

## 1. Front sheet

<b>Title of EIA</b>	<b>Financial Inclusion Strategy</b>
<b>Delivery / Resource / Finance Unit or Intelligent Commissioning name</b>	Communities and Equality
<b>Aim of policy or scope of service</b>	<p>The over-arching Financial Inclusion Strategy will form Brighton &amp; Hove City Council’s approach with regard to tackling financial exclusion in the city. Building on the work of the Housing Team, the strategy will extend beyond our own tenants to all those affected by these issues, as financial exclusion is not limited to one type of household. Full strategy documents plus background information can be found at <a href="http://www.brighton-hove.gov.uk/financialinclusion">www.brighton-hove.gov.uk/financialinclusion</a>.</p> <p>Partnership working is critical to Strategy delivery as well as recognising and building on the work to date and best practice nationally. Toynbee Hall (a leading financial inclusion charity and think tank) have been engaged as critical partners to this process to provide quality assurance.</p> <p>To achieve the ambitious vision of the Strategy, the council have identified a ‘delivery principle’ and three strategic actions. These are described below:</p> <p>Delivery Principle: Those most disadvantaged and at risk of exclusion will receive the greatest support in achieving better financial wellbeing and resilience.</p> <p>Strategic Action One: The commissioning plan (set out in appendix two of the Strategy) is concerned with the delivery of a CBP which aims to both direct resources at residents who are experiencing the greatest need and address urgent gaps in areas of key service provision.</p> <p>Strategic Action Two: Brighton &amp; Hove City Council will review its organisational culture, policy and practice to ensure it better supports financial wellbeing and resilience.</p> <p>Strategic Action Three: City partners will work collaboratively together to better utilise city resources and promote financial wellbeing and resilience.</p>

## 2. Record of data/engagement; impacts identified; and potential actions to meet the Duties.

	Data <sup>1</sup> that you have	Community engagement exercises or mechanisms <sup>2</sup>	Impacts identified from analysis (actual and potential) <sup>3</sup>	Potential actions to advance equality of opportunity, eliminate discrimination, and foster good relations (You will prioritise these below)
<p><b>Consider:</b></p> <p>The aim of the strategy is to help all those residents affected by financial exclusion issues within the city. However, some will be disproportionately affected and this EIA aims to identify those groups and some of the actions that might help to mitigate impact.</p> <p>In addition to the Equality Act ‘protected characteristic’, other groups include:</p> <ul style="list-style-type: none"> <li>§ <b>Young adults</b></li> <li>§ <b>Lone parents (especially female lone parents)</b></li> <li>§ <b>Social housing tenants</b></li> <li>§ <b>Homeless people</b></li> <li>§ <b>Those on low pay or insecure income (‘working poor’)</b></li> <li>§ <b>Those on benefits</b></li> <li>§ <b>Those suffering from fuel or food poverty</b></li> <li>§ <b>Those families affected by child poverty</b></li> <li>§ <b>Those living in costly private sector housing</b></li> </ul> <p><b>The following will also be considered whilst carry out this assessment and the implementation of the work going forward:-</b></p> <ul style="list-style-type: none"> <li>§ <b>Rent arrears policy</b></li> <li>§ <b>Former Tenants Policy</b></li> <li>§ <b>Homeless Prevention</b></li> <li>§ <b>Allocations Policy</b></li> <li>§ <b>Choice Based lettings</b></li> <li>§ <b>Collection of Council Tax</b></li> <li>§ <b>Winter Warmth Initiatives</b></li> </ul>				

<sup>1</sup> ‘Data’ may be monitoring, customer feedback, equalities monitoring, survey responses...

<sup>2</sup> These may be ongoing links that you have with community and voluntary groups, service-user groups, staff forums; or one-off engagement sessions you have run.

<sup>3</sup> If data or engagement are missing and you can not define impacts then your action will be to take steps to collect the missing information.

