



Glasgow City Council

Finance and Audit Scrutiny Committee

Report by Lynn Brown, Financial Services

HIIA Summary Report: Financial Inclusion Strategy

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HIIA Summary Report: Financial Inclusion Strategy

Purpose of Report:

To seek members approval for the Health Inequalities Impact Assessment (HIIA) completed for the Councils Financial Inclusion Strategy 2011-2015 detailing the key findings and recommendations for implementation.

Recommendations:

The Committee is asked to approve :-

1. The HIIA Summary Report and Health Inequalities Impact Assessment (HIIA) (Appendix 1) for the Financial Inclusion Strategy 2011-2015.
2. The HIIA key findings and recommendations for implementation and monitoring.

The Executive Committee is asked to Note:

The Glasgow City Council Financial Inclusion Strategy sets out a framework for the Council and the City Advisory Panel to take forward financial inclusion in Glasgow from 2011-15.

Ward No(s):

Citywide:

Local member(s) advised: Yes

No

Consulted: Yes

No

1. Background

The Glasgow City Council Financial Inclusion Strategy sets out a framework for the Council and the City Advisory Panel to take forward financial inclusion in Glasgow from 2011-15. The Financial Inclusion Strategy demonstrates the Council's commitment to addressing the financial exclusion experienced by the most vulnerable citizens of Glasgow who have difficulty managing money, are exposed to unmanageable debt and a lack of access to mainstream financial services resulting in reliance on expensive home credit and loan sharks. The current Financial Inclusion contract is targeted towards the following priority groups;

- Incapacity Benefit/ Employment and Support Allowance recipients
- BME Communities
- Over 50's
- Lone Parents
- More Choices, More Chances
- Those at risk of homelessness
- Those with a disability

- 1.1 The strategy provides a vision and a definition of financial inclusion, and identifies the key challenges and priorities for these groups. The priorities identified for the next four years reflect the extremely challenging circumstances resulting from the recent recession, Welfare Reform and the consequential increase in demand for financial inclusion services, and a period of greatly reduced public sector budgets.
- 1.2 Glasgow City Council has developed an integrated Equality Scheme 2008–2011 to respond to its race, disability and gender equality issues. This integrated scheme enables the Council to address its legal responsibilities and develop more effective actions to eliminate discrimination and promote equality of opportunity. It also helps the Council to further promote the mainstreaming of equality outcomes into strategic planning processes at both Council and Community Planning level.

2. Health Inequalities Impact Assessment (HIIA)

- 2.1 There is a statutory obligation to meet the public sector equality duty in the Equality Act (2010). This requires that people are not discriminated against on the grounds of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief (including lack of belief), sex or sexual orientation. In addition, all public authorities must act in accordance with the Human Rights Act 1998. Impact assessment is one way to ensure policy proposals support authorities in meeting these requirements.
- 2.2 Launched by the Scottish Government in November 2011, (the HIIA aims to improve policy making through a creative and systematic process, that gives a broader perspective on issues and considers wider population groups and impacts, beyond those considered for EQIA..
- 2.3 The Scottish Government recommends the use of integrated impact assessments that consider wider health inequalities. As a result of this recommendation, an integrated Health Inequalities Impact Assessment (HIIA) has been developed for the Financial Inclusion Strategy

3. HIIA Process

- 3.1 The HIIA process was completed in 8 steps (HIIA Final Report -Appendix 1)
 - Step 1 Screening

- Step 2 Lead Officer and Steering Group Members
- Step 3 Preparation
- Step 4 Scoping Workshop
- Step 5 Prioritisation of Impacts Identified
- Step 6 Appraisal of Evidence
- Step 7 Final Recommendations, Implementation Plans and Sign Off of HIIA Final Report
- Step 8 Submission for Publishing

3.2 The process brings together elements from Equalities Impact Assessment (EQIA), Health Impact Assessment and Human Rights Impact Assessment, meeting the legislative requirements for EQIA. The HIIA process seeks to define the likely positive and negative health, equality and human rights impacts of a policy (including unintended impacts) and the population groups who will bear them. The assessment considers impacts on equalities groups and other potentially affected populations. Impacts on disadvantaged groups, who already suffer poorer health, are particularly important.

