

# Swindon Borough Council Diversity Impact Assessment – Financial Inclusion Policy 2016

## 1 What's it about?

Refer to equality duties

What is the proposal? What outcomes/benefits are you hoping to achieve?

To help our residents to maximise their income helping them to live free from the harmful effects of poverty. Poverty and money worries adversely affect wellbeing and health and can separate people from the community, so we want to do all we can to prevent financial crisis and promote social justice. We desire to make **“financial inclusion”**; **“everyone’s business”**.

Our approach to helping people to become “financially included” is based on providing information, advice and support to help people understand and manage their own finances.

We are working to make the information and advice that is needed; accessible, consistent and credible nurturing honest relationships that help people manage in these times of welfare reform and increasingly shrinking council budgets.

This is an ongoing initiative which focuses on the following key objectives intended to limit the effects of poverty by supporting those who experience it:

- Maximise income and respond to welfare reforms
- Support residents to manage their debt
- Increase skills in money management and expenditure
- Help residents to train, gain and remain in employment
- Promote the expansion of affordable credit options and access to bank accounts
- Stop loan sharks and discourage “door to door” lending
- Reduce fuel poverty
- Move people from prepaid to credit energy deals
- Stop loan sharks
- Limit the number of high street “pay day lenders”, high APR credit based retailers and pawn brokers
- Publish a “where to get computer and internet access, training and support in Swindon” guide. The list to detail free IT access points across the Borough and the organisations offering IT training
- Secure funding from the Big Lottery on behalf of “partners” to support our plans for collaborative working
- Encourage partners to increase the provision of household items to set up home
- Encourage partners to increase the provision of crisis; food, fuel, clothing and travel expenses. Reprioritise the Local Welfare/Swindon Emergency Assistance Fund.

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Who's it for?

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It is for all residents and members of the community. Those with lower income households and the vulnerable are to be given more support.

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How will this proposal meet the equality duties?

Those with a low standard of living or who may be disadvantaged due to their personal circumstances may be given assistance to maximise income, reduce debt and outgoings and thus reduce poverty.

Those on lower incomes or with disabilities will be given assistance to ensure that they claim the benefits they are entitled to.

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What are the barriers to meeting this potential?

The assistance will be available to all members of the Community. In order to ensure that all groups are aware publicity and promotion will be made to various groups.

Some community groups may be reluctant to accept assistance and have their affairs remain private. Assurance will be given to advise that support will be confidential and also some of this assistance will be designed to be self-help and so individuals will be able to remain anonymous.

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## **2 Who's using it?**

Refer to equality groups

What data/evidence do you have about who is or could be affected (e.g. equality monitoring, customer feedback, current service use, national/regional/local trends)?

As yet the 'projects' contained within the Policy have only just commenced. When any promotion or publicity is undertaken this will be undertaken to ensure all parts and groups within the community are made aware of the availability of the assistance. Consideration will be given to how 'take up' of services by different groups is monitored.

According to the 'Poverty site' website it is believed that in the whole of the UK, approximately a third of all disabled adults aged 25 to retirement are living in low-income households. This is twice the rate of that for non-disabled adults.'

There is monitoring of the assistance provided by the Emergency Assistance Fund and in view of the changes made to this, the data will be reviewed to ensure that no groups are adversely affected by the changes.

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How can you involve your customers in developing the proposal?

The Policy has been discussed and feedback taken from the Cabinet Advisory Group for Welfare Reforms and Benefits. The Group consists of Councillors, Residents representatives (Mainly tenants and Religious) and Voluntary sector partners (CAB, CAP and Salvation Army) and many Council officers.

As the Projects develop, feedback from customers will be taken and the projects will be revised in line with the feedback.

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Who is missing? Do you need to fill any gaps in your data? (pause DIA if necessary)

Monitoring of the 'take up' of any support and assistance provided needs to be undertaken (in addition to SEAF) to ensure that all groups are being provided with assistance and so any gaps are identified.

When projects are considered further and decisions regarding their implementation are considered, impact assessments for their implementation will be undertaken, to ensure that all can share in the benefits.

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**3 Impact** Refer to dimensions of equality and equality groups

Show consideration of: age, disability, sex, transgender, marriage/civil partnership, maternity/pregnancy, race, religion/belief, sexual orientation  
and if appropriate: financial economic status, homelessness, political view

Using the information in parts 1 & 2:

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**a)** Does the proposal create an adverse impact which may affect some groups or individuals? Is it clear what this is? How can this be mitigated or justified?