- ⌘ **Housing benefits**
- ⌘ **Void Property Policy**
- ⌘ **Racial Harassment Policy**
- ⌘ **Hate Crime**
- ⌘ **Economic, Health and Well Being Strategy and Policy**
- ⌘ **Corporate Priorities**

<p><b>Community Cohesion</b> (what must happen in all communities to enable different groups of people to get on well together.)</p>	<p>Both nationally and locally there has been some tendency to distinguish and 'label' people as deserving or undeserving of benefits and help. This can have very divisive affects on society and therefore the city.</p>			<p>Given the strong prevalence of financial exclusion in certain parts of the city, work should be identified to promote cohesion.</p>
<p><b>Age</b> (people of all ages)</p>	<p>Financial exclusion increases with age. For example, 12% of people over 85 do not have a bank account and financial exploitation is one of the most prevalent forms of elder abuse. In Brighton and Hove, three per cent (6,500 residents) are aged 85 or more, and 2,400 are aged 90 or older.</p> <p>Also Young people are likely to be less financially capable than older people, and currently account use is lower for people ages 18-24 year olds.</p> <p>Child poverty data for B&amp;H</p>	<p>Financial Inclusion Needs Assessment Report Dec 2012</p> <p>MyBnk and the Aldridge Foundation Assessment 2009</p> <p>Help the Aged: Response to the Treasury Select Committee 2006</p>	<p>In May and June 2009, MyBnk<sup>1</sup> and the Aldridge Foundation undertook an assessment of the financial education needs of young people in the Brighton and Hove Area. The target group for the study were young people from primary school age to 25. The research study found that when participants considered their relationship with money: stress, confusion, concern, fear, isolation and a lack of understanding were reoccurring themes brought forward.</p> <p>The study also found that</p>	<p>Increased confidence and more financial education have been identified as helpful solutions for improving young peoples relationship with money.</p> <p>The study found a clear need for greater financial education in the most deprived areas of Brighton and Hove. Understanding the circumstances and issues affecting young people in these areas will help identify those who would benefit most from greater access to financial education.</p> <p>There is a need to raise</p>

<sup>1</sup> MyBnk is a national charity delivers financial and enterprise education to young people aged 11-25 in schools and youth organisations

	<p>that 10, 555 children and young people are raised in poverty 22% of the total population of children and young people in the City under the age of 20.</p> <p><b>Single People Under 35</b> Under the Welfare Reform changes, housing benefit that they can claim will be restricted to the amount for a room in a shared house rather than a self-contained flat a reduction from about £150 a week to about £80. Changes implemented in 2012, and affect approx 650 people across the city. The majority of those affected live in the following wards:-</p> <ul style="list-style-type: none"> <li>§ St Peters</li> <li>§ North Laine</li> <li>§ Brunswick</li> <li>§ Adelaide</li> <li>§ Regency</li> <li>§ Queens Park</li> <li>§ Central Hove</li> <li>§ Goldsmith</li> </ul>		<p>access to financial services was relatively limited.</p> <p>For single people under 35, combined proposals are projected to impact severely in the City because if the high proportion of private sector rented accommodation. It is probable that there will be added homelessness potential if the rental market is unable to meet the demand for affordable housing. This may result in migration away from the City because for some living in Brighton and Hove on benefits may no longer be affordable.</p>	<p>awareness of the existing providers so that young people can benefit from more than one source of financial advice. There is also a lot of value in ensuring services are personalised and friendly, so that young people decide to access them.</p> <p>For single people under 35, the Welfare Reform programme is identifying those likely to be affected.</p> <p>Letters/telephone calls and visits are being arranged to all, with following up sign-posting and referrals where necessary to money advice agencies.</p>
<p><b>Disability</b> (a person is disabled if they have a physical or mental impairment which has a substantial and long-term adverse effect on their</p>	<p>Disability issues are often linked with unstable incomes, poverty and debt, which are all linked with financial exclusion.</p>	<p>Financial Inclusion Needs Assessment Report Dec 2012</p> <p>Census 2011</p>	<p>Impact of universal credit on couples who are both disabled and entitled to the severe disability premium (SDP)</p>	<p>At a local level the council will work with Disability groups across the city to identify appropriate actions. There is a specific recommendation to</p>