3.3 A Scoping workshop facilitated by Corporate Policy took place on 8th August 2011 with stakeholders, partners and current Financial Inclusion Advice Providers in attendance. (Appendix 1, page 8 - 12) The main areas of impact issues were identified summarising the Population Groups affected and any key questions/ missing information/ evidence required and noting any initial recommendations against the issue/impact area. An HIIA Steering group was formed with key partners including the NHS and the Scottish Poverty Information Unit. The role of the Steering Group was to use this summary information for a prioritisation exercise to inform the next stage of the HIIA process.

4. Key Findings

4.1 The outcome of the prioritisation exercise resulted in the HIIA Steering Group considering all the impact areas identified based on significance, relevance and proportionality and agreeing which should be subject to further evidence gathering and appraisal. However it was noted that due to the difficulty in categorising by impact area, there were a number of interrelated issues that could be conceptualised. (See Appendix 1, page 13-14). The following priority impact areas were identified;

- Impact Area 1: Increased and improved access to appropriate financial advice and services
- Impact Area 2: Mental health and wellbeing
- Impact Area 3: Housing: Fuel poverty/home improvements and preventing homelessness
- Impact Area 4: Crime: Offending/reoffending, domestic violence and exploitation
- Impact Area 5: Exploitative financial products and services

4.2 The next stage of process consisted primarily of evidence gathering. An Appraisal of Evidence (Appendix 1, page 15-33) was carried out for each of these priority impact areas, summarising any positive/negative impacts, the populations affected and the likelihood and severity of the impact. Recommendations were then made under the following key areas identified by the HIIA Steering group.

- Partnership Working
- Staff Training
- Signposting and Referral
- Communication and Marketing
- Targeting and Active Outreach
- Monitoring and Evaluation

5 Recommendations and Priority Activities

5.1 The last stage involved further appraisal of the recommendations made at the Scoping Workshop. Each Impact Area was reviewed and summarised to identify final recommendations, noting the protected characteristics affected, any priority actions to be taken forward and the timescales involved. (Appendix 1, Page 34-36). Thirteen final recommendations were identified as a result of the HIIA process

- **Partnership Working**
 - Create preferred referral pathways for vulnerable groups
 - Engage and evidence Partnership Agreements
- **Staff Training**
 - Performance Monitoring Framework should record statistics for training in Scottish Mental Health First Aid (SMHFA), Client Communication Needs (e.g. literacy, stroke patients) and Cultural awareness issues (e.g. race, religion or belief, transgender).
 - Training should be available to staff on Fuel Poverty, Domestic Abuse, Offenders, Affordable Credit and Exploitative Financial Products.
- **Signposting and Referral**
 - Strengthened Monitoring required for referral pathways and tracking.
 - Referral protocols with specialist support services e.g. G Heat, Scotcash, Credit Unions, GRA, Mental Health, Offenders.
- **Communications and Marketing**
 - Trusted Intermediaries and Services to be used for promoting and increasing service delivery
 - GAIN Marketing to be used to communicate GAIN brand and promote the GAIN website.
 - Glasgow Access Panel Mystery Shopping Report 2010 review to be undertaken to assess gaps.
- **Targeting and Active Outreach**
 - Outreach to be targeted based on identified need of vulnerable groups
 - Links to relevant services and locations to ensure accessibility in areas of client need.
- **Monitoring and Evaluation**
 - Monitor complexity of outcomes for individuals to measure effectiveness and reach.
 - Monitoring Information used to inform ongoing service delivery for vulnerable groups.

6 Implementation and Monitoring

6.1 The HIIA recommendations will be implemented by Senior Council Officers from the Financial Inclusion Team within Service Development. Target deadlines have been set against priority actions for 2013/2014 and progress will be monitored through periodic review dates. It should be noted that implementation and progress has already been made through the life of the HIIA process with some recommendations being completed during the work of embedding the new Financial Inclusion and Housing Information and Advice Services contracts along side the Financial Inclusion Strategy.

7 Service Implications

- Financial: This reflects the Financial Inclusion Strategy 2011-15
- Legal: These will be addressed within the statutory obligation to meet the public sector equality duty in the Equality Act (2010).
- Personnel: None
- Service Plan: The activities and initiatives outlined in the report are consistent with departmental Service Plan for 2012/13 and will form part of the Financial Services ASPIR for future years.
- Environmental: None
- Sustainable Procurement and Article 19: We have considered the Council's Sustainable Procurement Policy which incorporates Article 19 within the development of the strategy