

Equality Impact Assessment Template – Policy, function or strategy

This document should be completed when a new policy, function or strategy is introduced or when a substantive change to an existing policy, function or strategy is recommended.

1. Policy, function or strategy			
a.	Name/description of the policy, function or strategy ¹	Revised Flexible Retirement Policy 2025	
b.	Responsible organisation(s)/Lead Service	Organisational Development, Policy and Communications Service	
c.	Lead Officer	Barbara McQuarrie, Human Resources [HR] Service Manager - Operations and Health and Safety	
d.	Date of Impact Assessment	14/4/2025	
e.	Partners/other Services involved in the development of the policy, function or strategy	Trade Unions, HR	
f.	Is the policy, function or strategy?	<input type="checkbox"/>	New
		<input checked="" type="checkbox"/>	Reviewed/Revised
g.	What is the purpose of the policy, function or strategy (include details of any new legislation which prompted the introduction of the policy, function or strategy or the substantive change to the policy, function or strategy)?	The Flexible Retirement Policy allows eligible employees aged 55 and over to apply to reduce their working hours or grade while drawing part or all of their pension benefits and remaining in employment. In response to changes introduced by Strathclyde Pension Fund (SPF) from October 2024 - which increased the strain on fund cost for certain flexible retirement scenario - the revised Policy introduces mechanisms to allow employees to repay the strain costs via payroll over up to 24 months. These changes promote fairness, support succession planning, and provide an equitable way to approve requests that would previously have been refused solely due to cost.	

¹ Please attach details of the policy, function or strategy to this Template

h.	What are the intended outcomes of the policy, function or strategy?	<ul style="list-style-type: none">• Support employees in transitioning to retirement while continuing to contribute to the workforce.• Ensure equitable access to flexible retirement opportunities regardless of the financial impact on the Council.• Provide managers with a clear, transparent approval and repayment process.• Promote workforce planning and retention of skilled employees.• Support the Council’s commitment to employee retention, knowledge transfer, and workforce continuity.	
i.	Geographical area (Inverclyde-wide or a specific location)	Inverclyde-wide	
j.	Which parts of the Equality Duty will the policy, function or strategy impact on?	<input checked="" type="checkbox"/>	Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by The Equality Act 2010
		<input checked="" type="checkbox"/>	Advance equality of opportunity between people of different groups
		<input checked="" type="checkbox"/>	Foster good relations between people from different groups
k.	Will those who may be directly or indirectly affected by the policy, function or strategy be involved in its development?	Yes, stakeholders including HR professionals, management and Trade Union representatives have been consulted during the development of the Policy.	

2. Does the policy, function or strategy impact on:		Yes	No
a. Protected Characteristics under The Equality Act 2010: Age; Care experienced; Disability; Gender Reassignment; Marriage and Civil Partnership; Pregnancy and Maternity; Race; Religion and Belief; Sex; Sexual Orientation (see Section 3)		X	
b. Reducing inequalities of outcome caused by socio-economic disadvantage – Fairer Scotland Duty ² (see Section 6)		X	
c. Inverclyde Alliance Partnership Plan 2023/33 ³ (see Section 7)		X	
d. Council Plan 2023/28 ⁴ (see Section 8)		X	
3. If 'Yes' is selected for any part of Section 2, please populate the other relevant Sections of this Template.			
4. If 'No' is selected for <u>every part</u> of Section 2, please state the reasons for this.			
<p>Please sign below and email a copy of this Template to Karen Barclay, Corporate Policy and Performance Officer:</p> <p>karen.barclay@inverclyde.gov.uk</p>			
Signature:			Date:

² [Fairer Scotland Duty: guidance for public bodies](#)

³ Inverclyde Alliance Partnership Plan 2023/33

⁴ Council Plan 2023/28

3. Impact – Protected Characteristics						
Which of the Protected Characteristics will the policy, function or strategy have an impact upon?						
	Impact					
Protected Characteristic	Positive		Neutral	Negative		Reasons/Comments
	High	Low		High	Low	
Age	X				X	Targets employees aged 55+, promoting choice in retirement planning. The Policy may have a limited impact on younger employees.
Care experienced			X			
Disability		X				May enable employees to reduce working time where health is a concern.
Gender Reassignment			X			
Marriage and Civil Partnership			X			
Pregnancy and Maternity			X			
Race			X			
Religion and Belief			X			
Sex			X			
Sexual Orientation			X			
Other groups to consider <ul style="list-style-type: none">Carers		X				May enable workers with caring responsibilities to reduce their working hours.