<p>ability to carry out normal day-to-day activities<sup>1</sup>)</p>	<p>People with disabilities may find it difficult to access basic financial services – the Census 2011 has 16.3% of people with a condition/impairment which has a limiting effect on their day-to-day lives.</p>	<p>University of Brighton Research 2012: Responsible individuals and irresponsible institutions? A report into Mental Health and the UK credit industry; Carl Walker, Liz Cunningham, Paul Hanna, Peter Ambrose</p>	<p>Couples, where both partners are disabled people and both are in receipt of at least the middle rate of the care component of DLA, are currently both entitled to an SDP addition so will lose considerably more than £100 a week under the new system. They are more than £100 worse off on universal credit than in the present system even when one is in work and earning anywhere up to about £300 a week.</p> <p><b>Learning Disabilities</b>  Many people with learning disabilities have little control over their own resources. They are mostly given “pocket money”, which they spend on small non-essential items. Before living independently, very few are encouraged to consider managing a budget for essential items<sup>2</sup>. In Brighton and Hove, two per cent (5,033) are estimated to have a learning disability.</p>	<p>resource services for disabled people as part of the advice grant EIA.</p> <p>Profiling and monitoring of customers accessing the services.</p> <p>Sign posting to appropriate advice and support agencies.</p> <p>Services must be accessible and appropriate.</p>
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<sup>1</sup> The definition includes: sensory impairments, impairments with fluctuating or recurring effects, progressive, organ specific, developmental, learning difficulties, mental health conditions and mental illnesses, produced by injury to the body or brain. Persons with cancer, multiple sclerosis or HIV infection are all now deemed to be disabled persons from the point of diagnosis.

<sup>2</sup> Financial Services Authority, 2007

			<p><b>Mental Health</b> Mental health problems can be a cause and a consequence of financial exclusion and there is a strong association between debt and poor mental health. One in four people with mental health problems is also in debt.</p> <p>In Brighton and Hove, 19 per cent of adults (28,000 people) aged 15-64 are estimated to have a common mental disorder such as anxiety or depression. This already high figure is therefore likely to increase, placing further strain on both health and mental health services within the city.</p>	
<p><b>Gender reassignment</b> (a transsexual person is someone who proposes to, starts or has completed a process to change his or her gender. A person does <u>not</u> need to be under medical supervision to be protected)</p>	<p>The severe levels of discrimination faced by Trans people (as highlighted in Brighton and Hove City Council's recent Scrutiny Committee's 'emerging themes' report) are such that they are more likely to experience 'Social welfare' related legal problems and therefore need advice</p> <p>The impact of the Single Room Rate (SRR) Restrictions to Local</p>	<p>Financial Inclusion Needs Assessment Report Dec 2012</p> <p>Brighton and Hove City Council's Trans Equality Scrutiny Report 2012</p>	<p>Trans people face significant barriers to employment and discrimination in the work place and many will have advice needs relating to this; As a result of the barriers to employment, they may be more likely to be on lower incomes &amp; be reliant on benefits and therefore also experience problems related to debt, benefits and access to suitable housing; and</p>	<p>Actions include building awareness amongst trans groups and organisations, sign-posting to relevant support agencies and identifying 'trans champions' in the city's main advice providers.</p> <p>Links should also be made to the council's recent Trans Equality Scrutiny recommendations.</p> <p>Ensure services are accessible and friendly.</p>

	Housing Allowance on Trans People is likely to be high		In addition, many Trans people experience specific problems in relation to the provision of healthcare services.  Gender Trust briefings on supporting transgender clients list financial services as one of the services which people undergoing gender transition may have difficulty in accessing.	Link to the trans awareness training programme that is recommended as part of the Scrutiny to ensure that agencies providing advice are 'trans aware'.  There is gap in advice on employment rights (this is true generally not just for trans people) that should be considered going forward.
<b>Pregnancy and maternity</b> (protection is during pregnancy and any statutory maternity leave to which the woman is entitled)	Issues are mainly linked to women, lone parents, and domestic violence.  No specific issues identified.			
<b>Race</b> (this includes ethnic or national origins, colour or nationality, including refugees and migrants; and Gypsies and Travellers)	<b>BME Communities</b> Some BME communities are already at increased risk of social exclusion and poverty resulting in increased financial exclusion. E.g. Pakistani and Bangladeshi men earn on average £150 per week less than White British men and national research shows that Bangladeshi and Pakistani communities are twice as likely not to have a bank or building society account than the rest of the population	Financial Inclusion Needs Assessment Report Dec 2012  2011 Census Data  Institute for Public Policy Research (January 2010).  Progress Report by the Ministerial Working Group on tackling inequalities experienced by Gypsies and Travellers (Department for Communities and Local Government, April 2012)	Financial inclusion services may be inaccessible due to: <ul style="list-style-type: none"> <li>• not being sufficiently or appropriately promoted or targeted to BME communities (and therefore being perceived as not being "for everyone")</li> <li>• not being offered in areas where BME communities live</li> <li>• lack of translation / interpretation facilities for people who have limited English skills</li> <li>• lack of engagement of</li> </ul>	Profiling and monitoring of customers accessing financial inclusion services.  Work with Refugee and Migrant Forum, BMECP and others to promote awareness, deliver training and support the provision of specialist services including the BMECP one stop shop.  Work with the Economic Development Team to identify other areas of possible support e.g. self employment.

