled, or may be at risk of benefit sanctions if they are unable to meet Job Centre requirements to apply for particular jobs. The loss of face to face contact may create problems for women with multiple or complex needs who may not be able to communicate effectively over the telephone.

## Impact of cuts on public attitudes

Many women commented that alongside the financial impact of the cuts they also felt the public's negative attitudes towards people on benefits, is increasing. In addition to a feeling of increased instances of discrimination and racism has led many women to sense that the atmosphere of scarce resources was leading people to look for scapegoats for the pressure they felt under. There was a widespread feeling that this was made worse by the rhetoric used by some politicians.

Layers of Inequality

likely to experience particular forms of violence. BAME women's experience of violence may also differ because of issues including marginalisation and racism.

#### Examples of impact in Coventry include:

- Panahghar, which provides specialist services for BAME women experiencing violence and abuse in Coventry, lost £300k a year for their refuge provision in Leicester. This has had an impact on staffing and services available to women in Coventry.
- Coventry Rape and Sexual Abuse Centre lost funding from the Equality and Human Rights Commission to do outreach work with communities that do not currently access their services, including BAME women. CRASAC is currently continuing to provide funding for this project.
- Coventry Haven has had a 10% cut to funding from Supporting People.
- For the 30,000 women in Coventry who are likely to have been raped or sexually abused at some point in their lifetime<sup>29</sup> and 38,000 women who are likely to experience domestic violence in their lifetime<sup>30</sup> these cuts are likely to lead to less successful investigation and prosecution of offenders, more on-going mental, physical and sexual health problems and more women trapped in violent relationships.

### 7. Health

The NHS is required to make savings of up to £20 billion by 2015.<sup>31</sup> These cuts will affect all patients and staff but will have a particular impact on BAME women because their health issues and experiences of health care differ to that of white women. Impacts include: increased waiting times, increased cancellation of appointments, shortage of interpreters, and the risk that violence against women will go undetected.

#### **Examples of impact in Coventry include:**

- There has been a fall in the number of hospital beds from 1158 to 1125 (University Hospitals Coventry and Warwickshire) and 348 to 324 (George Elliot) between 2010 and 2013.<sup>32</sup>
- In the last quarter of 2012/13 only 84.7% of patients in Accident and Emergency in Coventry were seen within the target time of four hours or less compared to a national average of 94.1%.<sup>33</sup>
- Cancellations of appointments at University Hospitals Coventry and Warwickshire NHS Trust rose from 575 to 667 between 2011/12 and 2012/13. In the same period cancellations at the George Elliot hospital rose from 115 to 135.<sup>34</sup>
- Women in Coventry reported a lack of translation and interpretation services which may lead to BAME women not getting the healthcare that they need and lead to violations of privacy.

## 8. Social care

Coventry City Council's Community Services Directorate needs to find savings of £14m for 2014/15, rising to £22.5m by 2015/16.<sup>35</sup> Cuts to social care will affect both women and men from all ethnic groups in Coventry who either need or provide care. However, there may be particular impacts on BAME women who provide proportionately more care.<sup>36</sup>

#### Examples of impact in Coventry include:

- Agencies we spoke to compared Coventry favourably to a number of other local authorities.
- However, they also highlighted current problems and predicted potential future problems in social care including: increased charges for services, a reduction in the level of services available and staff cuts.

## 9. Legal Advice Services

Legal advice services in Coventry and across the Midlands are facing cuts to the funding they receive for civil legal aid work which will disproportionately affect BAME women.<sup>37</sup> BAME women also face particular issues because of cuts/changes in relation to legal advice for domestic violence, employment, immigration and asylum, and welfare benefits issues. Other changes, like the introduction of a telephone gateway and a proposed 12 month residency test will have a significant impact upon some BAME women.

#### Examples of impact in Coventry include:

- Coventry Law Centre is losing £200 -250k a year from cuts to legal aid, which represents a fifth of its annual income.
- Coventry Law Centre has a 90% success rate for appeals against Employment Support Allowance decisions.<sup>38</sup> This work will no longer be funded by Legal Aid and although Coventry City Council continues to provide some funding, they will struggle to meet demand.
- Coventry Haven estimate that 70% of victims and survivors of violence will not be able to provide the evidence of domestic violence needed in order to access legal aid in family law cases and that the situation will be worse for BAME women.<sup>39</sup>

### **10. Voluntary organisations**

Voluntary organisations in Coventry have been impacted by cuts to a number of local and national funding streams, increased levels of applications to charitable trusts and changes to commissioning of services. BAME women rely on voluntary organisations to provide a range of services, advocacy and support. In particular BAME women's organisations provide services and specialist expertise that are sensitive to the experiences of BAME women's lives including multiple discrimination, culture, faith and poverty in a way that mainstream organisations are often unable to match.

