



Equality Impact Assessment

Partial Assessment Form

Policy, Practice, Function or Project Assessed: Financial Inclusion Strategy

Lead Officer: Peter Moston

Team: Housing Strategy, Enabling and Investment

Start date of assessment: 23 February 2015

Completion of assessment:

Please use this form to record your findings in relation to the assessment of an existing policy, function, service or practice.

Policy, Practice, Function or Project to be Assessed:

A1. Please describe what the main aims, objectives, purpose and intended outcomes of the policy or function?

The Financial Inclusion Strategy is being introduced to highlight existing services currently available from the Council to support financial wellbeing and to identify areas for future service development within the District.

A2. Is this policy or function associated with any other Council policy or priority?

Yes – The Housing Strategy 2012 / 2013 to 2016 / 2017 and Housing Service Annual Service Plan. The Financial Inclusion Strategy also supports the three corporate aims of Engagement, Partnership and Wellbeing.

A3. Who are the intended beneficiaries / stakeholders of the policy or function?

All South Cambridgeshire District Council tenants and leaseholders (5,761 households across 95 villages within South Cambridgeshire) potentially can benefit from the Financial Inclusion Strategy and by implementing the strategy some services will benefit other residents i.e. owner occupiers and private rented households living within South Cambridgeshire.

A4. Is the policy / function corporate or far reaching?

Yes – The strategy links in well with the three corporate aims of Engagement, Partnerships and Wellbeing and potentially could benefit all South Cambridgeshire tenants and leaseholders as well as other households living within South Cambridgeshire.

A5. Are you expecting to make any significant change to your policy or service in the near future? If so, please give details.

No

A6. Is this a new or existing policy or function?

New policy outlining some existing services and proposals for new / enhanced services in the future.

B. Evidence / Data and Consultation:

It is important to consider all information that is available in determining whether the policy or function could have a differential impact. Please attach examples of monitoring information, research or consultation reports.

B1. What monitoring or other information do you have about relevant target groups, which will show the impact of the policy or function?

Existing services are monitored for take up and feedback from service users for example access to free impartial finance / benefits / debt advice via our Cambridge Citizens Advice Bureau (CAB) partners and take up of home contents insurance. For new services we will continue to monitor effectiveness and take up for example by entering into a Service Level Agreement with a Credit Union if we provide financial support.

B2. Have you compared the data you have with the equality profile of the local population? What does it show?

Data from our partner organisations such as the Cambridge CAB's providing services for South Cambridgeshire residents monitor who is accessing services to help ensure adequate access and take up throughout the District. Potentially all households within the District could benefit from some services such as joining a Credit Union.

B3. Have you identified any improvements or other changes that could be made from monitoring the data?

We will be reviewing this for new services.

B4. Have you consulted or involved external stakeholders about the policy or function? If so, what were their views?

South Cambridgeshire is an active member of a regional Welfare Reform support group made up of Local Authority's and Registered Social Landlords from across the region. The aim of the partnership group is to share best practice and work pro-actively to reduce financial exclusion in the social rented sector. Views from the group have been considered when developing this policy and aspects of

the policy are included in the County Council's tackling Child Poverty strategy and have similarities with Cambridge City's Anti-poverty Strategy.

We have consulted with our Tenant Participation group (TPG) over aspects of the new policy for example inviting Rainbow Credit Union to give a presentation on their services to TPG members and the feedback was positive.

B5. Have you undertaken any consultation with staff to assess their perception of any impacts of the policy or function? If so, what had been learnt from them?

Housing Services Management Team have been involved in the development of this strategy and staff consultation has taken place with proposed new services / partnerships. For example, Rainbow Credit Union gave a lunchtime talk / presentation to staff in the Council Chambers which was well received.

B6. Please provide information about any of the consultation, research, or involvement undertaken in relation to this impact assessment.

None

C1. Impact of the Policy or Function

Assess the potential impact on each of the following protected characteristics. The impact could be negative, positive or neutral. If you assess a negative impact for any of the groups then you will need to assess whether that impact is low, medium or high. Refer to the evidence you use.