	<p>The recession has left almost half of young black people unemployed, according to a study by the <i>Institute for Public Policy Research</i> (January 2010). Unemployment among this group is up by 13% from 35% since the recession began and is well over twice the rate of unemployment among white young people which stands at 20%. Home contents insurance take up is 79% overall in England, but 45% for Black British, Pakistani and Bangladeshi households</p> <p><b>Gypsies and Travellers</b> Employment and educational attainment rates are low and poverty high amongst the Gypsy and Traveller communities in the UK and studies have reported that some Gypsies and Travellers face difficulties accessing financial products and services; for example, difficulties providing suitable ID (identification documents) and difficulties providing evidence of a stable address which can</p>		<p>BME communities in planning and developing services.</p> <p>The Gypsy / Traveller population in Brighton and Hove is estimated at 0.1% (198 people). (Census 2011) (But, note that there may be lower self-reporting, due to fear of the consequences of disclosure.)</p>	<p>A recent positive development in widening the financial services market for Gypsies and Travellers has been the establishment of a home and contents insurance policy directly targeting Gypsies and Travellers living on authorised traveller sites and this information needs to be disseminated more widely. Meanwhile, DWP has been working across Government to ensure communities are aware of the services credit unions offer.</p> <p>Work with Friends, Families and Travellers group to identify locally appropriate actions.</p> <p>As above: services need to be inclusive, friendly and accessible.</p> <p>There is a specific recommendation to resource services for BME communities as part of the advice grant EIA.</p>
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<sup>1</sup> Irish Traveller Movement in Britain; *Roads to Success*,(2010), p52; p108

	be a barrier to opening a bank account. Gypsies and Travellers have also reported concerns that financial services would be hostile towards them <sup>1</sup> . For highly mobile individuals and families, the requirement to prove their previous addresses or sufficient credit-worthiness to obtain a bank account, can be an enormous hurdle.			
<b>Religion or belief</b> (religion includes any religion with a clear structure and belief system. Belief means any religious or philosophical belief. The Act also covers lack of religion or belief.)	In terms of religion and belief, financial inclusion services may be inaccessible due to: not being sufficiently or appropriately promoted or targeted to different religious groups; lack of religious or cultural awareness of providers; lack of Sharia compliant products. There is also likely to be deep cultural issues in terms of seeking help and advice from amongst the community or religious leaders rather than charities or local authorities.	Financial Inclusion Needs Assessment Report Dec 2012  2011 Census Data	Census 2011: Muslims formed 2.2% of the population, the second largest single religious group (after Christians)	Profiling and monitoring of customers accessing the services.  Sign posting to appropriate support agencies - this may include mapping faith organisations that provide financial well being services, e.g. Christians Against Poverty.  Explore issues in relation to Sharia-compliant banking locally.
<b>Refugees and Migrants</b>	The Habitual Residence Test including the rules around Right to Reside will apply to all parts of Universal Credit, meaning refugees and migrants will need to provide evidence before qualifying. Sanctions	Financial Inclusion Needs Assessment Report Dec 2012	Furthermore changes to immigration law together with reductions in legal aid funding for refugees, migrants and asylum seekers mean that access to free independent legal advice will be severely	See above in relation to BME

