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1. IDENTIFY THE POLICY, PROJECT, SERVICE REFORM OR BUDGET OPTION:

a) Name of the Policy, Project, Service Reform or Budget Option to be screened

Financial Inclusion Strategy 2020 - 2025

b) List main outcome focus and supporting activities of the Policy, Project, Service Reform or Budget Option

The Financial Inclusion Strategy sets out the council's ambition of working in partnership with the FI sector to achieve its goals that will:

- Break the revolving door of debt and dependency
- Reduce the level of Child Poverty in Glasgow
- Reduce the number of people reaching a crisis point
- Address the impact of money problems on other areas of life
- Have a modern, flexible and accessible advice sector
- Have a more open and accountable advice sector, responsive to citizens' views
- Reduce stress and ill health caused by money worries and debt.

c) Name of officer completing assessment (signed and date)

Gerry Quinn 19/9/2019

d) Assessment Verified by (signed and date)

Sandra McDermott 2/10/2019

2. GATHERING EVIDENCE & STAKEHOLDER ENGAGEMENT

Using the statistical evidence from the 2015 Financial Inclusion (FI) Strategy we have been able to report on the number and value of the interventions carried out by our 17 FI providers. While the debt managed and financial gains have again shown a financial return on investment, for this period it is £17 for every £1 invested, the level of poverty continues to rise for our citizens and the city. Since the previous strategy was developed the poverty landscape has changed dramatically, with an increase in poverty for those who are in work, the freeze on unemployment benefits and the introduction of Universal Credit (UC). These changes have seen a rise in rent arrears, applications for crisis loans from the Scottish Welfare Fund and an increase in dependency of emergency food provision.

To mitigate the potential negative impacts of UC, experienced in cities that had gone “live” before Glasgow, the council announced funding of £2million under an Invest to Improve programme. The funding enabled the FI team to hold engagement sessions with service users and service providers to help us understand the need and the gaps in current service provision. Following analysis of these events and available data, we set up 17 UC hubs, where services were co-located in libraries, UC claims were successfully submitted to DWP and citizens had the opportunity to talk about other issues they were having, such as housing issues or training and employment issues. Working in collaboration with other services allowed us to make full use of our Fast Online Referral Tool (FORT), where citizens could be referred to the appropriate service they required and their journey tracked and the final outcome analysed and reported. This process differs from the current FI Strategy.

We learned from the UC Invest to Improve programme customer feedback that customers preferred to deal with multiple services in the one location and the location, i.e. the library, was seen as a “safe space” and where no stigma was attached. We also learned that by using the FORT system we had a richer source of data that allowed us to identify not only the numbers using the service but also the number of citizens referred to other service providers and ultimately the outcome of their journey and the impact that the service had on the individual.

To ensure we understand the need of our citizens we have undertaken a consultation process by developing a questionnaire with colleagues in Corporate Policy that was available via an online link and advertised through the council’s and Poverty Leadership Panel’s (PLP) social media. In addition we visited a number of citizens groups and customers at our Service Desk at 45 John St to capture their views via the questionnaire, and visited One Parent Families Scotland and tenants of NG Homes. Members of the PLP’s Community Activist Panel also went out and met members of the public to complete the questionnaire in 4 of Glasgow shopping centres, these were Silverburn, Parkhead Forge, Castlemilk and Knightswood. The findings from our consultation are contained in the FI Strategy 2020 – 2025.

Some of the findings from our consultation were:

- 57% stated they preferred face to face service provision
- 36% would be happy to use on-line technology to receive advice
- 75% of those surveyed use their smart phone to access the internet
- The most popular choice for where people wanted to receive their advice (40%) was in their local library
- 15% of those surveyed were unaware of the existence of the advice providers

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Please name any research, data, consultation or studies referred to for this assessment:	Please state if this reference refers to; Gender, BME, Disabled people, LGBT, older people, children & young people or faith & belief.	Do you intend to set up your own consultation? If so, please list the main issues that come from this consultation.
Citizen consultation	Our questionnaire has been developed to include all protected characteristics and we have ensured that we have feedback from all of the groups by also using a targeted approach by working with support organisations, such as: Glasgow Disability Alliance One Parent Families Scotland Community Activist Panel Pensioner Group at NG Homes	Yes. There were no issues in relation to equalities that were mentioned in the consultation, face to face as well as on-line was available.

3. ASSESSMENT & DIFFERENTIAL IMPACTS

The development of new or amended processes and services to alleviate poverty should only have a positive impact on the citizens of Glasgow. However we aware that we have not yet been able to attend to the specific needs of all individual groups.

