

# Equality & Poverty Impact Assessment 00045 (Version 1)

## SECTION ONE: ESSENTIAL INFORMATION

<b>Service &amp; Division:</b>	Corporate & Housing Services Policy, Technology & Improvement	<b>Lead Officer Name:</b>	Sally Buchanan
		<b>Team:</b>	Fairer Falkirk
		<b>Tel:</b>	01324506189
		<b>Email:</b>	sally.buchanan@falkirk.gov.uk
<b>Proposal:</b>	Fairer Falkirk - Citizen's Advice Bureau funding - £50k	<b>Reference No:</b>	CHS19

What is the Proposal?	Budget & Other Financial Decision	Policy (New or Change)	HR Policy & Practice	Change to Service Delivery / Service Design
	Yes	No	No	No

Who does the Proposal affect?	Service Users	Members of the Public	Employees	Job Applicants
	Yes	Yes	No	No

**Other, please specify:**

### Identify the main aims and projected outcome of this proposal (please add date of each update):

13/12/2018	Reduction in funding from the Fairer Falkirk Fund to the three Citizen's Advice Bureau operating across the Falkirk Council area by £50k for 2019/2020. This is a 14% reduction in total funding to the three Citizen's Advice Bureau and is proposed in order to deliver a saving to the Council.

**SECTION TWO: FINANCIAL INFORMATION**

For budget changes ONLY please include information below:			Benchmark, e.g. Scottish Average
Current spend on this service (£'0000s)	Total:	360	
Reduction to this service budget (£'0000s)	Per Annum:	50	
Increase to this service budget (£'000s)	Per Annum:	0	
If this is a change to a charge or concession please complete.	Current Annual Income Total:		
	Expected Annual Income Total:		
If this is a budget decision, when will the saving be achieved?	Start Date:	01/04/2019	
	End Date (if any):		

**SECTION THREE: EVIDENCE**

Please include any evidence or relevant information that has influenced the decisions contained in this EPIA. (This could include demographic profiles; audits; research; health needs assessments; national guidance or legislative requirements and how this relates to the protected characteristic groups.)

**A - Quantitative Evidence**

This is evidence which is numerical and should include the number people who use the service and the number of people from the protected characteristic groups who might be affected by changes to the service.

A reduction in funding to the three Citizens Advice Bureaux is likely to have a direct impact on their ability to provide advice and support to people in this area.

The three Citizens Advice Bureaux in Falkirk delivered free, quality-assured, impartial advice in response to over 10,000 customer contacts and handled over 26,000 issues last year. The total client gain resulting from this advice was over £4.2m.

They serve some of the most vulnerable people in Falkirk, with

- 40% of clients stating that they are unable to work due to ill health or disability
- 26% of clients living in one of the 20% most deprived data zones (Scottish Index of Multiple Deprivation)

80% of people said getting help from a Bureau reduced their stress, anxiety and depression.

Half reported being better able to control their finances and/or increased their income.

Housing security improved for nearly 1 in 4.

Local people gained £4,561,236 from entitlements and debt relief with help from the three area bureaux last year.

The following detailed client demographics were collected by Grangemouth CAB during November 2018. These were used to identify the impact on the protected characteristics.

Number Of Records Found: 257

Age Range No answer provided 1 0.39% 0.03%

Prefer not to answer 1 0.39% 0.03%

16-17 1 0.39% 0.03%

18-24 7 2.72% 0.21%

25-34 30 11.67% 0.90%

35-44 30 11.67% 0.90%

45-59 89 34.63% 2.66%

60-64 49 19.07% 1.47%

65-79 45 17.51% 1.35%

80+ 4 1.56% 0.12%

**Sub Total = 257 100% 7.69%**

Gender No answer provided 26 10.12% 0.78%

Male 99 38.52% 2.96%

Female 132 51.36% 3.95%

**Sub Total = 257 100% 7.69%**

Ethnic Group No answer provided 21 8.17% 0.63%

Family with a mother 24

years and under:

All Family with a child All

under one year old:

