

APPENDIX C

PART B – Equality Analysis Form

As a public authority we need to ensure that all our strategies, policies, service and functions, both current and proposed have given proper consideration to equality and diversity.

This form:

- Can be used to prompt discussions, ensure that due regard has been given and remove or minimise disadvantage for an individual or group with a protected characteristic
- Involves looking at what steps can be taken to advance and maximise equality as well as eliminate discrimination and negative consequences
- Should be completed before decisions are made, this will remove the need for remedial actions.

Note – An Initial Equality Screening Assessment (Part A) should be completed prior to this form.

When completing this form consider the Equality Act 2010 protected characteristics Age, Disability, Sex, Gender Reassignment, Race, Religion or Belief, Sexual Orientation, Civil Partnerships and Marriage, Pregnancy and Maternity and other socio-economic groups e.g. parents, single parents and guardians, carers, looked after children, unemployed and people on low incomes, ex-offenders, victims of domestic violence, homeless people etc. – see page 11 of Equality Screening and Analysis Guidance.

1. Title	
Equality Analysis title: Corporate Financial Inclusion Plan 2023-24	
Date of Equality Analysis (EA): 31.10.2022	
Directorate: ACPH&H	Service area: Business and Commercial – Financial Inclusion Team
Lead Manager: Laura Thornley	Contact number: 07969 771489
Is this a:	
<input checked="" type="checkbox"/> Strategy / Policy	<input type="checkbox"/> Service / Function <input type="checkbox"/> Other
If other, please specify	

2. Names of those involved in the Equality Analysis (Should include minimum of three people) - see page 7 of Equality Screening and Analysis Guidance

Name	Organisation	Role (eg service user, managers, service specialist)
Laura Thornley	RMBC	Financial Inclusion Team Leader
Mark Edmondson	RMBC	Housing Income and Financial Inclusion Manager
Paul Elliott	RMBC	Head of Service

3. What is already known? - see page 10 of Equality Screening and Analysis Guidance

Aim/Scope (who the Policy/Service affects and intended outcomes if known)

This may include a group/s identified by a protected characteristic, other groups or stakeholder/s e.g., service users, employees, partners, members, suppliers etc.)

The Financial Inclusion Team was established in 2017 to improve the financial wellbeing of RMBC tenants and residents.

Rotherham has historically been an area with high levels of deprivation with 22% of residents living within the 10% most deprived areas of England. 12,667 children were living in “absolute poverty” in 2018/19. Life expectancy in the most deprived areas of Rotherham is 9.9 years lower for men and 9.5 years lower for women than in the least deprived. There are significant gaps in healthy life expectancy, meaning those from more deprived communities can expect to live for more years in poor health. Many residents are on a low income with limited economic prospects. RMBC recognised that to address this issue, they needed to support their most vulnerable residents to improve their finances. In turn this will help them to build stronger communities and improve the prospects for low-income families in line with their ‘every child making the best start in life’ priority.

In its early days, the Financial Inclusion team was relatively small with only 15 members of staff delivering the service. Due to a period of investment and expansion the team currently consists of 43 staff providing a variety of services including:

- The Income Pre-Tenancy Team – This Team assists people with the completion of an income and expenditure assessment prior to allocation of an RMBC property
- The Tenancy Support Team – This Team assist RMBC Tenants with tenancy related issues such as setting up rent payments, arranging utilities, dealing with rent arrears, and assisting with income maximisation through benefit application. They provide holistic support to vulnerable tenants for as long as required
- The Employment Solutions Pathways, IPS and Inspire Teams - These teams support residents into accessing training and employment opportunities. They also provide a support service to help remove any barriers to employment.
- The Projects and Interventions Officer – This officer raises the profile of the financial inclusion work undertaken by RMBC through the delivery of educational

and promotional activities in key areas such as 'tenancy sustainment' and 'living on a budget.' They deliver workshops in a variety of different settings across the borough i.e., schools/community centres

- The Energy Crisis Support Scheme – This team offers financial support through the payment of awards (currently £400) to eligible residents that have been affected by the current energy crisis.

The first Financial Inclusion Plan was approved in 2017, with a programme of delivery up until 2020. Due to delays caused by the uncertainty of the Covid pandemic, the refreshed Financial Inclusion Plan will now detail the proposed service delivery outcomes for the period 2023-24.

What equality information is available? (Include any engagement undertaken)

The Council currently owns circa 20,000 homes, 544 leasehold homes and 3,375 garages with a turnover from rents and other sources approaching £84m per annum.

