

## INTEGRATED IMPACT ASSESSMENT COVERING

- EQUALITIES & SOCIO ECONOMIC DUTIES
- HUMAN RIGHTS AND RIGHTS OF THE CHILD

DATE	UPDATES/EXECUTIVE SUMMARY	VERSION DETAILS <i>Admin Use Only</i>
12/02/2024	Stage 1 reviewed in preparation for SFC 28/02/2024	14.0 14/02/2024 AMcL

### STAGE 1 - DO I NEED A DETAILED IMPACT ASSESSMENT?

<b>Service/department</b>	<b>GSP benefits and money advice</b>	
<b>Name of policy or proposal</b>	Option 1 Stop money advice service Option 2 Stop welfare benefit advice service Option 3 Re-design of remaining management	
<b>Budget template reference</b>	F8-5	
Is this a		Mark X below
New activity, programme or policy?		
Change to an existing activity, programme or policy?		
Budget proposal?		x

Duties: tick the boxes you think apply	No	Maybe	Yes
<b>Equalities:</b> Will your proposal have an impact on groups with protected characteristics?  <i>Consider the impact of your proposal on people and how they access your services and information without barriers.</i>			x
<b>Socio-economic</b>  <i>Not every person/family has access to regular income or savings. Will your proposal have an adverse impact on them</i>			x
Does your policy or proposal impact on the <b>human rights</b> of people?		x	

Does your policy proposal impact on the <b>rights of children</b> and young people		x	
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**Reasoning**  
Briefly describe your reasoning for the responses given above:

Option 1. Money advice service users tend to be people from lower income households.  
Option 2. A significant number of service users get help with disability benefits

A Stage 2 impact assessment is recommended to further understand the impact of these proposals

Option 3, an internal staffing issue, is not considered to have impact on those in the categories below.

If you have answered **maybe** or **yes** to any of the Stage 1 questions above then proceed to complete the Stage 2 Impact Assessment questions below.

If you have answered <b>no</b> to the Stage 1 questions above then please sign off by providing the details below and submit to don.toonen@moray.gov.uk	
Lead Officer for developing the policy or proposal	Norma Matheson, benefits and money advice manager
Other people involved in the screening (this may be council staff, partners or others i.e. contractor or community)	Alasdair McEachan Head of service
Date	05.10.23

## STAGE 2: DETAILED IMPACT ASSESSMENT

### Brief description of the affected service

1. Describe what the service does:

- The money advice service helps those who have got into debt with management of their finances and in some cases to put in place an arrangement to clear multiple debts. They are often referred from food fund/welfare fund applicants.
- The welfare benefits advice service helps people claim all of the benefits and exemptions that they are entitled to.

2. Who are your main stakeholders?

Option 1: People on lower incomes and on benefits.

Option 2: people on lower incomes/benefits and people with a disability.

3. What changes as a result of the proposals? Is the service reduced or removed?

The proposals are to remove the service. As the teams are small it is not considered feasible to reduce staffing numbers.

4. How will the proposals impact on your customers?

- Service users would need to find help from other agencies.
- If they were not able to find this help then the lost benefits would put further pressure on their household income.
- There may be mental health implications for some service users.

**6. How will your proposals impact on people within these protected groups?**

(consider the impact on both customers and staff providing the service)

<b>Protected groups</b>	<b>X</b>	<b>Potential impacts and considerations – give details</b>
Race	x	Language barriers can be a barrier to benefit entitlement.
Disability	x	People may not get all the benefits they are entitled to.
Carers (for elderly, disabled or minors)	x	People may not get all the benefits they are entitled to.
Sex		
Pregnancy and maternity (including breastfeeding)		
Sexual orientation		
Age (include children, young people, midlife and older people)		
Religion, and or belief		

Gender reassignment		
Inequalities arising from socio-economic differences	x	Service users tend to have lower household income

### Human rights

Potentially relevant convention rights	X	Describe, where applicable, if and how specific rights are affected.
Article 5: Right to liberty and security	x	Potential impact on financial security
Article 6: Right to a fair trial		
Article 8: Right to respect for private and family life, correspondence and the home	x	Potential additional strain on families and esteem.
<i>Article 10: Freedom of expression</i>		
<i>Article 11: Freedom of assembly and association</i>		
<i>Article 12: Right to marry</i>		
<i>Article 14: Prohibition of discrimination (in relation to the convention rights)</i>		
<i>Article 1 of Protocol 1: Protection of property</i>		
<i>Article 2 of Protocol 1: Right to education</i>		
<i>Article 3 of Protocol 1: Right to free elections by secret ballot</i>		