Generated @ 18/12/2018 10:38:18 1 of 4

## Client Profile

Ethnic Group Prefer not to answer - 2nd Level not selected 16 6.23% 0.48%

Asian, Asian Scottish or Asian British - Indian,

Indian Scottish or Indian British

1 0.39% 0.03%

Asian, Asian Scottish or Asian British - Other 1 0.39% 0.03%

Caribbean, Caribbean or Black - Caribbean

Scottish or Caribbean British

1 0.39% 0.03%

White - 2nd Level not selected 12 4.67% 0.36%

White - Gypsy / Traveller 1 0.39% 0.03%

White - Other British 8 3.11% 0.24%

White - Polish 3 1.17% 0.09%

White - Scottish 187 72.76% 5.60%

White - Other white ethnic group 4 1.56% 0.12%

Other ethnic group - Other 2 0.78% 0.06%

**Sub Total = 257 100% 7.69%**

Nationality No answer provided 27 10.51% 0.81%

Prefer not to answer 15 5.84% 0.45%

British 55 21.40% 1.65%

English 4 1.56% 0.12%

Northern Irish 3 1.17% 0.09%

Scottish 142 55.25% 4.25%

Welsh 1 0.39% 0.03%

Non EU national 1 0.39% 0.03%

Other EU national 9 3.50% 0.27%

**Sub Total = 257 100% 7.69%**

Relationship No answer provided 32 12.45% 0.96%

Prefer not to answer 20 7.78% 0.60%

Divorced / dissolved partnership 26 10.12% 0.78%

Married / cohabiting / in a civil partnership 70 27.24% 2.10%

Separated in a legal partnership 7 2.72% 0.21%

Single / never been married 82 31.91% 2.45%

Widowed 19 7.39% 0.57%

Other 1 0.39% 0.03%

**Sub Total = 257 100% 7.69%**

Caring Responsibilities No answer provided 23 8.95% 0.69%

Prefer not to answer 16 6.23% 0.48%

Adult - with disability 14 5.45% 0.42%

Children - no disability 31 12.06% 0.93%

Children - with disability 2 0.78% 0.06%

Elderly person - with disability 5 1.95% 0.15%

None 165 64.20% 4.94%

Other 1 0.39% 0.03%

Generated @ 18/12/2018 10:38:18 2 of 4

**Client Profile**

**Sub Total = 257 100% 7.69%**

Family with a child under one year

old

No answer provided 137 53.31% 4.10%

Prefer not to answer 5 1.95% 0.15%

No 114 44.36% 3.41%

Yes 1 0.39% 0.03%

**Sub Total = 257 100% 7.69%**

Family with a mother 24 years and

under

No answer provided 137 53.31% 4.10%

Prefer not to answer 5 1.95% 0.15%

No 115 44.75% 3.44%

**Sub Total = 257 100% 7.69%**

Housing Status No answer provided 23 8.95% 0.69%

Prefer not to answer 12 4.67% 0.36%

Council rented 110 42.80% 3.29%

Homeless / temporary accommodation 1 0.39% 0.03%

Other social rented (e.g. housing association /

charitable trust)

21 8.17% 0.63%

Owner occupier 62 24.12% 1.86%

Private landlord 12 4.67% 0.36%

Staying with friends / relatives 14 5.45% 0.42%

Other 2 0.78% 0.06%

**Sub Total = 257 100% 7.69%**

Household Type No answer provided 23 8.95% 0.69%

Prefer not to answer 10 3.89% 0.30%

Adult family (non-pensioner; no dependant children)

53 20.62% 1.59%

Family (2 or more adults; 1 + dependent children) 13 5.06% 0.39%

Family (2 or more adults; 1 or 2 dependent children)

9 3.50% 0.27%

Older adult family (at least 1 adult pensioner) 21 8.17% 0.63%

Single adult (non pensioner) 77 29.96% 2.30%

Single parent family (1 adult; dependent children) 17 6.61% 0.51%

Single pensioner 27 10.51% 0.81%

Other 7 2.72% 0.21%

**Sub Total = 257 100% 7.69%**

Employment Status No answer provided 23 8.95% 0.69%

Prefer not to answer 7 2.72% 0.21%

Full time work (30+ hours) 23 8.95% 0.69%

Generated @ 18/12/2018 10:38:18 3 of 4

## Client Profile

Employment Status Looking after home / family 3 1.17% 0.09%

Not seeking work 24 9.34% 0.72%

Part time work (less than 30 hours) 24 9.34% 0.72%



Retired 39 15.18% 1.17%

Self-employed 5 1.95% 0.15%

Student 3 1.17% 0.09%

Unable to work due to ill health / disability 83 32.30% 2.48%

Unemployed 22 8.56% 0.66%

Other 1 0.39% 0.03%

**Sub Total = 257 100% 7.69%**

Disability No answer provided 25 9.73% 0.75%

Prefer not to answer 10 3.89% 0.30%

No 64 24.90% 1.92%

Yes 158 61.48% 4.73%

**Sub Total = 257 100% 7.69%**

Health Condition (if yes, does this  
make it difficult for day to day  
activities?)