Circa 264,000 people live in Rotherham Borough, about half living in and around the main urban area of Rotherham. The remainder live in smaller towns such as Wath, Dinnington and Maltby, and in numerous large villages and rural communities, all of which have their own distinct identities.

120,600 Rotherham residents are in employment whilst 106,000 people have workplaces in the Borough, giving a net outflow of 14,700 workers. One in five workers who live in Rotherham are employed in Sheffield and another one in five work elsewhere outside Rotherham.

45,259 children attend 117 Rotherham schools.

Rotherham has a similar age profile to the national average and in common with the national trends, the population is ageing. Central Rotherham has a younger population than average whilst the more suburban and rural areas, mainly in the south of the borough, have older age profiles.

One in four residents (25.2%) are aged 60 years or over and 22,500 people (8.5%) are aged 75 years or over. Rotherham has 56,900 children aged 0-17 (21.6% of the population).

Rotherham's Black and minority ethnic (BME) population was 8.1% in 2011 and is now estimated at around 11%. The central area of Rotherham is far more ethnically diverse than the rest of the Borough. The largest minority ethnic group is Pakistani & Kashmiri (4% of the population), followed by the Slovak & Czech Roma (1.5% of the population). Rotherham also has smaller Black African, Indian, Chinese, Irish and Arab communities, all with between 500 and 2,000 people.

The 2011 Census showed that 56,588 (22%) of Rotherham's population had a long term health problem or disability and 11.3% said their day-to-day activities were limited a lot by long term conditions (8.3% nationally). In November 2016, 30,306 Rotherham residents

(11.6%) claimed Disability Living Allowance (16,680), Personal Independence Payment (6,100) or Attendance Allowance (7,516).

One in six homes are rented from the Council and although house prices have risen over the years, they are about half the national average.

Rotherham Borough has 63 councillors representing 21 wards. 43% of Councillors are women and 5% are BME.

There are 30 Parish Councils in Rotherham covering half the population.

Most neighbourhoods in Rotherham offer a good living environment and 78% of adults are satisfied with their local area as a place to live.

Despite improvements overall, some areas of Rotherham are affected by high economic and social deprivation. Rotherham is the 52nd most deprived district in England according to the Index of Multiple Deprivation 2015, which showed 19.5% of residents living in the 10% most deprived areas nationally.

Central Rotherham forms the main area of high deprivation although there are also pockets in Maltby, Rawmarsh, Dinnington, Thurcroft, Wath, Swinton and Aston. The main forms of deprivation affecting Rotherham are low levels of qualification, poor health, high rates of disability and high worklessness, notably long-term sickness.

Adult qualification levels in Rotherham are below average, including the proportion of the population with higher qualifications which reflects Rotherham's industrial legacy. However, most pupils attending Rotherham's schools have attainment slightly above the national average. Rotherham colleges provide good quality further education and the new University Centre offer higher education courses

The Housing Service undertook a survey of tenants' views in 2019, referred to as the Star (Standard Tenant Assessment Response) Survey which supports how resources are targeted and allows the Council to benchmark satisfaction with other social housing providers. The most recent survey found:

- 80% of tenants are satisfied with the overall service provided
- 80% of tenants are satisfied with the quality of their home
- 78% of tenants believe their rent provides value for money
- 48% of tenants were satisfied that their views were listened to and acted upon
- Satisfaction with grounds maintenance and estate services were varied across the borough

The Corporate Financial Inclusion Plan 2023-24 responds to the above concerns by continuing to invest in the provision of tenancy support services, the delivery of educational programmes in key life skill areas such as budgeting, and the provision of support to access training and employment opportunities.

We have consulted with both tenants, residents and members through a series of meetings and seminars to discuss the impact of the proposals.

Are there any gaps in the information that you are aware of?	
At present we do not collect equalities data at the point of referral into either the Income Pre-Tenancy team or the Tenancy Support team. This information is captured earlier in the housing process at the point of housing application.	
What monitoring arrangements have you made to monitor the impact of the policy or service on communities/groups according to their protected characteristics?	
We will collate equalities information as part of our standard procedures within each individual service delivery team. The Income Pre-tenancy and Tenancy Support team will gather this information as part of their standard case recording process enabling us to quantify the metrics of our service users in the future. The Projects and Interventions Officer will collate equalities data by completing evaluation reports following educational delivery sessions. This information is already collected as standard by our Employment teams as part of their funding obligations.	
Engagement undertaken with customers. (date and group(s) consulted and key findings)	Housing Involvement Panel – 21 st September 2022
Engagement undertaken with staff (date and group(s) consulted and key findings)	Strategic Housing forum – 22 nd May 2022 Advice In Rotherham Partnership – January 2022