	<p>within the system have increased considerably in 2012, but understanding the requirements attached to each benefit and complying with those requirements is increasingly challenging. It presents particular problems for people who are new to the system and who may not have English as their first language</p>		<p>restricted in the City.</p>	
<p><b>Sex</b> (both women and men are covered under the Act)</p>	<p>Women (particularly lone parents) are already at increased risk of poverty. Women make up 90% of lone parent households and 43% of children living in poverty are found in lone parent families.</p> <p>The Introduction of Universal credit will also impact on a disabled lone parent and young carers.</p>	<p>Financial Inclusion Needs Assessment Report Dec 2012</p> <p>Reducing Inequality Review 2007</p>	<p>The Reducing Inequality Review 2007 showed that 90% of lone parent households in Brighton &amp; Hove are headed by women.</p> <p>The large majority of children living in poverty in Brighton &amp; Hove live in lone parent families. For these families in particular there are major barriers to entering into employment, such as low paid and non-secure jobs, inflexibility of working hours and the cost of childcare among other factors. Once the current changes to benefit entitlement are introduced there is concern that while more people will have to enter work, where jobs are available, working poverty will inevitably increase as a result.</p>	<p>There is a specific recommendation to resource services for women (and particularly lone parents who are women) as part of the advice grant EIA.</p> <p>Council and Job Centre Plus will be working directly with the affected families to support them through this transition including support to employment.</p> <p>Men's Network to be invited to be engage with the programme also in order to explore possible needs and actions.</p>

<p><b>Sexual orientation</b> (the Act protects bisexual, gay, heterosexual and lesbian people)</p>	<p>Single LGB people under the age of 35 are likely to be particularly affected by the change to housing benefit entitlement as many choose to live alone due to family breakdown or discrimination or harassment.</p>	<p>Financial Inclusion Needs Assessment Report Dec 2012</p> <p><i>Serves You Right: Lesbian and gay people's expectations of discrimination, Stonewall (2008)</i></p>	<p>Stonewalls survey of LGB people found that gap people are more likely to expect poorer treatment from public services including social housing, criminal justice and health services</p>	<p>Profiling and monitoring of customers accessing the services</p> <p>Capacity building with LGBT organisations and sign posting where appropriate.</p>
<p><b>Marriage and civil partnership</b> (only in relation to due regard to the need to eliminate discrimination)</p>	<p>No issues are identified.</p>			
<p><b>Other relevant groups</b> eg: Carers, people experiencing domestic violence, substance misusers, homeless people, looked after children etc</p>	<p><b>Carers</b> The number of carers struggling financially has risen dramatically since 2007. Two-thirds are in fuel poverty; over half in debt; over half cutting back on essentials like food or heating to make ends meet.</p> <p>The economic value of the contribution made by carers is estimated at £223 million in Brighton &amp; Hove. In the city, there are 1,460 carers.</p> <p><b>Young Carers</b> The Child Poverty Needs Assessment 2010/11 identifies that children and young people caring for sick or disabled family members are more likely to have reduced educational, social</p>	<p>Financial Inclusion Needs Assessment Report Dec 2012</p>	<p>A range of support exists to help those with caring responsibilities to access all of the benefits, tax credits and grants that they are entitled to. Welfare rights services are central to local citizens advice bureaux. Many other locally-based services also focus on those communities and households which are most vulnerable to poor outcomes.</p> <p>Increasingly, Community Planning Partnerships are enhancing established mainstream services to provide holistic and responsive care which addresses all aspects of life circumstances, such as income maximisation, debt</p>	<p>Explore the role of Single Shared Assessments in ensuring that carers are aware of, and receiving all of, the benefits and tax credits to which they are entitled, and in referring individuals for benefit checks where appropriate. Seek advice from BHCC's Welfare Rights Team, Amaze, The Carers Centre, CAB and BHT.</p> <p>Seek support from Health Services in identifying carers.</p> <p>Work with the Carers Centre to identify further issues and actions as appropriate.</p>

	and employment opportunities. They are more likely to live in families reliant on out of work benefits and face greater barriers to getting work as young adults. In 2001 there were almost 500 carers aged 8-17 years in the city.		advice, access to affordable credit and supporting financial capability.	
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**Other Groups that will be affected by financial exclusion in the light of the Welfare Reform Act 2012:-**

