

## INVERCLYDE COUNCIL EQUALITY IMPACT ASSESSMENT TEMPLATE

### Budget Savings Proposals

<b>Essential Information</b>
Name of Officer(s) completing this Template: Louise McVey
Designation(s): Team Leader
Directorate/Service:  Education, Communities and Organisational Development/  Culture, Communities and Educational Resources Service
Date of Impact Assessment: 13 October 2022
Name of Proposed Budget Saving <sup>1</sup> :  Consolidation of Anti-Poverty Funding – Tail o’ the Bank Credit Union Rates Relief

<b>1. Does the proposed budget saving impact on:</b>		
	<b>Yes</b>	<b>No</b>
a. Protected characteristics under The Equality Act 2010:  Age; Disability; Gender Reassignment; Pregnancy and Maternity; Race; Religion and Belief; Sex; Sexual Orientation <b>(see Section 3)</b>	X	X
b. Reducing inequalities of outcome caused by socio-economic disadvantage – Fairer Scotland Duty <sup>2</sup> <b>(see Section 6)</b>	X	
c. Local Outcomes Improvement Plan (LOIP) 2017/22 <sup>3</sup> <b>(see Section 7)</b>	X	

<sup>1</sup> Please attach the Budget Saving Proposal to this Template

<sup>2</sup> [Fairer Scotland Duty: guidance for public bodies](#)

<sup>3</sup> [Local Outcomes Improvement Plan 2017/22](#)

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<b>1. Does the proposed budget saving impact on:</b>		
d. Corporate Plan 2018/22 <sup>4</sup> (see Section 8)	X	
<b>2. If 'yes' is selected for any part of Section 1, please populate the other relevant Sections of this Template.</b>		

<b>3. Impact – Protected characteristics</b>			
Which of the protected characteristics will the proposed budget saving have an impact upon? (See guidance for examples of key considerations under each characteristic – this is on ICON.)			
<b>Equality Target Group</b>	<b>Positive impact +</b>	<b>Neutral impact =</b>	<b>Negative impact -</b>
Age		X	
Disability			X
Gender Reassignment		X	
Marriage and civil partnership		X	
Pregnancy and maternity		X	
Race			X
Religion and belief		X	
		X	

<sup>4</sup> [Corporate Plan 2018/22](#) (agenda item 5)

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#### 3. Impact – Protected characteristics

Which of the protected characteristics will the proposed budget saving have an impact upon? (See guidance for examples of key considerations under each characteristic – this is on ICON.)

Sex			
Sexual orientation		X	
Other groups to consider  • Carers		X	

#### 4. Which parts of the Equality Duty will the proposed budget saving impact on?

<input type="checkbox"/>	Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by The Equality Act 2010
x	Advance equality of opportunity between people of different groups
x	Foster good relations between from different groups

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### 5. Impact - groups

From the information you have highlighted above, describe the positive and negative impacts and the groups affected under The Equality Act 2010.

<b>Positive impacts</b> + (Describe groups affected.)	<b>Negative impacts</b> - (Describe groups affected.)
	<u>Race and Disability</u> : Ethnic minorities and those who are disabled are more likely to be in the lowest social economic groups who would need to access affordable credit.

### 6. Impact – Fairer Scotland Duty

What impact will this budget saving proposal have on reducing inequalities of outcome caused by socio-economic disadvantage? *Please tick.*

<b>Positive Impact</b> +	<b>Neutral Impact</b> =	<b>Negative Impact</b> - X

**Briefly describe how the budget saving proposal will impact on reducing inequalities of outcome.**

Removal of Discretionary Rates Relief to the Tail o' the Bank Credit Union will increase their operating costs and potentially make it unviable to continue the same opening hours or at worst it could lead to the closure of the Credit Union. The reduction of the service or even closure of the Credit Union would negatively impact those most likely to be living on a low income, with a low credit rating and unable to access mainstream banking services including access to affordable credit.

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<b>7. Impact – LOIP 2017/22</b>	
Which Priority/Priorities from the LOIP 2017/22 will this budget saving proposal impact on?	
<input type="checkbox"/>	1. <b>Population:</b> Inverclyde’s population will be stable and sustainable with an appropriate balance of socio - economic groups that is conducive to local economic prosperity and longer term population growth
X	2. <b>Inequalities:</b> There will be low levels of poverty and deprivation and the gap between the richest and poorest members of our communities will be reduced (This may already have been highlighted during section 6)
<input type="checkbox"/>	3. <b>Environment, culture and heritage:</b> Inverclyde’s environment, culture and heritage will be protected and enhanced to create a better place for all Inverclyde residents and an attractive place in which to live, work and visit
X	4. <b>The local economy:</b> Inverclyde has a thriving and diverse local economy, economic activity is increased and skills development enables both those in work and those furthest from the labour market to realise their full potential
<p><b>Briefly describe how the budget saving proposal will impact on the LOIP Priority/Priorities.</b></p> <p><u>Priority 2:</u> Access to banking services is a requirement of normal life. Limiting access for those most marginalised hinders employment opportunities, prevents access to lower utility tariffs and affordable credit, potentially increasing the use of money lenders and reliance on public services/funding such as the Scottish Welfare Fund.</p>	