4. The Analysis - of the actual or likely effect of the Policy or Service (Identify by protected characteristics)
How does the Policy/Service meet the needs of different communities and groups? (Protected characteristics of Age, Disability, Sex, Gender Reassignment, Race, Religion or Belief, Sexual Orientation, Civil Partnerships and Marriage, Pregnancy and Maternity) - see glossary on page 14 of the Equality Screening and Analysis Guidance)
The plan aims to actively support as many residents of Rotherham as possible by removing the barriers that prevent people from accessing services. The team will deliver services in multiple languages using approved translation services. The team will deliver services in a variety of locations including schools, faith groups and community centres in order to access a diverse range of communities. The service will work in partnership with organisations that specialise in supporting minority groups such as Clifton Learning partnership and the Roma Slovak community. As each service on offer has a differing eligibility criteria, we will ensure that we are working in partnership with alternative service providers so that people are supported when we cannot offer the support ourselves. The plan focuses on the delivery of holistic advice and the benefits of partnership working in order to remove any barriers to accessing support.

Does your Policy/Service present any problems or barriers to communities or Groups?

There are no problems/ barriers identified at this time.

Does the Service/Policy provide any positive impact/s including improvements or remove barriers?

Our policy actively tries to remove any barriers to engagement. We are seeking to engage with residents of all ages, faiths, and nationalities in order to achieve the best outcomes for all residents.

The team will deliver services across multiple platforms including face to face, telephone, digitally and in written format in multiple languages with additional assistance for our customers with a sight/hearing impairment.

What affect will the Policy/Service have on community relations? (may also need to consider activity which may be perceived as benefiting one group at the expense of another)

We expect that the inclusivity of the plan will enhance community relations. Positive feedback has been received from ethnic minority members of the Housing Involvement Panel who offered to act as a conduit to build relationships with local mosques.

The plan offer services to all residents and therefore is not exclusive to one particular client group. (Although some elements of the service offer will be restricted to Council tenants due to being funded through the Housing Revenue Account)

Please list any **actions and targets** that need to be taken as a consequence of this assessment on the action plan below and ensure that they are added into your service plan for monitoring purposes – see page 12 of the Equality Screening and Analysis Guidance.

5. Summary of findings and Equality Analysis Action Plan

If the analysis is done at the right time, i.e. early before decisions are made, changes should be built in before the policy or change is signed off. This will remove the need for remedial actions. Where this is achieved, the only action required will be to monitor the impact of the policy/service/change on communities or groups according to their protected characteristic - See page 11 of the Equality Screening and Analysis guidance

Title of analysis: Corporate Financial Inclusion Plan 2023-24
Directorate and service area: ACPH&H – Business and Commercial – Financial Inclusion Team
Lead Manager: Laura Thornley
Summary of findings:
The review process has highlighted the need to incorporate special category data collection at key intervals in service delivery so that we can monitor and confirm engagement from clients with protected characteristics.

Action/Target	State Protected Characteristics as listed below	Target date (MM/YY)
Implement special category data collection at key points in the Income Pre-Tenancy, Projects and Interventions and Tenancy Support journey to ensure that each service/programme is being accessed by protected characteristic client groups.	A,D,S,GR,RE,SO,RoB	June 2023

***A = Age, D= Disability, S = Sex, GR Gender Reassignment, RE= Race/ Ethnicity, RoB= Religion or Belief, SO= Sexual Orientation, PM= Pregnancy/Maternity, CPM = Civil Partnership or Marriage. C= Carers, O= other groups**

6. Governance, ownership and approval

Please state those that have approved the Equality Analysis. Approval should be obtained by the Director and approval sought from DLT and the relevant Cabinet Member.

Name	Job title	Date
Paul Walsh	Acting Assistant Director of Housing	1.11.2022

7. Publishing

The Equality Analysis will act as evidence that due regard to equality and diversity has been given.

If this Equality Analysis relates to a **Cabinet, key delegated officer decision, Council, other committee or a significant operational decision** a copy of the completed document should be attached as an appendix and published alongside the relevant report.

A copy should also be sent to equality@rotherham.gov.uk For record keeping purposes it will be kept on file and also published on the Council's Equality and Diversity Internet page.

Date Equality Analysis completed	31.10.2022
Report title and date	Financial Inclusion Plan 2022-25
Date report sent for publication	
Date Equality Analysis sent to Performance, Intelligence and Improvement equality@rotherham.gov.uk	2.11.22