<b>Local Housing Allowance (LHA) recipients</b>	<p>Reduced rate in benefit which applied in April 2011 will begin to apply to all LHS cases. Although most of these reductions are relatively small they are however likely to feel very relevant to those effected. In Brighton and Hove 6500 people will be effected due their relatively low weekly income the majority living in:-</p> <ul style="list-style-type: none"> <li>§ Central Hove and Brighton</li> <li>§ Goldsmith</li> <li>§ St Peters</li> <li>§ North Laine</li> </ul>	Financial Inclusion Needs Assessment Report Dec 2012	Further strains on weekly income for people on a reduced benefit rate, more people living in poverty	Welfare Reform programme is identifying those likely to be affected by this change. Letters/telephone calls and visits are being arranged to all, with sign-posting and referrals to money advice agencies where necessary.
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<p><b>Non-Working Families</b></p>	<p>Reduction of income for the most vulnerable households with the benefit cap being 26,000 per annum for a household and 18,200 for a single person. The family cap applies regardless of the amount of children or dependants there are in each household. Indian, Pakistani and Bangladeshi families are likely to be large than the average and therefore potentially greater impact. In Brighton and Hove over 300 families will be affected by the changes and these will be implemented by September 2013. The majority of those effected are in the following wards:-</p> <ul style="list-style-type: none"> <li>§ Moulsecoomb and Bevendean</li> <li>§ East Brighton</li> <li>§ Hangleton and Knoll</li> <li>§ Hollingdean and Stanmer</li> </ul>	<p>Financial Inclusion Needs Assessment Report Dec 2012</p>	<p>Further strains on weekly income for people on a reduced benefit rate, more people living in poverty.</p> <p>Large families are in decline but children in large families already have a higher risk of poverty.</p>	<p>The Council and Job Centre Plus will be working directly with the affected families to support them through this transition including support to employment</p>
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<p><b>Working Age People</b></p>	<p>Universal Credit (UC) is designed for people of working age and the government states that its aim is to make work pay. From April 2014 onwards UC will include payments that are currently made through Income Support, Job Seekers Allowance, Employment and Support Allowance, Child Tax Credit, Working Tax Credit and Housing Benefit will be paid in one instalment per month in arrears like salaries, 1 payment per household paid directly to one participant, into one transactional account.</p>	<p>Financial Inclusion Needs Assessment Report Dec 2012</p> <p>Welfare Reform Act 2012</p>	<p>Combined proposals are projected to impact severely in the City because if the high proportion of private sector rented accommodation. It is probable that there will be added homelessness potential if the rental market is unable to meet the demand for affordable housing. This may result in migration away from the City because for some living in Brighton and Hove on benefits may no longer be affordable.</p> <p>Potential impacts on people experiencing domestic violence (see that section)</p>	<p>Welfare Reform programme is identifying those likely to be affected by this change. Letters/telephone calls and visits are being arranged to all, with sign-posting and referrals where necessary.</p>
<p><b>Households living in fuel poverty</b></p>	<p>The number of households living in fuel poverty in Brighton and Hove has increased over the last three years. In 2010 approx. 16,000 households were calculated to be in fuel poverty. The City is the worst 10% of Local Authorities in the South East including London. Older people, disabled people and Gypsies and Travellers are particularly affected.</p>	<p>Financial Inclusion Needs Assessment Report Dec 2012</p>		<p>Fuel Poverty Advisory Group (FPAG) is urging the use of the £4bn of Carbon Tax Money to offset the cost of home insulation, a measure they believe is a one time cost that offers a long time solution to rising fuel bills. Proper home insulation can reduce bills by as much as 45%.</p> <p>Local programmes include the Warm Homes and Green Deal initiatives.</p> <p>Support people to move away from card or key</p>