<ul style="list-style-type: none">The Armed Forces Covenant Duty			X			
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4. Which parts of the Equality Duty will the policy, function or strategy have an impact upon?	
<input checked="" type="checkbox"/>	Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by The Equality Act 2010
<input checked="" type="checkbox"/>	Advance equality of opportunity between people from different groups
<input checked="" type="checkbox"/>	Foster good relations between people from different groups

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.	
<div>Positive impact + (Describe groups affected.)</div> <div>Age: Promotes age inclusion by offering flexible options to employees over 55.</div> <div>Disability: Enables phased transitions to retirement, supporting mental and physical wellbeing.</div> <div>Disability; Carers: Enhances flexibility and choice in how retirement is approached, particularly for carers or those with health concerns.</div>	<div>Negative impact - (Describe groups affected.)</div> <div>Age: The Policy may have a limited impact on staff who are aged under 55 years.</div>

6. Impact – Fairer Scotland Duty

What impact will the policy, function or strategy have on reducing inequalities of outcome caused by socio-economic disadvantage?

Positive impact +	Neutral impact =	Negative impact -
+		-
Briefly describe how the policy, function or strategy will impact on reducing inequalities of outcome. The revised Flexible Retirement Policy actively reduces inequalities of outcome by creating accessible retirement pathways for employees with lower incomes or higher health-related risks by shifting the financial responsibility for strain on fund costs from the employer to the employee; by doing so through a fair and time-bound recovery process, the Council is promoting inclusion. This enables employees who might otherwise be unable to afford flexible retirement to plan phased exits from work without sacrificing their financial stability. The Policy also recognises that employees in more disadvantaged socio-economic circumstances are less likely to have private pension wealth or other sources of financial flexibility, and addresses this through mechanisms that offer structured, affordable repayment or case-by-case waivers.		

7. Impact – Inverclyde Alliance Partnership Plan 2023/33

Which Themes from the Inverclyde Alliance Partnership Plan 2023/33 will the policy, function or strategy impact on?

<input type="checkbox"/>	Theme 1: Empowered people <ul style="list-style-type: none">Communities can have their voices heard, and influence the places and services that affect themGaps in outcomes linked to poverty are reduced
<input checked="" type="checkbox"/>	Theme 2: Working people <ul style="list-style-type: none">More people will be in sustained employment, with fair pay and conditionsPoverty related gaps are addressed, so young people can have the skills for learning, life and work

	<ul style="list-style-type: none">• Businesses are supported and encouraged to reduce their carbon footprint and develop green jobs
<input checked="" type="checkbox"/>	Theme 3: Healthy people and places <ul style="list-style-type: none">• People live longer and healthier lives• Supportive systems are in place to prevent alcohol and drug misuse• Our natural capital is looked after, and we are effectively adapting and mitigating the effects of climate change
<input type="checkbox"/>	Theme 4: A supportive place <ul style="list-style-type: none">• Vulnerable adults and children are protected and supported, ensuring they can live safely and independently• We recognise where people are affected by trauma, and respond in ways that prevent further harm and support recovery• Public protection and community safety are improved through targeting our resources to reduce the risk of offending and harm
<input type="checkbox"/>	Theme 5: A thriving place <ul style="list-style-type: none">• Growth in our working age population by encouraging people to stay here, and attracting new people to settle here• Development of strong community-based services that respond to local need• Homes are energy efficient and fuel poverty is reduced• Increased use of active travel and sustainable transport options• Easy access to attractive and safe public spaces, and high-quality arts and cultural opportunities
<p>Briefly describe how the policy, function or strategy will impact on the Inverclyde Alliance Partnership Plan 2023/33 Themes.</p> <p><u>Theme 2:</u> The revised Flexible Retirement Policy positively contributes to this Theme by enabling employees to remain in the workforce in a more sustainable capacity. This supports:</p> <ul style="list-style-type: none">• Retention of experience: Older workers can reduce their hours while continuing to contribute, allowing their expertise to be retained and transferred to new or junior staff, supporting succession planning and mentoring.• Workforce resilience: By offering flexibility to employees approaching retirement age, the Policy reduces pressure on early retirement, turnover, and recruitment, enabling better workforce planning across Council Services. <p><u>Theme 3:</u> The option to reduce working hours prior to full retirement supports employee wellbeing and work-life balance, particularly for those managing chronic conditions or caring responsibilities. It is consistent with public health goals that recognise the importance of dignified work transitions in later life.</p>	

A phased retirement route can reduce stress, burnout, and musculoskeletal issues - conditions disproportionately experienced by manual or frontline workers nearing the end of their careers.

8. Impact – Council Plan 2023/28

Which Themes from the Council Plan 2023/28 will the policy, function or strategy impact on?

