

Equality Impact Assessment (EIA) Template – Part 1

Policy title and purpose (brief outline):	Financial Inclusion Strategy 2016
Name of official:	Kathryn Markey
Department:	Financial Inclusion Unit – Education and Public Services Group
Date:	First draft - October 2015 (published alongside consultation document for Financial Inclusion Strategy 2016) Updated February 2016 and December 2016
Signature:	

1. Please provide a brief description of the policy/decision.

For example what is the overall objective of the policy/decision, what are the stated aims (including who the intended beneficiaries are), a broad description of how this will be achieved, what the measure of success will be, and the time frame for achieving this?

The 2016 Financial Inclusion Strategy set out the Welsh Government's continuing commitment to financial inclusion, building on the previous strategy - Taking Everyone Into Account – published in 2009.

The 2016 Financial Inclusion Strategy and its supporting Delivery Plan covers the period 2016 to 2021.

The Welsh Government's vision for Financial Inclusion is for everyone living in Wales to have access to appropriate and affordable financial services, be supported by quality assured information and advice services, and have the financial capability and motivation to benefit from the financial services available to them.

In line with the UK Financial Inclusion Commission's view, this means a Wales where:

- everyone receives the financial education he or she needs, whether in schools, the community or other settings, carrying on throughout life and into retirement;
- everyone has access to objective and understandable information and advice on credit, debt, savings and pensions, delivered at the time and via the channel most suited to an individual;
- everyone has access to a transactional account of their own and the ability to make full use of it;
- everyone has access to affordable and appropriate credit from responsible lenders;
- everyone is encouraged to save, even in small or occasional amounts, to show the importance of a savings culture, to build up resilience against financial shocks and as an additional resource for retirement;
- everyone has access to the right insurance cover for his or her needs, at a fair price.

The Welsh Government considers it important for everyone in Wales to be supported towards financial inclusion, but recognises the need for different support and advice at different ages, for vulnerable and disadvantaged groups and people already experiencing financial difficulties. The Strategy and Delivery Plan focus on managing money well on a day to day basis, planning ahead to prepare for and manage life events and dealing with unplanned events which can cause financial difficulties. It is a universal strategy, applicable to everyone in Wales, whether they are financially excluded or not, as it promotes financial inclusion and the ability and motivation to make money go further.

The overall aim of the Strategy and Delivery Plan is working in collaboration with relevant stakeholders to address the problems associated with financial exclusion. This involves commitments and actions which will improve access to affordable credit and financial services; access to financial information, including debt advice; and build financial understanding and capability. The linked Information and

Advice Action Plan provides additional support to improve access to deliver the Financial Inclusion commitments. Additionally, a Credit Union grant programme will be made available for 2017/18 to support credit unions to deliver against actions contained in the Financial Inclusion Delivery Plan.

The Financial Inclusion Delivery Plan sets out the actions required to achieve the Strategy's commitments. Reporting on progress against the actions will provide a measure of success for the overall Strategy by 2021.

Specific support needs identified for people with protected characteristics have been taken into account in developing the Delivery Plan. Responses to the consultation on the draft Strategy and the draft Equality Impact Assessment, which was published alongside the consultation document, were also taken into account when developing the Delivery Plan.

2. We have a legal duty to engage with people with protected characteristics under the Equality Act 2010 (please refer to Annex A of the EIA guidance) identified as being relevant to the policy. What steps have you taken to engage with stakeholders, both internally and externally?

The 2016 Financial Inclusion Strategy is a universal strategy, covering everyone in Wales, regardless of whether they are financially included or excluded.

The 2016 Financial Inclusion Strategy was developed in consultation with a Ministerially-agreed advisory group – the Financial Inclusion Development Group (FIDG). Members include representatives from the Wales Co-operative Centre, Citizens Advice Cymru, Wales Illegal Money Lending Unit, Money Advice Service, Community Housing Cymru, Credit Union, Welsh Local Government Association, National Offender Management Service/ National Probation Service and Department for Work and Pensions.

External consultation during the development of the draft Strategy for consultation included engagement with the Office of the Older People's Commissioner, Citizens Advice, Credit Union Trade Bodies (ABCUL and ACE), Tackling Poverty External Advisory Group, and the National Advice Network. Within Welsh Government, we also worked with teams covering Child Poverty, Digital Inclusion, Welfare Reform, Housing, Education and Skills, Substance Misuse, Social Services & Well-being, Energy Efficiency & Fuel Poverty and various teams within Communities Division. We have continued to engage with key stakeholders during the development of the Delivery Plan.