No answer provided 96 37.35% 2.87%

Prefer not to answer 5 1.95% 0.15%

No 4 1.56% 0.12%

Yes - Limited a little 31 12.06% 0.93%

Yes - Limited a lot 121 47.08% 3.62%

**Sub Total = 257 100% 7.69%**

Generated @ 18/12/2018 10:38:18 4 of 4

**B - Qualitative Evidence** This is data which describes the effect or impact of a change on a group of people, e.g. some information provided as part of performance reporting.

**Social - case studies; personal / group feedback / other**

Household incomes increase because people access their full entitlements. The bulk of this increased income is then spent locally.

People manage their resources better with less risk of debt or financial hardship.

More people keep their jobs or find new ones, so they can contribute to the local economy.

Individuals and families are in more stable, affordable, sustainable housing arrangements.

More residents have lower fuel tariffs and live in a more energy-efficient home with less risk of falling into fuel poverty.

People have better understanding of financial services, consumer and legal matters.

The most vulnerable will get help in a crisis.

Stigma is minimised by the holistic/generalist nature of the advice given and the impartial way it is delivered.

**Best Judgement:**

<b>Has best judgement been used in place of data/research/evidence?</b>	No
<b>Who provided the best judgement and what was this based on?</b>	The above information was created by the three Citizens Advice Bureaux in Falkirk: Denny & Dunipace, Falkirk and Grangemouth and Bo'ness.
<b>What gaps in data / information were identified?</b>	
<b>Is further research necessary?</b>	No
<b>If NO, please state why.</b>	The above provides details of the service provided by the three CABs.

**SECTION FOUR: ENGAGEMENT**

Engagement with individuals or organisations affected by the policy or proposal must take place

<b>Has the proposal / policy / project been subject to engagement or consultation with service users taking into account their protected characteristics and socio-economic status?</b>	No	
<b>If YES, please state who was engagement with.</b>		
<b>If NO engagement has been conducted, please state why.</b>	<p>Engagement with users of this service over the impact of the change to budget is likely to generate a lot of resistance to the cut given the value that service users place in this service.</p> <p>As we consider mitigating actions to reduce the impact of the cut, we would look to engage with service users as appropriate during that process.</p>	
<b>How was the engagement carried out?</b>	<b>What were the results from the engagement? Please list...</b>	
<b>Focus Group</b>	No	
<b>Survey</b>	No	
<b>Display / Exhibitions</b>	No	
<b>User Panels</b>	No	
<b>Public Event</b>	No	
<b>Other: please specify</b>		
<b>Has the proposal / policy/ project been reviewed / changed as a result of the engagement?</b>	No	
<b>Have the results of the engagement been fed back to the consultees?</b>	No	
<b>Is further engagement recommended?</b>	No	

## SECTION FIVE: ASSESSING THE IMPACT

**Equality Protected Characteristics:** What will the impact of implementing this proposal be on people who share characteristics protected by the Equality Act 2010 or are likely to be affected by the proposal / policy / project? This section allows you to consider other impacts, e.g. poverty, health inequalities, community justice, public protection etc.

Protected Characteristic	Neutral Impact	Positive Impact	Negative Impact	Please provide evidence of the impact on this protected characteristic.
<b>Age</b>			✓	71% of CAB clients are aged between 45 and 79. A reduction in CAB services would impact people aged over 45 more than those under 45.
<b>Disability</b>			✓	40% of clients stating that they are unable to work due to ill health or disability. A reduction in funding to this service is likely to impact disproportionately on people with a disability.  71% of CAB clients have a disability, compared to 30.1% of people in the Falkirk area who have a long term health condition.
<b>Sex</b>			✓	57% of clients are female , compared to Falkirk population where 51% female. A reduction in funding to this service will therefore have a greater impact on females than males.
<b>Ethnicity</b>	✓			Client data shows CAB used by various ethnic groups with no significant differences from Falkirk demographics. A reduction in funding is not expected to have a disproportionate effect on this protected characteristic
<b>Religion / Belief / non-Belief</b>	✓			Client data not available. A reduction in funding is not expected to have a disproportionate effect on this protected characteristic
<b>Sexual Orientation</b>				Client data not available.
<b>Transgender</b>				Client data not available.
<b>Pregnancy / Maternity</b>				Client data not available.
<b>Marriage / Civil Partnership</b>	✓			Client data does not indicate any significant differences from Falkirk demographics. A reduction in funding is not expected to have a disproportionate effect on this protected characteristic

<b>Poverty</b>			✓	26% of clients living in one of the 20% most deprived data. Additionally the service provided by the CABs helps people to avoid or lessen the impact of poverty through maximising people's income and helping them to manage their money. A reduction in funding to this service is likely to impact disproportionately on people with a disability.
<b>Other, health, community justice, public protection etc.</b>				
<b>Risk (Identify other risks associated with this change)</b>				

