

Associated guidance for this document can be found [here](#). Each section has a link to the relevant section within the guidance document.

## 1 Details of the activity (i.e. the policy, strategy, service, project or function)

<b>1.1 Directorate</b>	Health, Housing and Communities
<b>1.2 Service</b>	Financial Inclusion Service

<b>1.3 Title of the activity (i.e. the policy, strategy, service, project or function):</b>
Review of welfare rights advice

<b>1.4 Brief description of the activity:</b>
Review of the welfare rights advice offer to ensure it can respond to the increasing demand from Sunderland residents. This initial IIA focuses on the re-commissioning of first tier advice services from VCS partners in the context of increasing demand, local insights and best practice (national and local). The IIA will be refreshed as part of a wider review.

<b>1.5 If the activity involves working with other directorates, partners or joint commissioning please state who is involved:</b>
The activity involves current VCS providers, council services, strategic partners and resident/client views. All are being engaged via a series of pre-commissioning workshops

<b>1.6 Will all or part of the activity be delivered through a provider external to the Council? If Yes, please refer to the <a href="#">Corporate Procurement Processes</a></b>
Yes

<b>1.7 If Yes, please explain what element(s) of the activity will be delivered through an external provider:</b>
The advice provision is mixed but includes: Benefits maximisation, debt advice, general budgeting and financial wellbeing/wider wellbeing support.

<b>1.8 Which areas of the city will be impacted?</b>	
Whole City	<input checked="" type="checkbox"/>
Coalfield	<input type="checkbox"/>
East	<input type="checkbox"/>
North	<input type="checkbox"/>
Washington	<input type="checkbox"/>
West	<input type="checkbox"/>
Internal Council Activity – Impact on employees	<input type="checkbox"/>

<b>1.9 Is the activity targeted at protected characteristics or any other key groups?</b>	
All of the below	<input checked="" type="checkbox"/>
Age (e.g. older people, younger people/children, a specific age group)	<input type="checkbox"/>
Disability (e.g. mobility, long term health conditions, sensory impairment or loss, learning disability, neurological diversity or mental health)	<input type="checkbox"/>
Marriage and civil partnership	<input type="checkbox"/>
Pregnancy and maternity (including breastfeeding)	<input type="checkbox"/>
Race	<input type="checkbox"/>
Religion or belief (including no belief)	<input type="checkbox"/>
Sex	<input type="checkbox"/>
Gender reassignment	<input type="checkbox"/>
Sexual orientation	<input type="checkbox"/>
Human Rights	<input type="checkbox"/>
Care Experienced People	<input type="checkbox"/>
Other vulnerable groups and people with complex needs (e.g. veterans, children and young people who are cared for or care experienced, carers, domestic abuse victims and survivors, ex-offenders etc.)	<input type="checkbox"/>
People vulnerable to socio-economic deprivation (e.g. unemployed, low income, living in deprived areas, poor/no accommodation, low skills, low literacy etc.)	<input checked="" type="checkbox"/>

**Please complete the Completed By and Version Table below**

**Completed by:** \_\_\_\_\_

<b>Version</b>	<b>Status</b>	<b>Author</b>	<b>Comments</b>	<b>Date Issued</b>
1	Draft	A Aisbitt		11.11.2024
2	Final	V French		21.01.2025
	Draft			

## 2 Data and Intelligence

[Guidance for this section](#)

<b>2.1 What data and intelligence has informed the activity?</b>
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Data collected by SCC Welfare Rights and Financial Inclusion Services (includes current First Tier Provision). Ongoing workshops with key stakeholders to collect further intelligence, desk-based research on best practice and benchmarking from other Local Authorities/ Advice Organisations, and insights from Lived Experience Interviews carried out by SCC Financial Wellbeing Project. Further insights will be gathered to support the wider review.
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**2.2 Summary of data / intelligence / consultation outcomes to inform understanding of differences in:**

- the way people use, access or experience your activity;
- how the activity may impact; and/or
- outcomes for different groups?

Nationally and locally the number of people experiencing financial hardship and/or problem debt is rising. Recent national research (OBR) predicts that disposable income will not increase for most people until at least 2025. Approximately 9% of people nationally have 'problem debt' and of these 52% are in full-time employment. Women are more adversely affected than men (StepChange).

MAPs research from 2023 highlighted that BAME communities are disproportionately represented in those already receiving advice and support for debt.

The local context reflects these national trends and future advice services must take account of the inequalities in peoples experience of financial hardship and associated debt.

In Sunderland in 2023/24 12064 residents accessed support from First Tier Providers – 65% of these were new clients.

The new specification for commissioned advice services is aligned with SCCs Target Operating Model (TOM). It emphasises Self-Serve and early intervention, to prevent issues from escalating and requiring more specialist input. Re-commissioning of advice is an important aspect of the current Service Review of Strategic Advice Services. As part of the process the case is being made for more of the available funding to be invested into First Tier Advice so that residents can be supported earlier, access the help they need and reduce demand for more specialist or intensive interventions to resolve their financial issues.