<b>8. Impact – Corporate Plan 2018/22</b>	
Which Priority/Priorities from the Corporate Plan 2018/22 will this budget saving impact on?	
<input type="checkbox"/>	1. To promote Inverclyde, to both residents and visitors alike, as a great place to live, work and visit
<input type="checkbox"/>	2. To work collaboratively, to enable strong, connected and empowered communities, particularly in areas of deprivation, so that residents have influence and control over the things that matter to them

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**8. Impact – Corporate Plan 2018/22**

Which Priority/Priorities from the Corporate Plan 2018/22 will this budget saving impact on?

<input type="checkbox"/>	3. To grow the local economy in a way that creates opportunities for all our residents, including access to good quality jobs
X	4. To reduce the prevalence of poverty and in particular, child poverty in our communities
X	5. To safeguard, support and meet the needs of our most vulnerable families and residents
X	6. To improve the health and wellbeing of residents so that people live well, and for longer
X	7. To protect and enhance our natural and built environment
<input type="checkbox"/>	8. To preserve, nurture and promote Inverclyde's unique culture and heritage
<input type="checkbox"/>	9. To deliver services that are responsive to community needs and are underpinned by a culture of innovation, continuous improvement and effective management of resources
<input type="checkbox"/>	10. To develop motivated, trained, and qualified employees who deliver quality services that meet current and anticipated service needs

**Briefly describe how the budget saving proposal will impact on the Corporate Plan Priority/Priorities.**

Priorities 4, 5 and 6: Those with protected characteristics are more likely to be Credit Union service users. Financial deprivation is widely recognised to have a negative effect on health, wellbeing and life expectancy. Individuals not able to access mainstream banking will be affected if the Credit Union is not able to absorb the additional cost.

Priority 7: Town centre shop units left unoccupied negatively affect the street scape.

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### 9. Evidence

What evidence do you have to help identify any potential impacts of the proposed budget saving?

Note: Evidence could include consultations, surveys, focus groups, interviews, projects, user feedback, complaints, officer knowledge and experience, equalities monitoring data, publications, research, reports, local, national groups.

Evidence	Details
Consultation/Engagement	<p>Continual engagement with local communities through Communication and Engagement Networks and other local groups are highlighting concerns around the cost of living and accessing affordable credit.</p> <p>This Budget Saving Proposal has been discussed with the Inverclyde Integration Joint Board (IJB) Chief Officer who recognises the key role the IJB will continue to play in addressing poverty in Inverclyde.</p> <p>Budget Consultation 2022: 29% of respondents supported this Budget Saving Proposal.</p>
Research	<p>National charities including the Carnegie Trust have published a range of research highlighting the demand for accessing affordable credit and this may be through local credit unions. The Money and Pensions Service concludes that a financially healthy nation is good for individuals, communities, business and the economy.</p> <p>Joseph Rowntree Foundation, January 2022, <i>UK Poverty 2022</i> Joseph Rowntree Foundation, October 2021, <i>Ethnicity, poverty and the data in Scotland</i></p>

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Officer's knowledge and experience (including feedback from frontline staff)	Inverclyde Child Poverty Action Group recognises the importance of the Tail o' the Bank in Inverclyde as a way to open savings accounts and access affordable credit.
Equalities monitoring data	
User feedback (including complaints)	
Stakeholders	
Other	
Are there information gaps and, if so, what are these?	

**10. Please use the space below to detail any other matters arising from the Equality Impact Assessment process, including what action could be taken to mitigate the impact of this Budget Saving Proposal.**

Whilst this is the removal of rates relief it is anticipated that the Credit Union will still exist and provide support to the Inverclyde communities. The Credit Union can make applications for further alternative funding.



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Details of the Person(s) who completed the Assessment:	Name: Louise McVey
	Position: Team Leader
	Date: 14 October 2022
Authorised by:	Name: Ruth Binks
	Position: Corporate Director - Education, Communities and Organisational Development
	Date: 14.11.22

Thank you for your assistance with the completion of this task.

Please send a copy of the completed Template to Karen Barclay, Corporate Policy and Performance Officer: [karen.barclay@inverclyde.gov.uk](mailto:karen.barclay@inverclyde.gov.uk).