**Public Sector Equality Duty: Scottish Public Authorities must have 'due regard' to the need to eliminate unlawful discrimination, advance quality of opportunity and foster good relations. Scottish specific duties include:**

	<b>Evidence of Due Regard</b>
<b>Eliminate Unlawful Discrimination (harassment, victimisation and other prohibited conduct):</b>	
<b>Advance Equality of Opportunity:</b>	
<b>Foster Good Relations (promoting understanding and reducing prejudice):</b>	

**SECTION SIX: PARTNERS / OTHER STAKEHOLDERS**

<b>Which sectors are likely to have an interest in or be affected by the proposal / policy / project?</b>		<b>Describe the interest / affect.</b>
<b>Business</b>	No	
<b>Councils</b>	No	
<b>Education Sector</b>	No	
<b>Fire</b>	No	
<b>NHS</b>	No	
<b>Integration Joint Board</b>	No	
<b>Police</b>	No	
<b>Third Sector</b>	Yes	This proposal will reduce funding from the Fairer Falkirk Fund to the three Citizens Advice Bureaux in Falkirk.
<b>Other(s): please list and describe the nature of the relationship / impact.</b>		

## SECTION SEVEN: ACTION PLANNING

**Mitigating Actions:** If you have identified impacts on protected characteristic groups in Section 5 please summarise these in the table below detailing the actions you are taking to mitigate or support this impact. If you are not taking any action to support or mitigate the impact you should complete the No Mitigating Actions section below instead.

Identified Impact	To Who	Action(s)	Lead Officer	Evaluation and Review Date	Strategic Reference to Corporate Plan / Service Plan / Quality Outcomes
Reduction in advice and support service	People in or at risk of poverty. People with disabilities. Women. People aged 45+	Consider supporting Citizens Advice Bureaux from Housing Revenue Account to mitigate the impact of this cut on Council Tenants. Grangemouth CAB confirmed 32% of clients are Council Tenants.	Fiona Campbell	31/01/2019	Outcome: Our area will be a fairer and more equal place to live. Priority: Reduce the impact of poverty on children and their families

### No Mitigating Actions

Please explain why you do not need to take any action to mitigate or support the impact of your proposals.

<b>Are actions being reported to Members?</b>	Yes / No
<b>If yes when and how ?</b>	



**SECTION EIGHT: ASSESSMENT OUTCOME**

Only one of following statements best matches your assessment of this proposal / policy / project. Please select one and provide your reasons.

No major change required	No	
The proposal has to be adjusted to reduce impact on protected characteristic groups	No	
Continue with the proposal but it is not possible to remove all the risk to protected characteristic groups	Yes	Unless the full impact of this reduction in budget can be mitigated, this will impact on some of the protected characteristic groups.
Stop the proposal as it is potentially in breach of equality legislation	No	

**SECTION NINE: LEAD OFFICER SIGN OFF**

Lead Officer:

Signature:	<i>Sally Buchanan</i>	Date:	13/12/2018
------------	-----------------------	-------	------------

**SECTION TEN: EPIA TASK GROUP ONLY**

<b>OVERALL ASSESSMENT OF EPIA:</b>	<b>Has the EPIA demonstrated the use of data, appropriate engagement, identified mitigating actions as well as ownership and appropriate review of actions to confidently demonstrate compliance with the general and public sector equality duties?</b>	Yes
------------------------------------	--	-----

<b>ASSESSMENT FINDINGS</b>	Significant data has been used to provide evidence of who uses this service.	
<b>If YES, use this box to highlight evidence in support of the assessment of the EPIA</b>		
<b>If NO, use this box to highlight actions needed to improve the EPIA</b>		

<b>Where adverse impact on diverse communities has been identified and it is intended to continue with the proposal / policy / project, has justification for continuing <u>without making changes been made</u>?</b>	Yes	If YES, please describe: There are alternative providers such as the Council.
---	-----	--

**LEVEL OF IMPACT: The EPIA Task Group has agreed the following level of impact on the protected characteristic groups highlighted within the EPIA**

LEVEL		COMMENTS
HIGH	Yes / No	
MEDIUM	Yes / No	
LOW	Yes	The main impact is on older people and people in poverty. These groups can be targeted in terms of service provision going forward.

**SECTION ELEVEN: CHIEF OFFICER SIGN OFF**

<b>Director / Head of Service:</b>			
<b>Signature:</b>	<i>Stuart Ritchie</i>	<b>Date:</b>	24/01/2019