		Positive Impact – it could benefit an equality group	Good Practice/ Promotes Equality or improved relations	Negative Impact – it could disadvantage an equality group	Reason for Change in Policy or Policy Development
GENDER	Women	<p>The Financial Inclusion (FI) strategy has been developed to be inclusive of all. Services will be delivered by external providers</p> <p>FI can help people get the access to benefit advice that can in turn ensure that they are receiving their correct entitlement to social security benefits. Getting the right benefit can help relieve the stress of low income/poverty and help people get in control of their finances.</p> <p>As women are significantly over-</p>	<p>61% of the feedback from the consultation on FI services was from women.</p> <p>We learned lessons through our Invest to Improve project of the value of working directly with services who deal with citizens with protected characteristics, in their ability to reach those who maybe harder to reach and provide specific detailed statistics and case studies on the impact of the intervention/support.</p>	<p>There is no evidence to suggest that providers of financial inclusion services are not inclusive of all our citizens.</p> <p>We will work with those providers successful in receiving funding for FI services to ensure that there are no negative impacts on their delivery of the FI Strategy for all our citizens.</p>	<p>The Financial Inclusion Strategy expired in 2018 and was given a 1 year extension. The new strategy takes into account changes in social security benefits that have a major impact on our citizens and uses the lessons learned from the Invest to Improve project, set up following the introduction of Universal credit across the city in September 2018.</p> <p>Research by Save the Children (2013) presents data suggesting that around 90% of the 163,000 single parents in Scotland</p>

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		<p>represented within public sector and part-time positions then there is a likelihood of more examples of In-Work poverty and providing access to FI services at times that suit working women is key to reducing poverty related issues, a key principle of our FI strategy is that services are available at times that suit working citizens.</p> <p>Improving our data gathering process detailed in the FI Strategy will allow us to improve our ability to identify the gaps in service provision and target women and lone parents who are not engaging to take up FI services</p>			<p>are women. Within this, 41% of single parent households live in relative poverty.</p> <p>The report also noted that women are significantly over-represented within public sector and part-time positions throughout the UK, which immediately places them at risk due to the current economic climate and public sector spending cuts.</p> <p>Four out of 10 families are single parent households, with 90% of them women</p>
	Men	Our FI services will be accessible at times that suit those	39% of the feedback from the consultation	As above	5.7% of men in Glasgow are in receipt of unemployment

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		<p>who are in work and therefore not necessarily available during “normal” office hours.</p> <p>Improving our data gathering process detailed in the FI Strategy will allow us to improve our ability to identify the gaps in service provision and target men and particularly young men who tend not to use traditional FI services.</p>	<p>on FI services was from men</p>		<p>benefits, compared to the Scottish average of 4.1% and the UK average of 3.3%.</p>
RACE	Asian People	<p>Translation services will be available for FI providers to make use of when dealing with a customer where English is not their 1st language.</p> <p>As people from minority ethnic groups are nearly three times more likely to be in in-work poverty, our FI services will be accessible at times that suit those who</p>	<p>12% of the feedback from the consultation on FI services was from people who were from the BME community</p> <p>We learned lessons through our Invest to Improve project of the value of working directly with services who deal with citizens with protected characteristics, in their ability to reach those who maybe harder to</p>	As above	<p>Research from the Joseph Rowntree Foundation argues that ethnicity and poverty is strongly related. When ethnicity interact with other factors, such as gender, disability, age, and religion - this increases individual's vulnerability to poverty and make it difficult for some groups to find routes out of poverty.</p>

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		are in work and therefore not necessarily available during “normal” office hours. Improving our data gathering process detailed in the FI Strategy will allow us to improve our ability to identify the gaps in service provision and target people from the BME community who may not be aware of our service provision.	reach and provide specific detailed statistics and case studies on the impact of the intervention/support.		52.3% of all people from an ethnic minority group were employed in Glasgow in 2015. This is lower than the rate for Scotland at (58.9%) and the UK as a whole (63.0%).
	Black People	As above	As above	As above	
	Chinese People	As above	As above	As above	
	White People	As above	As above	As above	
	People of mixed race	As above	As above	As above	
	European People (Polish, Greek, Italian, etc)	As above	As above	As above	
DISABILITY	Physical disability	Ensuring that FI services are accessible for disabled people is a key principle of our FI strategy.	37% of the feedback from the consultation on FI services was from people who stated they had a long term illness or disability.	As above	In Glasgow 25% report to being disabled, higher than the national average 21%.

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		Improving our data gathering process detailed in the FI Strategy will allow us to improve our ability to identify the gaps in service provision and target disabled people who may not know about or be able to access the FI services.	Through our Invest to Improve project we worked with the Glasgow Disability Alliance to develop the “Rights Now” initiative that funded a dedicated team to work with people with disabilities to claim social security benefits and appeal against negative decisions.		
	Sensory Impairment (sight, hearing,)	As above	As above		
	Mental Health Issues	As above	Funding GAMH through the Invest too Improve programme allowed for dedicated practical support to assist those with mental health issues to claim their social security benefits.		
LGBT	Lesbians	There are no known barriers to members of the LGBT community accessing FI services however we will investigate this further once we the FI providers are known to us.	As above		
	Gay Men	As above	As above		
	Bisexual	As above	As above		