No adverse impact will be created by this policy for any of the equality groups. To ensure that all groups can share in the benefits of each project, impact assessments will be required when projects are being considered further.

The areas of the Policy and Projects are:

- Maximise Income & Benefits
- Promotion of impartial debt & budgeting Advice services
- Assistance to help residents train and gain employment
- Promote the expansion of affordable credit options and limit the use of payday loans and prevent loan sharks from operating.
- Increase skills in money management, reduce fuel poverty and promote access to bank accounts.

There is no adverse impact to any of these concepts, but we must ensure that the benefits are accessible to many persons as possible.

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What can be done to change this impact?

As no adverse impacts will be created by this policy no action will be required, but further assessments of each project will be required when undertaken to ensure the benefits can be maximised.

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**b)** Does the proposal create benefit for a particular group? Is it clear what this is? Can you maximise the benefits for other groups?

The proposal does not create benefit for any one particular equality group and is needs to be equally available to all residents. It will be particularly beneficial to those experiencing significant financial hardship.

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Does further consultation need to be done? How will assumptions made in this assessment be tested?

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Consideration for how consultation for each project will be undertaken when options for their implementation are undertaken. This will be recorded in DIAs.

Once any 'projects' are undertaken feedback will be taken from those being given assistance and this will be used to review the Policy and the projects that are implemented.

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#### 4 So what?

[Link to business planning process](#)

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What changes have you made in the course of this DIA?

None, but it has led to us considering how the assistance will be undertaken and could be provided to other community groups. DIAs will be undertaken before projects are implemented to ensure that residents that are subject to 'poverty' are aware of and able to access the benefits. Particular consideration will be given as to how groups that are more likely to be impacted

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What will you do now and what will be included in future planning? When will this be reviewed?

Individual area or 'projects' will have their own DIAs before implementation and the Policy will be subject to annual review and alteration.

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How will success be measured?

Success will be measured according to the number and value of residents given assistance via the various 'projects'. Equalities monitoring of those who benefit will be undertaken where possible. It should be noted that many of the 'projects' will be undertaken by third parties and partners, but in such instances, these parties will be encouraged to undertake such monitoring.

<b>For the record</b>	
Name of person leading this DIA Andy Stevens	Date completed 28/6/16 v3
Names of people involved in consideration of impact Andy Stevens & Andrew Hill	
Name of manager signing DIA Andy Stevens	Date signed

# Diversity Impact Assessment – an inclusive business planning tool

## 1. What's it about? refer to equality duties

- What is the proposal? What outcomes/benefits are you hoping to achieve
- Who's it for?
- How will this proposal meet the equality duties?
- What are the barriers to meeting this potential?

## 2. Who's using it? consider all equality groups

- What data/evidence do you have about who is or could be affected? (e.g. equality monitoring, customer feedback, current service use, national/regional/local trends)?
- How can you involve your customers in developing the proposal?
- Who is missing? Do you need to fill any gaps in your data?

## 3. Impact consider dimensions and equality groups

Using information in parts 1 & 2:

- a) Does the proposal create an adverse impact which may affect some groups or individuals? How can this be mitigated or justified?  
> What can be done to change this impact?
- b) Does the proposal create benefit for particular groups or individuals. Is it clear what this is? Can you maximise the benefits for other groups?
  - Does further consultation need to be done? How will assumptions made in this assessment be tested?

## 4. So what?

- What changes have made in the course of this DIA?
- What will you do now and what will be included in future planning?
- When will this be reviewed?
- How will success be measured?

## Considerations

### Our equality duties

1. Eliminate discrimination, harassment and victimisation
2. Advance equality of opportunity
3. Foster good relations

### Equality groups

For the following equality groups: age, disability, sex, transgender, marriage/civil partnership, maternity/pregnancy, race, religion/belief and sexual orientation.

Extended by SBC policy to include: financial economic status, homelessness, political view.

## Dimensions of equality

How will the proposal affect Human Rights and life chances of different groups? Consider how the proposal affects

1. Longevity.
2. Physical security.
3. Health.
4. Education.
5. Standard of living.
6. Productive and valued activities.
7. Individual, family and social life.
8. Participation, influence and voice.
9. Identity, expression and self-respect.
10. Legal security.