Description of impact	Nature of impact (Positive, Neutral, Adverse).	Extent of impact (Low, Medium, High).
<p>Age:</p> <p>Identify the potential impacts of the policy or function on different age groups.</p> <p>This policy is inclusive to any age group (provided they are old enough to hold a tenancy).</p>	Neutral	–
<p>Disability:</p> <p>Identify the potential impact of policy or function on disabled people.</p> <p>Households which contain a person with a disability are more likely statistically to be financially excluded in some way, so this strategy is more likely to have a positive impact on those households.</p>	Positive	–
<p>Gender reassignment:</p> <p>Identify the potential impact of the policy or function on people that have changed gender identity.</p> <p>This policy is inclusive to people who have undergone or are undergoing gender reassignment but is not specific to gender reassignment.</p>	Neutral	–

<p>Marriage and Civil Partnerships:</p> <p>Identify the potential impact of the policy or function on people who are married or in a civil partnership.</p> <p>This policy is inclusive to people regardless of their marital status but is not specific to marriage or civil partnerships.</p>	Neutral	–
<p>Pregnancy and Maternity:</p> <p>Identify the potential impact of the function on pregnant or maternal mothers and those women who wish to breastfeed.</p> <p>This policy is inclusive to pregnant and maternal mothers but is not specific to pregnancy or maternity.</p>	Neutral	–
<p>Race:</p> <p>Identify the potential impact of the policy or function on different religious / faith groups.</p> <p>This policy is inclusive to different ethnic groups, including national origins, colour and nationality, but is not specific to race.</p>	Neutral	–
<p>Religion / Belief:</p> <p>Identify the potential impact of the policy or function on different religious / faith groups.</p>	Neutral	–

<p>This policy is inclusive and applies to people of all religious / belief groups but is not specific to religion/belief.</p>		
<p>Sex: Identify the potential impact of the policy or function on men and women.</p> <p>This policy is inclusive and applies to both men and women but is not specific to sex.</p>	<p>Neutral</p>	<p>–</p>
<p>Sexual Orientation: Identify the potential impact of the policy or function on lesbian, gay men, bisexual, or heterosexual people.</p> <p>This policy is inclusive and applies to lesbian, gay men, bisexual or heterosexual people, but is not specific to sexual orientation.</p>	<p>Neutral</p>	<p>–</p>
<p>Other characteristics specific to South Cambridgeshire – Rurality: Identify the potential impact on the policy or function on people who are rurally isolated.</p> <p>The policy will have a positive impact on rurally isolated households by providing a range of advice and support options aimed at supporting those most at risk of financial exclusion.</p>	<p>Positive</p>	<p>–</p>

Please note: following the completion of the section above, if the nature of the impact is adverse then you may need to proceed to a full equality impact assessment.

C2. Could you minimise or remove any adverse or potential impact that is high, medium or low significance, in advance of a full impact assessment? Explain how.

None

C3. Does the policy or function actively promote equal opportunities and good community relations? Or could changes be made so that it does so?

Aspects of this strategy are specific to council tenants but will also benefit people living in the general community. By working with and promoting some of our partner organisations this will be supporting good community relations for example by supporting the set-up of food banks or Credit Union access points in new parts of the District.

C4. Does the policy or function actively promote equal opportunities and good community relations? Or could it be made so that it does so?

None

D. Conclusions:

D1. Was there sufficient data to complete the partial assessment?

Yes

If 'no', what arrangements in place for evidence gathering and continuing with the assessment?

Although Service Level Agreements will be put in place for any significant new services / partnerships

D2. Is the outcome of the partial assessment that the policy or function would have an adverse impact (medium or high impact) on one of more target group?

No.

If 'yes', will you proceed to a full assessment? If so, what arrangements are in place to carry out a full assessment?

None

D3. Is the outcome of the partial assessment that the policy or function would have a neutral or positive impact on equalities?

Yes

If 'yes', have you included proposals in the Action Plan to further improve the impact of the policy or function on inequalities?

None

Do you plan to review the service or policy again in future to assess whether there has been any change? If so, when?

This will be monitored and updated annually and reported through the Housing Services Management Team.

Has the Equalities Steering Group and the Consultative Forum reviewed the assessment? If so, what were their comments?

None

D4. Do you have any other conclusions / outcomes from the partial assessment?

None

Action Plan for enhancing existing practice:

Recommendation / issue to be addressed	Planned Milestone	Planned completion of milestone (date)	Officer Responsible	Progress
Continued monitoring and reporting through Housing Services Management Team	Adoption of strategy	April 2015	Peter Moston	–
	Funding agreed for Credit Union	April 2015	Peter Moston	–

Resources:

Does the above action plan require any additional resources?

No

Arrangements for monitoring:

Please give your plans for monitoring the achievements of the above actions:

Through Housing Services Management Team

Sign off:

The officers below confirm that this partial assessment has been completed in accordance with the Council's guidance:

Signature of Lead Officer:

Date:

Signature of Corporate Manager or Chief Officer:

Date:

(Please retain the original form on your service area and return a copy of the completed form to the Equality & Diversity Officer).