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	Transgender	As above	As above		
AGE	Older People (60 +)	<p>Improving our data gathering process detailed in the FI Strategy will allow us to improve our ability to identify the gaps in service provision and target older people.</p> <p>We will work with older people support groups to ensure that they are aware of FI providers.</p>	<p>We have evidence from a short life pensioner pilot exercise that there is an under claiming of benefit by older people, in particular over 80 years who are entitled to Attendance Allowance and subsequent additional passported benefits that would a significant financial difference to their income level.</p>		<p>Pensioner poverty is on a steady rise of 1% over the past couple of years. Single female pensioners poverty has been higher than that for single male pensioners Single female pensioners are now more likely to be in poverty than single male pensioners</p>
	Younger People (16-25)	<p>We will be working with schools and groups such as the MCR Pathways to ensure that information for young people and their families is made available on appropriate channels of communication through our FI strategy and projects such as the Financial Inclusion Support Officer, who will be linked to a number of secondary schools</p>			<p>The percentage of 16 to 24 year olds in relative poverty after housing costs has increased from 28% to 38.2%</p>

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		on a pilot project basis.			
	Children (0-16)	As above			
MARRIAGE & CIVIL PARTNERSHIP	Women	Improving our data gathering process detailed in the FI Strategy will allow us to improve our ability to identify the gaps in service provision and target specific groups.	We learned lessons through our Invest to Improve project of the value of working directly with services who deal with citizens with protected characteristics, in their ability to reach those who maybe harder to reach and provide specific detailed statistics and case studies on the impact of the intervention/support.		There is currently no robust research that identifies differences of social exclusion and civic engagement between married couples from heterosexual relationships and same-sex couples in civil partnership.
	Men	As above	As above		
	Lesbians	As above	As above		
	Gay Men	As above	As above		
PREGNANCY & MATERNITY	Women	The SNIPS project has funding for another year, and we will ensure that the referral pathways are known by the FI providers.	The FI team with other council family members have developed a process whereby the Scottish Social Security Best Start Grant is highlighted to parents at the registration of the birth of their child or children. If in receipt of the qualifying benefits they will receive		There is evidence through the joint working of PLP partners' project, Special Needs In Pregnancy Service (SNIPS) that vulnerable pregnant women from deprived areas are experiencing severe poverty.

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			support to make their claim for BSG online.		
RELIGION & BELIEF	Input *	Improving our data gathering process detailed in the FI Strategy will allow us to improve our ability to identify the gaps in service provision and target specific groups and their needs.			

* There are too many faith groups to provide a list, therefore, please input the faith group e.g. Muslims, Buddhists, Jews, Christians, Hindus, etc. Consider the different faith groups individually when considering positive or negative impacts

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Continue to answer or tick the following questions where the initial screening (above) indicated that there may be a negative impact on certain equality groups. ** Equality Legislation listed a back of this document.

IMPACT	YES	NO
HIGH		
There is substantial evidence and/or concern that people from different groups or communities are (or could be) differently affected by the policy.		√
MEDIUM		
There is some evidence and/or some concern that people from different groups or communities are (or could be) differently affected	√	
LOW		
There is little or no evidence that some people from different groups or communities are (or could be) differently affected.	√	
Does the negative impact breach any of the equality legislation? **		√
	Immediately	Within next 6 months
The negative impact requires action to be taken		

** See summary of legislation in appendix at the back of this form (you may also require to refer directly to the Equality Act 2010)

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4. OUTCOMES, ACTION & PUBLIC REPORTING

SCREENING ASSESSMENT OUTCOME ACTIONS

Screening Outcome	Yes /No /Not At This Stage	Further Action Required	Lead Officer	Timescale for Resolution
Was a significant impact from the project, policy or strategy identified?	Yes	There will be groups and or communities impacted by our FI Strategy but the impact will be positive in that services will delivered based on the Invest to Improve model that will provide a more rounded service to the citizen and allow us to identify gaps in provision, analyse data to ensure our service users are receiving the advice that is making a positive impact on their lives.	Gerry Quinn	The FI Strategy will be reported on in March 2021 and issues recorded will actioned.
Does the project, policy of strategy require to be amended to have a positive impact?	No			
Does a Full Impact Assessment need to undertaken?	No	Once the FI providers have been identified following the new Glasgow Community Funding then further work will be required with the potential for a full assessment.	Gerry Quinn	April/May 2020

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<p>If none of the above is required, please recommend the next steps to be taken.</p> <p>(i.e. is there a strategic group that can monitor any future impacts as part of implementation?)</p>	<p>CAC October 2019</p>	<p>This EQIA will be reviewed in 8 months after the FI providers have been identified and services launched.</p> <p>A report on FI strategy will be delivered at the end of March 2021, 1 year into this FI Strategy.</p>	<p>Gerry Quinn</p>	<p>October 2019</p>
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