<input checked="" type="checkbox"/>	Theme 1: People <ul style="list-style-type: none">• Our young people have the best start in life through high quality support and education• Gaps in outcomes linked to poverty are reduced• People are supported to improve their health and wellbeing• More people will be in employment, with fair pay and conditions• Our most vulnerable families and residents are safeguarded and supported
<input type="checkbox"/>	Theme 2: Place <ul style="list-style-type: none">• Communities are thriving, growing and sustainable• Our strategic housing function is robust• Our economy and skills base are developed• We have a sufficient supply of business premises• Our natural environment is protected
<input checked="" type="checkbox"/>	Theme 3: Performance <ul style="list-style-type: none">• High quality and innovative services are provided, giving value for money• Our employees are supported and developed
<p>Briefly describe how the policy, function or strategy will impact on the Council Plan 2023/28 Themes.</p> <p><u>Theme 1:</u> The Flexible Retirement Policy supports older employees to remain in employment on adjusted terms that suit their health, financial circumstances, or caring responsibilities. It ensures fair access to flexible retirement by allowing pension drawdown with cost recovery, helping maintain income and service continuity for those who may otherwise leave prematurely. By allowing reduced hours or grade prior to full retirement, the Policy helps to reduce workplace stress and physical strain, especially for employees in demanding roles or who are managing long-term health conditions.</p>	

Theme 3: The Policy promotes inclusive, supportive employment practices by providing employees with more autonomy over retirement planning. It facilitates knowledge retention, supports succession planning, and strengthens internal workforce capability. The introduction of a recoverable cost mechanism balances employee flexibility with financial sustainability. It avoids unnecessary refusals and unplanned exits, contributing to consistent service delivery while ensuring that the financial implications are managed prudently.

9. Evidence

What evidence do you have to help identify any potential impacts of the policy, function or strategy?

Note: Evidence could include information from consultations, surveys, the Citizens’ Panel, focus groups, interviews, projects, user feedback, complaints, Officers’ knowledge and experience, equalities monitoring data, publications, research, reports, and local and national groups.

Evidence	Details
Consultation/engagement (including any carried out while developing the policy, function or strategy)	Feedback from Trade Unions and HR professionals during the Policy review process. No concerns raised.
Research	Comparative analysis was carried out with Policies from other Councils. This analysis highlighted that we are in line with best practice.
Officers’ knowledge and experience (including feedback from frontline staff)	The Flexible Retirement Policy has been reviewed/revised by HR Advisors.
Equalities monitoring data	
User feedback (including complaints)	
Stakeholders	

Other	
Are there information gaps and, if so, what are these?	

10. Consequences of Analysis

What steps will you take in response to the findings of your analysis? Please select at least one of the following and provide a brief explanation.

a.	Continue development with no changes	<input checked="" type="checkbox"/>	Based on the findings of the Equality Impact Assessment process, the Policy will continue development with no changes. The analysis indicates that the Policy supports equality and inclusivity, aligns with legislative requirements, and aims to promote fair treatment across all Protected Characteristics.
b.	Continue development with minor alterations	<input type="checkbox"/>	
c.	Continue development with major changes	<input type="checkbox"/>	
d.	Discontinue development and consider alternatives (where relevant)	<input type="checkbox"/>	

<p>How will the effect of the policy, function or strategy be monitored following implementation?</p> <p>The Policy will be monitored through regular reviews, and feedback from Managers/stakeholders. Issues arising from employee relations are regularly discussed by the Trade Union Liaison Group and monitored through the Workforce Information and Activity Reports.</p>
<p>When is the policy, function or strategy due to be implemented?</p> <p>Following approval by the Policy and Resources Committee at its meeting on 3 June 2025.</p>
<p>When will the policy, function or strategy be reviewed?</p> <p>Three years after approval i.e. 2028 unless legislative requirements bring this forward.</p>
<p>What resources are available for the implementation of the policy, function or strategy? Have these resources changed?</p> <p>Resources include HR personnel, and training programmes. These resources have been allocated and remain consistent.</p>

<p>11. 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 the policy, function or strategy.</p>
<p>There is a risk that not all employees may be able to afford to repay strain costs, which could indirectly affect those in lower grades. Mitigation includes case-by-case review and consideration of affordability through payroll deductions over a 24-month period.</p> <p>Where appropriate, the Policy should be read in conjunction with other relevant documentation such as:</p> <p>1. Conditions of Service</p>

Classification: Official

2. Recruitment, Selection, Redeployment and Relocation Policy and Procedures.
3. Flexible Working
4. Supporting Employee Attendance at Work.

Details of the Person(s) who completed the Assessment:	
Name:	Barbara McQuarrie
Position:	HR Service Manager – Operations and Health and Safety
Date:	4/6/2025
Authorised by:	
Name:	Ruth Binks
Position:	Corporate Director - Education, Communities and Organisational Development
Date:	8/6/2025

Please send a copy of the completed Template to Karen Barclay, Corporate Policy and Performance Officer at karen.barclay@inverclyde.gov.uk.