These cuts take place against a background of historic underfunding of the BAME women's voluntary sector.<sup>40</sup> A large proportion (53%) of funding for BAME voluntary and community organisations comes from statutory sources so these organisations are vulnerable to public spending cuts.<sup>41</sup>

#### Examples of impact in Coventry include:

- Foleshill Women's Training's funding has fallen from £450k in 2010/11 to £190K in 2012/13.
- Coventry Carers' Centre has lost funding for work with BAME carers of people with learning disabilities.

## 11. Cross-Cutting Concerns, Combined Impacts and Actions Required

We set out some examples of the combined impact of the spending cuts on particular groups of women.

**Public authorities** have legal obligations to promote equality and not to breach human rights. In order to do this effectively they need to consider the potential impact of all budget cuts on equality and human rights and carefully monitor the actual impact, particularly on the most vulnerable groups. This includes action by National Government to collect and monitor evidence of local impact and take action where necessary.

**Public authorities** should ensure that data is collected and reported in a way that allows analysis of the impact on different equality groups, including women from different BAME communities. Data should be published in an accessible format so that it can be used by other actors including civil society groups.

3

#### Layers of Inequality

Public authorities should ensure that they co-ordinate their policies and practices where multiple agencies have an impact on a particular issue.

Other actors can play important roles in monitoring impacts, campaigning and bringing cases to courts.

## 12. About us

Kalwinder Sandhu is a freelance consultant, researcher and writer and member of Coventry Women's Voices.

Mary-Ann Stephenson is Co-ordinator of Coventry Women's Voices and a Fellow of the Centre for Human Rights in Practice.

James Harrison is Associate Professor, School of Law and Co-Director of the Centre for Human Rights in Practice, University of Warwick.

The Centre for Human Rights in Practice provides a focus for academics, students, practitioners and activists who wish to advance the study and promotion of human rights at a local, national and international level. http://www2.warwick.ac.uk/fac/soc/law/chrp/

Coventry Women's Voices works to ensure that women's voices are heard in Coventry when policy is made. www.coventrywomensvoices. wordpress.com

Coventry Ethnic Minority Action Partnership works with people, organisations and agencies to improve the delivery of services to Ethnic Minority Communities in Coventry. www.cemap-coventry.org.uk

Foleshill Women's Training are dedicated to helping all women in Coventry and the surrounding areas through social, health and economic programmes. http://www.fwt.org.uk/

The full report is available on-line at http://www2.warwick.ac.uk/fac/ soc/law/chrp/projects/humanrightsimpactassessments/women/

