

Equality Impact Assessment Form



Directorate: Place & Community	Service: Income and Financial Inclusion
Completed by: Jane Maguire	Date: 04 November 2020
Subject Title: Financial Inclusion Strategy 2021 - 2024	
1. DESCRIPTION	
Is a policy or strategy being produced or revised:	Yes <i>*delete as appropriate</i>
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:	Yes
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 (Eliminating unlawful discrimination/harassment, advancing equality of opportunity, fostering good relations):	Yes
Details of the matter under consideration:	The Strategy aims to address the issues contributing to Financial exclusion for tenants and residents and aims to provide relevant and appropriate financial inclusion services within West Lancashire Borough. The document contains an action plan detailing how to achieve this
<p><i>If you answered Yes to any of the above go straight to Section 3</i> <i>If you answered No to all the above please complete Section 2</i></p>	
2. RELEVANCE	
Does the work being carried out impact on service users, staff or Councillors (stakeholders):	Yes/No* <i>*delete as appropriate</i>
If Yes , provide details of how this impacts on service users, staff or Councillors (stakeholders): <i>If you answered Yes go to Section 3</i>	
If you answered No 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>	
3. EVIDENCE COLLECTION	
Who does the work being carried out impact on, i.e. who is/are the stakeholder(s)?	Financially excluded tenants and residents who are in debt or suffering from financial hardship and may be vulnerable and have complex

	needs
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)?	The strategy puts in place measures that will ensure all residents of West Lancashire will have access to support and provision with a focus on those seeking employment, and those with mental health issues
Which of the protected characteristics are most relevant to the work being carried out?	<i>*delete as appropriate</i>
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	Yes
4. DATA ANALYSIS	
In relation to the work being carried out, and the service/function in question, who is actually or currently using the service and why?	There are a range of services provided to current tenants, new tenants, potentially homeless and any resident of the borough who are seeking services to provide advice on money management and debt.
What will the impact of the work being carried out be on usage/the stakeholders?	The strategy aims to ensure that services are widely promoted and locally accessible. That there is a multi- support agency approach for those with complex needs and need money advice services. To tackle digital exclusion and ensuring that all residents can maximise their money, access affordable financial products and can make informed decisions. This will have a positive impact on the individual and families, the communities and benefit the Council through tenancy sustainability and income collection for rents and council tax. It will ensure that there are robust services for financial wellbeing.
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?	The initial findings and feedback on services from customers, provider's and stakeholders demonstrated high levels of satisfaction. However we will be undertaking a review of services and more extensive data gathering to ensure that services are targeted to have a positive impact on those most in need of the services

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?	None
If any further data/consultation is needed and is to be gathered, please specify:	Further work on the services user provision, evidence and statistical data to be gathered as part of the action delivery plan due to impact of Covid19 and changes to demands.
5. IMPACT OF DECISIONS	
In what way will the changes impact on people with particular protected characteristics (either positively or negatively or in terms of disproportionate impact)?	The proposal will have a positive impact by enabling all residents including those with other support needs to access supportive debt and money advice services through various access point. Supportive debt services and a range of financial advice services for all residents will have a positive impact on health and wellbeing.
6. CONSIDERING THE IMPACT	
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.).	N/A
What actions do you plan to take to address any other issues above?	No actions
7. MONITORING AND REVIEWING	
When will this assessment be reviewed and who will review it?	The EIA will be refreshed when the strategy is reviewed and updated