The intentions in the new specification and Target Operating Model emphasise education and prevention. This is a vital aspect of improving financial inclusion for Sunderland's residents in the longer term. Prevention activities include the delivery of MECC Financial Wellbeing training, including in and with schools to engage young people and develop their ability to manage money, understand credit and avoid debt, as early as possible.

First Tier Advice will support this agenda as it reflects their approach to supporting adults and families, they encourage staff & volunteers to undertake the training and signpost others to this and other opportunities.

**This approach is most likely to have a positive effect on both service capacity and on financial inequalities.**

To mitigate the inequalities and account for the difficulties that certain population groups have there must also be consideration of the specific needs of protected characteristics and other vulnerable groups, including those with additional language needs – due to culture, nationality, low literacy and/or specific communication requirement (hearing and/or vision sensory impairment).

Services must also consider the wider accessibility of their service for those who are in work, and those who prefer telephone and digital means of receiving a service.

### 3 Equality and Human Rights

[Guidance for this section](#)

<b>3.1 Eliminate discrimination, harassment and victimisation</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
These services are fundamentally configured to support people to improve their financial situation providing them with support, plans and alternatives and where possible preventing debt – especially from illegal sources which often result in harassment and victimisation. The services can also help to reduce the stigma of poverty and debt.
<b>3.2 Advance equality of opportunity between people who share a protected characteristic and those who do not</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
The intention of the services is to increase (where possible) the income of individuals and families. A significant cohort of clients have poor health, a disability or other vulnerability. Where support helps the individual or family to gain or retain benefits/other support, the effect is entirely positive. A risk exists around eligibility and subsequent failure to secure benefits, etc. A negative outcome for the individual can be detrimental to their wellbeing.
<b>3.3 Foster good relations between people who share a protected characteristic and those who do not</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
The working to strengthen connection between our CVS services and all residents, especially focusing on reaching traditionally hard to access groups by offering extended hours and providing interpreter supports a positive outcome for a more inclusive service experience, enhancing accessibility and trust within the community.
<b>3.4 Age (older ages, children and young people, middle ages, an age range or a specific age)</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
The services are offered to adults of all ages. Many clients have families and children who benefit indirectly from the advice and support offered to parents/carers. The current VCS providers are aware that young people (often young parents) are increasingly seeking advice and may prefer digital/text advice. As noted above adults of working age are a significant group that seeks advice – and consideration to the opening times for advice/support has been acknowledged in the commissioning exercise.
<b>3.5 Disability (mobility, long-term health conditions, sensory, learning disability, neurological diversity or mental health)</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
A significant number of current and prospective clients have a disability or long-term limiting health condition. They are most often supported to gain or retain PIP and related benefits, and this makes a very positive difference to their financial and general wellbeing and ability to live well.

<b>3.6 Gender reassignment (the process of transitioning from one sex to another)</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
Advice services are provided to all Sunderland residents regardless of gender. Gender reassignment would have no influence over providing a service to the individual.

<b>3.7 Marriage and Civil Partnership</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
As above an individual's marital status has no influence on providing a service to them.

<b>3.8 Pregnancy and maternity (including breastfeeding)</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
Support to maximise benefits linked to pregnancy and maternity may be gained. The services also work to connect women with Family Hubs and other means of support such as the 'Under two's' offer (Public Health)

<b>3.9 Race (colour, ethnicity, country of origin, culture, etc.)</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
Advice services offer support to all residents regardless of race and culture and will make every effort to ensure advice and guidance can be understood via interpretation or by working with specialist organisations for BAME communities.

<b>3.10 Religion / Belief (including no belief)</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
As above – an individual's religion does not influence the provision of support.

<b>3.11 Sex (male or female)</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
As above – no influence

<b>3.12 Sexual orientation</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
As above – no influence

<b>3.13 Will the activity impact on an individual's Human Rights as enshrined in UK law?</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
Advice services are fundamentally about gaining the rights and entitlements of individuals and families with a particular emphasis on welfare rights, financial inclusion and housing rights.

<b>3.14 Other vulnerable groups and people with complex needs (e.g. veterans, children and young people cared for and care experienced, carers, domestic abuse victims and survivors, ex-offenders, homeless or multiple complexities/characteristics)</b>
<b>What impact will the activity have?</b>
Positive
<b>Explain how/why:</b>
As above – a significant number of clients using advice services have vulnerabilities (often multiple and complex needs). Services in the main support those least able to help themselves or 'self-serve'.

## 4 Reducing socio-economic and digital inequalities

### [Guidance for this section](#)

Will the activity:

<b>4.1 Impact on residents' financial circumstances</b>	Positive
<b>4.2 Impact on housing, including type, range, affordability, quality and/or condition</b>	Positive
<b>4.3 Impact on digital inclusion or access</b>	Positive
<b>4.4 Impact on education, skills and lifelong learning</b>	Not Applicable
<b>4.5 Impact on employment, including quality and access</b>	Not Applicable

<b>4.6 Outline the impact your activity will have, including how you propose to mitigate any negative impacts and maximise positive outcomes</b>
The intended outcome for advice services is to support clients/residents to a positive outcome by maximising their income and supporting their Financial Inclusion. All advice services are aware of the inequalities that exist between communities, areas and population groups (detailed in section 2). This pre-commissioning exercise is intended to account for the inequalities and mitigate any negative effects by ensuring specific measures are commissioned from First Tier providers.
<b>4.7 Outline how you will measure the anticipated impact(s)</b>
Commissioned services are measured against a set of specific principles alongside key performance indicators which evidence the number of clients supported, amount of income increased and case studies to illustrate the benefits to individuals and households.

