

# Equality Impact Assessment Form



<b>Directorate: Housing and Regeneration</b>	<b>Service: Housing</b>
<b>Completed by: Siân White</b>	<b>Date: 25/03/2015</b>
<b>Subject Title: Financial Inclusion Strategy</b>	
<b>1. DESCRIPTION</b>	
Is a policy or strategy being produced or revised:	Yes
Is a service being designed, redesigned or cutback:	No
Is a commissioning plan or contract specification being developed:	No
Is a budget being set or funding allocated:	No
Is a programme or project being planned:	Yes
Are recommendations being presented to senior managers and/or Councillors:	Yes
Does the activity contribute to meeting our duties under the Equality Act 2010 and Public Sector Equality Duty ( <b>Eliminating unlawful discrimination/harassment, advancing equality of opportunity, fostering good relations</b> ):	Yes
Details of the matter under consideration:	The Financial Inclusion Strategy aims to address the issues contributing to the financial exclusion of tenants and residents in West Lancashire, to enable them to play a full part in modern society. The Strategy is evidence-based and needs driven. It sets out 8 Strategic Aims which will help to achieve Financial Inclusion across the borough. It is accompanied by an action plan detailing how the aims will be met.
<i>If you answered <b>Yes</b> to any of the above go straight to Section 3</i> <i>If you answered <b>No</b> to all the above please complete Section 2</i>	
<b>2. RELEVANCE</b>	
Does the work being carried out impact on service users, staff or Councillors (stakeholders):	N/A
If <b>Yes</b> , provide details of how this impacts on service users, staff or Councillors (stakeholders): <i>If you answered <b>Yes</b> go to Section 3</i>	N/A
If you answered <b>No</b> to both Sections 1 and 2 provide details of why there is no impact on these three groups: <i>You do not need to complete the rest of this form.</i>	N/A
<b>3. EVIDENCE COLLECTION</b>	
Who does the work being carried out impact on,	Financially excluded tenants and residents

i.e. who is/are the stakeholder(s)?	in West Lancashire.
If the work being carried out relates to a universal service, who needs or uses it most? (Is there any particular group affected more than others)?	Although the strategy puts in place a number of measures which will be available and will provide assistance to all residents of West Lancashire, we have identified that the three groups of tenants who are the most financially excluded tend to be young. There is also a focus on some ethnic minority groups as members of one of the most financially excluded groups are likely to be from ethnically diverse backgrounds. In addition to this, the strategy has particular relevance for the disabled and for women as disability and childcare have been identified as potential barriers to financial inclusion.
Which of the protected characteristics are most relevant to the work being carried out?	
Age	Yes
Gender	Yes
Disability	Yes
Race and Culture	Yes
Sexual Orientation	No
Religion or Belief	No
Gender Reassignment	No
Marriage and Civil Partnership	No
Pregnancy and Maternity	No
<b>4. DATA ANALYSIS</b>	
In relation to the work being carried out, and the service/function in question, who is actually or currently using the service and why?	New tenants, existing tenants, residents on Jobseekers Allowance, tenants who are struggling financially. Use of the service is based on financial need.
What will the impact of the work being carried out be on usage/the stakeholders?	One of the strategic aims is that the assistance available will be marketed more widely so that more tenants are able to access the service. The impact of the service will be that tenants and residents will be less likely to be financially excluded and will be better off financially. The council will also be able to make more effective use of available resources through a higher level of rent collection and reduced rent recovery costs. This will have a positive impact on all tenants and residents.
What are people's views about the services? Are some customers more satisfied than others, and if so what are the reasons? Can these be affected by the proposals?	We will be undertaking some work to collect information regarding residents' satisfaction with the service.

What sources of data including consultation results have you used to analyse the impact of the work being carried out on users/stakeholders with protected characteristics?	The strategy has been based on needs analysis which used Experian customer segmentation data and evidence from the Economic Regeneration Strategy to identify financial exclusion drivers and trends, and make recommendations regarding the needs to be addressed.
If any further data/consultation is needed and is to be gathered, please specify:	<p>Having identified that the three groups who are most likely to be the most financially excluded include the young and those from minority ethnic groups, further work was undertaken to understand whether there are any particular reasons that these groups are more susceptible to financial exclusion and to building up rent arrears, or whether there are any particular approaches which may be helpful in addressing their needs which should be included in the strategy. The strategy has been updated to reflect this. Analysis of whether these groups are proportionately using the service currently has also been undertaken and it has been found that young tenants in financial arrears are using the service proportionately with tenants in other age groups who are in financial arrears.</p> <p>Following approval of the draft strategy, a wider consultation exercise is recommended with a number of agencies involved in supporting the financially excluded, including Age UK, the Citizens Advice Bureau, and Help Direct.</p>
<b>5. IMPACT OF DECISIONS</b>	
In what way will the changes impact on people with particular protected characteristics (either positively or negatively or in terms of disproportionate impact)?	The implementation of the strategy will have a positive impact for the groups identified.
<b>6. CONSIDERING THE IMPACT</b>	
If there is a negative impact what action can be taken to mitigate it? (If it is not possible or desirable to take actions to reduce the impact, explain why this is the case (e.g. legislative or financial drivers etc.).	No negative impact has been found. If any negative impact is identified, the strategy will be revised to include actions to mitigate this where possible.
What actions do you plan to take to address any other issues above?	The EIA will be refreshed as the strategy is refreshed, to ensure that any negative impacts are able to be addressed.
<b>7. MONITORING AND REVIEWING</b>	
When will this assessment be reviewed and who will review it?	The EIA will be refreshed when the strategy is reviewed and updated.