- 1 Beatty, C. and Fothergill, S. (2013) "Hitting the Poorest Places Hardest: the local and national impact of welfare reform." Sheffield Hallam University. See page 4 for a link to a spread-sheet showing cuts by local authority. Available online at http://www.shu.ac.uk/ research/cresr/sites/shu.ac.uk/files/hitting-poorest-places-hardest\_0.pdf (accessed on 16 June 2013).
- 2 Coventry City Council (2013) Neighbourhood forum budget presentation. Available online at http://www.coventry.gov.uk/site/scripts/google\_results.php?q=neighbourhood +forum+budget+presentation (accessed on 16 June 2013).
- 3 Cllr Ann Lucas, Leader Coventry City Council, email correspondence June 2013 4 Coventry City Council (2012) Summary Tables. Available online at http://www.factsabout-coventry.com/uploaded/documents/Summary%20Tables.xls (accessed on 16 June 2013)
- 5 DWP (2012) Households below average income 2010/11. p.62. Available online at http:// statistics.dwp.gov.uk/asd/hbai/hbai2011/pdf\_files/full\_hbai12.pdf (accessed on 16 June 2013)
- 6 DWP (2012) Family Resources Survey 2010/11. p.41-42. Available online at http://research. dwp.gov.uk/asd/frs/2010\_11/frs\_2010\_11\_report.pdf (accessed on 16 June 2013). Ethnic groups given are those used in the report.
- 7 Runnymede Trust (2010) "The All Party Parliamentary Group (APPG) on Race and Community's inquiry into ethnic minority female unemployment: Black, Pakistani and Bangladeshi Heritage Women." Available online at http://www.runnymedetrust.org/ publications/181/32.html (accessed on 16 June 2013).
- 8 Office for National Statistics (2012) Unemployment Rate by ethnicity age and sex three months ending September 2012. Available online at http://www.ons.gov.uk/ons/search/ index.html?pageSize=50&sortBy=none&sortDirection=none&newquery=unemployment +by+ethnicity (accessed on 16 June 2013).
- 9 Runnymede Trust (2011) Potential Impact of Government Cuts on Ethnic Minorities. House of Lords Debate, March 2011. Available online at http://www.runnymedetrust.org/ uploads/Parliamentary%20briefings/CutsdebateMarch2011.pdf (accessed on 16 June 2013).
- 10 London, Parliamentary Office of Science and Technology (2007) "Ethnicity and health." Cited in Institute of Race Relations "Poverty, Inequality, Employment and Health", Available online at http://www.irr.org.uk/research/statistics/poverty/ (accessed 14 June 2013)
- 11 Runnymede Trust (2011) "Potential Impact of Government Cuts on Ethnic Minorities." House of Lords Debate, March 2011. Available online at http://www.runnymedetrust.org/ uploads/Parliamentary%20briefings/CutsdebateMarch2011.pdf (accessed on 16 June 2013).
- 12 Nomis (2013) Job Seekers Allowance Claimants data for Coventry by ethnicity, age, gender and duration February 2009 to February 2013, based on query run at website. Available online at http://www.nomisweb.co.uk/ (accessed on 9 May 2013).
- 13 DWP (2012) Work Programme: Local Authority cumulative figures. Referrals (Thousands): Local Authority by Ethnicity summary by Gender. Available online at http://research.



dwp.gov.uk/asd/index.php?page=wp using a search Coventry. search page: http://83.244.183.180/WorkProg/wp\_la\_jo/ethnic\_sum/ccsex/cclanum/a\_cnjo\_r\_