## 5 Improving population health and reducing health inequalities

### [Guidance for this section](#)

Will the activity:

<b>5.1 Help promote healthy living</b>	Positive
<b>5.2 Help promote safe and inclusive environments</b>	Positive
<b>5.3 Impact on children, young people and families</b>	Positive
<b>5.4 Impact on natural and built surroundings</b>	Not Applicable
<b>5.5 Impact on accessibility and active travel encouraging active behaviours</b>	Not Applicable
<b>5.6 Impact on living independently</b>	Positive

<b>5.7 Outline the impact your activity will have, including how you propose to mitigate any negative impacts and maximise positive outcomes</b>
Advice and wider support helps residents to manage their finances and debts, increasing choice and control in their lives, reducing stress/anxiety and encouraging healthier or safer choices.
<b>5.8 Outline how you will measure the anticipated impact(s)</b>
Collection of statistical data to evidence the number of residents supported, how many have a positive

outcome (increased income) and case studies to provide qualitative 'insights' which show the difference advice and support has made to the person.

## 6 Carbon reduction and sustainability

### [Guidance for this section](#)

Will the activity:

<b>6.1 Adapting our behaviour (environmentally significant)</b>	Not Applicable
<b>6.2 Impact on biodiversity and natural environment</b>	Not Applicable
<b>6.3 Impact on energy efficient built environment</b>	Positive
<b>6.4 Impact on renewable energy generation and storage</b>	Positive
<b>6.5 Impact on travel and active transport</b>	Not Applicable
<b>6.6 Impact on the green economy</b>	Not Applicable
<b>6.7 Impact on waste, recycling and consumption</b>	Not Applicable

### **6.8 Outline the impact your activity will have, including how you propose to mitigate any negative impacts and maximise positive outcomes**

Advice Services are not set up to work on these agendas. However, their work on fuel poverty and the ECO schemes (energy efficiency and insulation) does have a positive impact on the Council's low carbon ambitions.

### **6.9 Outline how you will measure the anticipated impact(s)**

Data on the number of households successfully obtaining an energy efficient 'retro fit' boiler and/or insulation is collected by SCC Low Carbon Team and can be shared.

## 7 Community wealth building

### [Guidance for this section](#)

Will the activity:

<b>7.1 Impact on community wealth and social value</b>	Positive
<b>7.2 Impact on social inclusion, integration, and fostering good relations</b>	Positive
<b>7.3 Impact on crime reduction, anti-social behaviour and community safety</b>	Positive
<b>7.4 Impact on access to services</b>	Positive and Negative

### **7.5 Outline the impact your activity will have, including how you propose to mitigate any negative impacts and maximise positive outcomes**

Support to maximise income and improve financial skills, knowledge and management (budgeting) all contribute to improving the lives of individuals and communities. Better awareness of Illegal Lending and provision of alternative low-cost lending will have a positive impact on lowering criminal behaviour and associated antisocial activity, around money lending.

Effective communication and promotion of advice services/support may drive up demand and place additional pressure on the providers. Although promotion is needed to ensure eligible residents take up the support they need.

### **7.6 Outline how you will measure the anticipated impact(s)**

Any measure in this area will be a proxy as advice activities are not directly linked to these impacts. It is possible to measure increased in financial and general wellbeing as a result of contact with advice services. Number of people using affordable credit, website hits for all financial inclusion campaigns and the number of Loan Sharks prosecuted.

## 8 Key Actions

Any key actions identified throughout the IIA should be recorded here. This will be the action plan linked to your activity and should be implemented to ensure all inequalities or negative impacts are mitigated.

Key Actions	Timescale	Responsible Officer	Review Date
Procurement process end	Feb 25	AA	
Contracts awarded	Approx March 25	AA	
New Advice Services contract commences	May 1st 25	AA	25/04/2024
Refresh IIA to support wider review	28.2.25	VF	N/a

**Please complete the Responsible Officer information below**

<b>Responsible officer sign off:</b>	
<b>Name</b>	Victoria French
<b>Job Title</b>	Senior Manager – Health and Wellbeing
<b>Responsible officer for reviewing actions:</b>	
<b>Name</b>	Alison Aisbitt
<b>Job Title</b>	Financial Resilience & Support Manager

To support the council's reporting processes in relation to IIA, please use the following naming convention: IIA\_(Name\_of\_activity).

Once you have completed the IIA and it is signed off, please send the final document as an **attachment** to: [IIA@sunderland.gov.uk](mailto:IIA@sunderland.gov.uk)

IIAs will be stored in this central database for corporate analysis. **No feedback will be returned on an individual basis as IIAs are received.**