<p><b>Child Poverty</b></p>	<p>Brighton and Hove’s child poverty rate is in line with the national level but significantly higher than the regional level. East Brighton had the highest proportion of dependant children and young people in poverty at 47% in 2008 , Moulsecoomb and Bevendean had 45%</p>	<p>Financial Inclusion Needs Assessment Report Dec 2012</p>	<p>In Brighton and Hove 11,000 (23%) of children live in households where all adults are out of work, compared to 15% in the South East and 20% in England. Proposals to reduce the maximum Local Housing Allowance will leave families at risk of a short fall in payments.</p> <p>Homelessness applications and acceptances to the Council’s Housing Options Team have risen over the last two years.</p> <p>Brighton and Hove experiences higher living costs compared to many other parts of the U.K especially with targeted housing costs, and some key sectors of the local economy are based on low wage employment. Lower paid employees of the city therefore face even greater pressure to meet living costs on current wages than those in other parts of the country.</p> <p>There is a range of evidence from both national and local research and 2011 Census data to show</p>	<p>meters.</p> <p>Range of actions identified in the child poverty strategy, however all those pertinent to families here will be important.</p>
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			that people, who are already at risk of social exclusion and discrimination, are more likely to financially excluded than other groups.	
<b>Domestic Violence</b>	<p>Research by REFUGE shows that many victims of domestic abuse are financially excluded and that being financially excluded decreases women's ability to leave abusive partners. Significantly, the research also suggested that if women experiencing domestic violence are made aware that there is financial support available to them when leaving a violent partner then this may help them leave.</p> <p>Research has also told us that around one in three abused women at the point of accessing domestic violence services does not have a bank account.</p>	Financial Inclusion Needs Assessment Report Dec 2012	<p>The Children's Commissioner's Impact Assessment of the Welfare Reform Bill<sup>1</sup> expresses particular concerns at the potential impact on children living in domestic violence refuges, where rents tend to be higher: Refuge have stated that 'the cap should be based on actual cost and set at a rate that is high enough to meet the additional costs required to provide specialist refuge accommodation'; they highlight that due to the nature of [their] services, refuges are often in more expensive residential areas and need to be close to amenities' and have warned of the risk of closure of refuges if costs cannot be met.</p> <p>However, the correlation between poverty and domestic violence does not mean that domestic violence is not found in</p>	<p>The Council will work with at a National level:-</p> <ul style="list-style-type: none"> <li>§ MALE</li> <li>§ Broken Rainbow</li> <li>§ Women's Aid as well as Domestic Violence Forum</li> </ul> <p>And at a local level the council will work with:-</p> <ul style="list-style-type: none"> <li>§ RISE</li> <li>§ RISE- LGBT Project</li> <li>§ Living without violence</li> <li>§ Respect</li> <li>§ Legal Service Commission</li> </ul> <p>Appropriate links should be made to the council's domestic violence strategy.</p> <p>There is a specific recommend to resource services for women (who are amongst the majority of people surviving domestic violence) as part of the advice grant EIA.</p>

<sup>1</sup> A Child's Rights Assessment of the Welfare Reform Bill, The Children's Commissioner, January 2012

			<p>better off households as well. Domestic violence can also lead to poverty as it makes it more difficult for the victim to hold down jobs and can increase ill health. Furthermore, unemployment and lack of economic resources may make it harder for them to leave a violent partner.</p> <p>There are concerns that paying all benefits into a single account on a single occasion will increase women's vulnerability when living with abusive partners and increase the risk of financial control and abuse.</p> <p>LGBT domestic violence is also known to be an issue.</p>	
<b>Digital Exclusion</b>	<p>The introduction of Universal Credit has implications for those who are digitally excluded</p> <p>The Office for National Statistics recently published the 2012 statistics around internet access for the UK which showed that 85.3% of people living in the area of Surrey, East and West Sussex had used the internet at some point. This is down from 2011 when it was 87.1%. However this is</p>	<p>Financial Inclusion Needs Assessment Report Dec 2012</p> <p>Brighton JobCentre Plus on-line survey</p> <p>Office for National Statistics</p> <p>2011 Census Data</p>	<p>The 2011 Census showed that out of all the census returns received in Brighton &amp; Hove, 18.5% of returns were made online. This is slightly above the average of 16% across the rest of the country</p> <p>Brighton JobCentre Plus carried out an online survey of new claims customers in which all were given the opportunity to complete the survey, but not all took up the offer. 125 completed</p>	<p>To address the confusion regarding the variety of money and debt advice websites, the (MACS) report recommends more publicising of useful money websites among Brighton &amp; Hove's client-facing workforce across all sectors, e.g. support workers, housing officers, Job Centre staff, employability advisers, community workers, health</p>