### Children's Rights and Wellbeing

Relevant articles – UNCRC	X	Describe, where applicable, if and how specific rights are affected.
Article 2 – Non discrimination		
Article 12 – Respect of the views of the child		
Article 3.1 – Best interest of the child	x	Potential impact on child poverty.
Article 6.2 – Right to survival and development		

**7. Evidence.** What information have you used to make your assessment? (*add dates for updates/additional information*)

<b>Performance data</b>	The service keeps a record of users whose detailed circumstances are known. There is currently unmet demand.
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<b>Internal consultation</b>	-
<b>Engagement or consultation with affected groups</b>	Although the impact of stopping the service can be reasonably predicted, further consultation would help understand the impact on service users and is recommended before a final decision is taken.
<b>Local statistics</b>	-
<b>National statistics</b>	As this is a discretionary service, not all councils provide it. In other areas a similar service is provided by 3 <sup>rd</sup> sector parties. There are debt management services available in the wider marketplace. They operate on a fee basis with the fee recoverable from gains. It is not clear to what extent these alternative means of accessing advice would kick in if the council were to cease both money advice and welfare benefits advice.
<b>Other</b>	

**8. Evidence gaps** (*add dates for updates/additional information*)

Do you need additional information in order to complete the information in the previous questions?

Further consultation with service users is recommended.

**9. Mitigating action**

Can any negative impacts of the proposals be mitigated?

Option 1: Service users would be directed to 3<sup>rd</sup> sector and commercial advisers as outlined in paragraph 7. It is unknown whether this would meet the demand currently being met by the council.

Option 2: Service users would be directed to 3<sup>rd</sup> sector bodies. With some benefits being devolved to Social Security Scotland there is an improved service in relation to disability benefit assessments.

Assistance would still be offered in relation to employability (funded by Shared prosperity), housing benefits team and Scottish welfare fund team (fund of last resort)

There are a number of other interventions the Council makes in relation to poverty, particularly in relation to child poverty and the cost of the school day.

**10. Justification** (*add dates for updates/additional information*)

If nothing can be done to reduce the negative impact(s) but the proposed proposal must go ahead:

- What justification is there to continue with the proposals?
- Can you demonstrate that the proposals are still proportionate in a wider sense?

*Tackling poverty and inequality is likely to remain as a priority in the Council's corporate plan. These budget savings proposals are likely to have an economic impact on more vulnerable members of the community which cannot be fully mitigated against.*

*Option 1: would impact negatively on the financial circumstances of individuals who may have used this service however there are other routes for individuals to seek advice so the negative impact can be mitigated to some extent.*

*Option 2: would impact negatively on the financial circumstances of individuals who may have used this service and there are limited alternative means for this advice to be offered. However, given the scale of budget savings which the council require to make and the discretionary nature of these services the savings can be justified in a wider sense to allow vital frontline and statutory services to be retained.*

<b>CONCLUSIONS:</b>	Indicate with an X
1. The impact of the proposals were found to be positive in: <ul style="list-style-type: none"> <li>• Reducing discrimination, harassment, victimisation or other conduct prohibited under the Equality Act 2010</li> <li>• Promoting equality of opportunity and fostering good relations</li> </ul>	
2. No negative impacts were identified in the proposals/ any negative impacts were considered to be negligible	
3. Some potential negative impacts have been identified as outlined in question 6. <ul style="list-style-type: none"> <li>• Protected characteristics under the Equalities Act</li> <li>• Socio Economic impact and inequality</li> <li>• Human rights/rights of the Child</li> </ul>	X x
4. Negative impacts can be mitigated with the proposed actions outlined in question 8.	
5. The negative impacts cannot be fully mitigated but the proposals can be justified as outlined in question 9.	x
6. Further consultation with affected groups is needed.	
7. It is advised not to go ahead with the proposals.	

**Decision** *(add dates for updates/additional information)*

Set out the rationale for deciding whether or not to proceed with the proposed actions:

**Date of Decision:**

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**Sign off and authorisation:**

We have completed the integrated impact assessment for this policy/activity.	Name: as below Position: Date:
Authorisation by head of service	Name: A McEachan Position: Head of GSP Date: 12.02.24
Permission to publish on website -	
Please return this form to the Equal Opportunities Officer, Chief Executive's Office.	

STAGE 1