

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: Financial Inclusion Plan 2026-28	
Date of Equality Analysis (EA): 7 th October 2025	
Directorate: ACHPH	Service area: HISS
Lead Manager: Jackie Cobb	Contact number: 07751 596281
Is this a: <input checked="checked" type="checkbox"/> Y 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)
Jackie Cobb	RMBC HISS	Financial Inclusion Manager
Paul Elliott	RMBC HISS	Head of Housing Income and Support Service
Mark Edmondson	RMBC HISS	Housing Income Manager

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, others 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 Rotherham ranked 44th out of 317 local authorities for overall deprivation, showing significant disadvantage compared to the national average (2019 Index of Multiple Deprivation). Life expectancy in Rotherham is 4 years lower for men and 3.1 years lower for women than the national average. 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 our 'Ensuring no Child is left Behind' commitment.

Rotherham's current Financial Inclusion Plan expires in 2025 and the refreshed plan is being formulated currently and will cover 2026-28.

This plan will set out the priorities and delivery strategies of the Financial Inclusion team (and its key stakeholders) to ensure that our tenants and residents receive the support they need to become financially empowered and economically secure during these times of financial crisis.

The plan sets out support already provided by the Council which provides financial help to residents to ensure that the aims of the Council plan and the Ensuring No Child Is Left Behind are met. This includes help from the Household Support Fund for families and Care Leavers and additional funding for Age UK and CARD to promote Pension Credit Take up. These initiatives have a direct impact on families and individuals and aim for financial stability over a longer term.

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 £105m per annum.

Circa 265,800 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.

113,000 Rotherham residents are in employment which represents 67.1% of those aged 16 to 64. 3,900 people aged 16 to 64 are unemployed which is a rate of 3.3%. Economic inactivity has increased in the borough to around 45,800 or 28.7% of the population in Rotherham. Economic inactivity is an increasing problem particularly since The Covid pandemic and the UK Government is funding projects throughout the country to address this. RMBC has been awarded a Pathways to Work scheme within our Employment Solutions service to address the issue and get Economically inactive residents back into work where possible.

The 2021 Census showed that 56,177 (21.1%) of Rotherham's population had a long-term health problem or disability and 9.9% said their day-to-day activities were limited a lot by long term conditions (8.3% nationally).

Despite improvements overall, some areas of Rotherham are affected by high economic and social deprivation. Rotherham is the 44th most deprived district in England according to the Index of Multiple Deprivation 2019.

Deprivation is not evenly distributed; specific wards like Rotherham East, Dalton & Thrybergh, and Maltby East are among the most deprived. Pockets of severe disadvantage are also noted in areas such as Eastwood, Ferham, Canklow, and East Herringthorpe.

The Corporate Financial Inclusion Plan 2026-28 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 tenants, residents, employees and partners 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?

Equalities data is routinely gathered at first contact with Housing Options in line with Consumer Regulation. At any further contact such as Income Pre-Tenancy or Tenancy Support the data will be checked and updated where required.

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)

Residents Focus Group 20th August 2025.
An engaged and positive group who were happy with the proposed new plan and its content.
Humanitarian and Community Group 13th September 2025. No issues raised by the group.

Engagement undertaken with staff (date and group(s) consulted and key findings)

The plan has also been presented to Senior Management Team for Housing, Departmental Leadership Team for ACHPH and Senior Leadership team for RMBC and was met with a positive reaction at all 3.
The Leader has also seen the plan and provided positive comments and feedback as portfolio holder.

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 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.

We will also work with Age UK to ensure take up of Pension Credit where possible as this is an underclaimed benefit throughout the Borough.

The plan is a joint document with partners. RMBC and its partners will work together to ensure barriers are removed. Engaging out in the Borough and not just in the town centre will ensure more reach for those who are financially disadvantaged and will bring services to them rather than them having to travel.

<p>Barriers will also be removed by using the Household Support Fund (and the new Crisis Resilience Fund) to provide school meals in holidays and council tax help that will free up money for those most affected by financial exclusion.</p>
<p>Does your Policy/Service present any problems or barriers to communities or Groups?</p> <p>There are no problems/ barriers identified at this time. The Corporate Financial Inclusion Plan 2026-28 looks to actively remove and reduce any barriers to accessing services.</p>
<p>Does the Service/Policy provide any positive impact/s including improvements or remove barriers?</p> <p>Our policy actively tries to remove any barriers to engagement. We are seeking to engage with residents of all ages, faiths, and nationalities to achieve the best outcomes for all residents.</p> <p>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.</p> <p>Once completed the plan will be published on the RMBC website and available to all residents. The Financial Inclusion team will work to the plan and ensure that activities are undertaken at venues around the Borough to engage hard to reach cohorts. The Energy Crisis Scheme hold an outreach at Clifton Learning Partnership to engage with the Roma Slovak community and the Tenancy Support team hold outreach sessions at libraries and community centres around the borough to ensure that service are not undertaken around the town centre and Riverside House, therefore excluding residents unable to travel away from their localities.</p>
<p>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)</p> <p>We expect that the inclusivity of the plan will enhance community relations.</p> <p>The plan offers 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)</p>

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 2026-28
Directorate and service area: ACHPH-Housing Income and Support Service-Financial Inclusion Team
Lead Manager: Jackie Cobb. Financial Inclusion Manager
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 2026

***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
John Holman	Interim Assistant Director of Housing	16 th October 2025

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	7 th October 2025
Report title and date	Financial Inclusion Plan 2026/28
Date report sent for publication	13 th October 2025
Date Equality Analysis sent to Performance, Intelligence and Improvement equality@rotherham.gov.uk	7 th October 2025