- ethnic\_sum\_c\_ccsex\_p\_cclanum\_coventry\_jul12.html (accessed 1 June 2013). 14 Coventry City Council (2013) "Council introduces living wage to tackle low pay." Available online at: http://www.coventry.gov.uk/news/article/807/council\_introduces\_living\_ wage\_to\_tackle\_low\_pay (accessed on 16 June 2013).
- 15 Data from Coventry City Council via correspondence with Coventry City Council research team, June 2013.
- 16 Beatty, C. and Fothergill, S. (2013) "Hitting the Poorest Places Hardest: the local and national impact of welfare reform." Sheffield Hallam University. See link to full data set giving breakdown by local authority area on page 4. Available online at http://www.shu. ac.uk/research/cresr/sites/shu.ac.uk/files/hitting-poorest-places-hardest\_0.pdf (accessed on 16 June 2013).
- 17 Coventry rent market summary (2013). Available online at http://www.home.co.uk/ for\_rent/coventry/current\_rents?location=coventry
- 18 Coventry Partnership (2010) Coventry Population Density: The number of People per Hectare. Available online at http://ias.facts-about-coventry.com/IAS/dataviews/report/ fullpage?viewId=81&reportId=149&geoId=15&geoSubsetId=213 (accessed on 16 June 2013).
- 19 DWP (2012) Households below average income 2010/11. p.62. Available online at http:// statistics.dwp.gov.uk/asd/hbai/hbai2011/pdf\_files/full\_hbai12.pdf (accessed on 16 June 2013).
- 20 DWP (2012) Family Resources Survey 2010/11. p.41-42. Available online at http://research. dwp.gov.uk/asd/frs/2010\_11/frs\_2010\_11\_report.pdf. Ethnic groups given are those used in the report.
- 21 Calculated based on the conclusion of work by the Fawcett Society that 68% of the cost of welfare reforms would hit women. Fawcett Society (2012) "How have Coalition budgets affected women?" Available online at https://docs.google.com/spreadsheet/ccc ?key=0AonYZs4MzIZbdHA1M2JJVF8tZTBvYWUzeFRnRU1yOHc#gid=0 (accessed 14 May 2013) total costs of welfare benefits cuts from Beatty, C. and Fothergill, S. (2013) "Hitting the Poorest Places Hardest: the local and national impact of welfare reform." Sheffield Hallam University. See page 4 for a link to a spreadsheet showing cuts by local authority. Available online at http://www.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/hittingpoorest-places-hardest\_0.pdf (accessed on 16 June 2013).
- 22 Coventry City Council (2013) Initial Welfare Reform Evidence, May 2013.
- 23 DWP (2012) "Benefit Cap: equality impact assessment", p. 9. Available online at https:// www.gov.uk/government/uploads/system/uploads/attachment\_data/file/174972/eiabenefit-cap-wr2011.pdf.pdf (accessed on 16 June 2013).
- 24 Ed Hodson -Grants and Social Policy Officer Coventry CAB Interview with author, January 2013.
- 25 IFS (2011) "Public spending on education in the UK to fall at fastest rate since at least 1950s." Available online at http://www.ifs.org.uk/pr/bn121\_pr.pdf (accessed on 16 June 2013).
- 26 Coventry City Council (2011) EIA Budget Report 2011/12. Available online at http://www. coventry.gov.uk/downloads/download/894/equality\_impact\_assessment%20- (accessed on 16 June 2013).
- 27 Ed Hodson Grants and Social Policy Officer Coventry CAB. Interview with Author, January 2013.
- 28 Manager, Panahghar Safehouse. Interview with author, April 2013.
- 29 The British Crime Survey shows a lifetime rate of sexual abuse or rape of 19.7%. Home Office (2010) "Crime in England and Wales 2009/10 findings from the British crime survey and police recorded crime." Third Edition. p.72. Available online at: http://www. homeoffice.gov.uk/publications/science-research-statistics/research- statistics/crimeresearch/hosb1210/hosb1210?view=Binary (accessed on 16 June 2013).
- 30 1 in 4 women will experience domestic violence over a lifetime: Women's Aid., 2006 Statistics: how common is domestic violence? [online] Available at: http://www. womensaid.org.uk/domestic-violence-articles.asp?section=00010001002200410001&ite mid=1280&itemTitle=Statistics%3A+how+common+is+domestic+violence
- 31 DOH (2013) "Making the NHS more efficient and less bureaucratic." Available online at https://www.gov.uk/government/policies/making-the-nhs-more-efficient-and-lessbureaucratic.
- 32 Department of Health (2012) NHS hospital beds open overnight quarter to March 2013. Available online at http://transparency.dh.gov.uk/?p=19741 (accessed on 16 June 2013).
- 33 NHS England. 2012-13 Quarter 4:- 13 weeks to w/e 31/03/2013 (Revised 03.06.2013). Available online at http://www.england.nhs.uk/statistics/ae-waiting-times-and-activity/ weekly-ae-sitreps-2012-13/ (accessed 10 June 2013).
- 34 NHS hospital cancellations data for 2012/13. Available online at http://www.england.nhs. uk/statistics/cancelled-elective-operations/cancelled-ops-data/ (accessed on 16 June 2013)
- 35 Council in Voluntary Action Coventry (2013) Report of Presentation, VAC e-bulletin
- 36 Carers UK (2011) "Half a Million Voices: Improving Support for BAME carers." p.4. Available online at http://www.carersuk.org/media/k2/attachments/BAME\_report HalfaMillionVoices.pdf (accessed June 2013).
- 37 Ministry of Justice (2010) "Legal Aid Reform, Scope Changes: Equalities Impact Assessment." pp.90, 96 Available online at http://webarchive.nationalarchives.gov uk/20110425144725/http://www.justice.gov.uk/consultations/docs/eia-scope.pdf (accessed 12 June 2013).
- 38 David Beckett, Welfare Benefits Supervisor, Coventry Law Centre. Interview with author, June 2013.
- 39 Elaine Yates, Coventry Haven, email correspondence, June 2013

THE UNIVERSITY OF

Warwick Law School WARWICK

- 40 Voice4Change (2012) "Who is the BME Voluntary Sector?" Available online at http://www. voice4change-england.co.uk/content/who-bme-voluntary-sector (accessed 28 March 2013).
- 41 Voice4Change (2012) "Who is the BME Voluntary Sector?" Available online at http://www. voice4change-england.co.uk/content/who-bme-voluntary-sector (accessed 28 March 2013)