	<p>still higher than the national average of 83.7%. This also shows that 14.7% of people living in the area claim to have never used the internet.</p> <p>Those least likely to be IT literate are older people and disabled people.</p>		<p>surveys were received, and showed the following:</p> <ul style="list-style-type: none"> <li>• 80% had access to the internet;</li> <li>• Of those, 75% completed their application on line;</li> <li>• Of those, 90% of those completing the online application found the experience generally problem free; and <ul style="list-style-type: none"> <li>• 25% of those completing the survey did not claim online despite having access to the internet.</li> </ul> </li> </ul> <p>The Local Authority Tenants Survey from December 2011 found that among all tenants, over 56% had access to the internet at home or elsewhere. More than two out of five tenants (44%) had no access to the internet. However, internet access varied considerably by demographic group. For example:</p> <ul style="list-style-type: none"> <li>• 79% of those aged between 21 and 64 had access to the internet either at home or elsewhere;</li> <li>• 93% of households with children had access to the internet either at</li> </ul>	<p>visitors, library staff and access point staff. Use The Wave, the SCIP list, the CVSF list and Frontliners to share the useful money websites poster. Given the universality of financial problems this would be of benefit to staff as well as clients-</p> <p>Overall, there is insufficient evidence on whether digital exclusion is a critical issue in Brighton &amp; Hove. However, it is clear that people lack the skills and confidence to access internet based services.</p> <p>The governments welfare reform changes requires people to be digitally literate so therefore we have set aside £50,000 for a specific digital inclusion commission</p>
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			<p>home or elsewhere;</p> <ul style="list-style-type: none"> <li>•72% of those aged 65 and over claimed to have no access to the internet either at home or elsewhere.</li> </ul> <p>Some of the barriers that people stated within the Local Authority Tenants Survey regarding what stops them from having an internet connection included:</p> <ul style="list-style-type: none"> <li>• Specific barriers preventing them from investing in a household Internet connection;</li> <li>• 19% indicated that equipment costs were too high;</li> <li>• 21% stated that lack of skills prevented them from getting the Internet; and</li> <li>• 50% of those without a household Internet connection said they didn't have one because they "don't need the internet".</li> </ul>	
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### 3. Actions:

The actions arising from this EIA are listed below but are explored in full in the Financial Inclusion implementation plans found at [www.brighton-hove.gov.uk/financialinclusion](http://www.brighton-hove.gov.uk/financialinclusion). Furthermore the actions are mapped in the summary EIA with the needs assessment findings to ensure integration.

Action
1. Increased confidence and more financial education for improving young peoples relationship with money
2. Greater financial capability in the most affected areas of Brighton and Hove – which includes city centre as well as estates
3. There is a need to raise the awareness, skills and knowledge of existing providers so that all minority groups receive appropriate services and support. This may include signposting and/or acknowledging that some groups prefer accessing help via ‘trusted and safe’ organisations (for example people from LGBT communities may prefer to access support through an LGBT organisation). This should also include enhanced partnership working between agencies.
4. General improvement in publicity, information and sign-posting with regard to available support, (which takes into account the particular access needs of key groups).
5. The Council and Job Centre Plus will be working directly with affected households. This includes a programme of outreach visits through welfare reform programme and housing and social inclusion.
6. The council will engage with national and local domestic violence agencies to identify the most appropriate service response for survivors of domestic violence.
7. Promote the take up of fuel poverty programmes locally and the £4bn of Carbon Tax Money to offset the cost of home insulation, to help residents reduce bills by up to 45%
8. Profiling and monitoring of customers accessing in-house and commissioned services is critical to understand take up, gaps and inform future planning.
9. Raise awareness in the city of the free access available for internet use, as well as undertake specific digital inclusion commission.

10. Capacity building programme with front line services and agencies (both within the council and externally), for example through training, financial exclusion indicators.

11. Develop appropriate responses to the needs of 'chronically excluded groups' e.g. Gypsies and Travellers, Homeless, those with several mental health problems, Transgender people).

12. Given the impacts across so many protected groups (and there are so few resources to meet demand), it is essential that there is a strong equalities focus required in all work to ensure those most receive greatest support.

#### 4. Attach data and/or engagement lists as appendices.

Title (of data or engagement)	Date	Main findings	Gaps in data	Contact
Financial Inclusion Needs Assessment Report	March 2013	<p><b>Refer to the Needs Assessment Report</b></p> <p><b>Page 33 of above document 4.4 – Summary and analysis of data</b></p>	Requires more data on the needs and impacts of private sector tenants.	Nicky Cambridge
Financial Inclusion Services Mapping	March 2013	<p><b>In general terms there is good provision for social housing tenants both through the council and RSLs. This is less clear in relation to private sector tenants.</b></p>	<ul style="list-style-type: none"> <li>- Mapping of financial education support.</li> <li>- Mapping of digital literacy support.</li> </ul>	Nicky Cambridge