A refreshed and extended Ministerially-agreed Advisory Group has contributed to the development of the Delivery Plan and will monitor progress against the commitments and actions. New members provide a voice from additional sectors, including children and young people, older people, education consortia and financial services.

We also consulted with the Equality Team within Welsh Government. The Financial Inclusion Strategy directly contributes to the first objectives of the Strategic Equality Plan 2012-2016, which relates to information and advice

services and may indirectly contribute to other objectives. Discussion on the objectives for the Strategic Equalities Plan 2016-2020 suggests closer links, with a strengthened objective on information and advice services and a new objective on reducing poverty and mitigating the impact of poverty.

The draft Financial Inclusion Strategy was subject to a nine week consultation period. A draft Equality Impact Assessment (EIA) was published alongside the consultation document and respondents were invited to comment on the content of the EIA, at that stage. These comments have been taken into account during the development of the Delivery Plan.

As part of the development of both the Financial Inclusion Strategy and its Delivery Plan, we engaged with key stakeholder organisations and networks who work directly with people with protected characteristics. We held consultation engagement events with the WLGA Welfare Reform Leads, Credit Unions Good Practice Forum, Wales Universal Credit Advisory Group and End Child Poverty Network. We also held workshops at the 2015 Tackling Poverty Regional Events and the three regional Financial Capability Forums. During the development of the Delivery Plan, we have engaged with organisations supporting children, older people and other vulnerable and disadvantaged groups.

The Welsh Government's approach to financial inclusion is underpinned by a number of policies, programmes and projects being taken forward by different Welsh Government departments. Equality Impact Assessments may have been developed for these individual policies and programmes.

3. Your decisions must be based on robust evidence. What evidence base have you used? Please list the source of this evidence e.g. National Survey for Wales. Do you consider the evidence to be strong, satisfactory or weak and are there any gaps in evidence?

A wide range of published and unpublished reports and statistics were considered during the development of the 2016 Financial Inclusion Strategy and its accompanying Delivery Plan.

The Financial Inclusion Development Group (FIDG) were invited to review the information sources identified by the Welsh Government's Financial Inclusion Team and to advise of any further evidence relevant for review during the draft Strategy's development. The refreshed Financial Inclusion Steering Group (FISG) has been invited to provide evidence-based advice during the development of the Delivery Plan and on an ongoing basis.

A draft Equality Impact Assessment (EIA) was published during the consultation on the draft Financial Inclusion Strategy 2016 and there was a consultation question inviting respondents to comment on the draft EIA and note any further sources of information / evidence that should be reviewed before the Financial Inclusion Strategy is finalised. These responses were considered during the development of the Delivery Plan.

Sources of information / evidence have included Welsh Government progress information on key strategies, policies and programmes, including published evaluations. Other sources include:

- National Survey for Wales 2015
- National Survey for Wales – Re-contact of 2013-14 respondents
- UK Financial Inclusion Commission Report (2015)
- Advice Trends in Wales 2014-15 (Citizens Advice)
- Ofcom Market Trends 2015
- Financial Inclusion Annual Monitoring Report 2015 (University of Birmingham & Friends Provident Foundation)

While developing the 2016 Financial Inclusion Strategy and Delivery Plan, we have used data for Wales where it is available, but some information is only available at a UK level. A selection of relevant statistics is included here:

National Survey for Wales (2015 report)

- 36% of people struggling to pay bills
- 4% of people seeking debt advice
- 81% of Welsh adults regularly use the Internet (up from 66% in 2010)
- digital exclusion amongst unemployed 5% compared to 6% for employed people

National Survey for Wales – Recontact Report (of 2013-2014 respondents)

- 6% of respondents who do not use Internet mentioned “do not trust” or think it is open to abuse
- 41% agreed privacy or security concerns are at least a contributing factor to not using the Internet

Welsh Government figures

- Welfare reform will reduce the income of working-age households in Wales by around £900 million in 2015/16, with the average annual loss per working-age adult in Wales is estimated to be around £500 in 2015/16
- Wales Audit Office report suggests rent arrears of social housing tenants increased to £5.3 million in Wales

Households Below Average Income (Wales data 2011/12 to 2013/14)

- 31% of children are living in poverty
- 22% of working age adults are living in poverty
- 16% of pensioners are living in poverty

UK Financial Inclusion Commission Report (March 2015 – UK level data)

- 3.6%, or nearly 2 million adults, remain unbanked in Britain
- Some 50% of the newly banked have incurred penalty fees, with those affected averaging 5.6 charges per year
- An estimated two million people took out a high-cost loan in 2012 as they were unable to access any other form of credit
- It is estimated that 49-64% of households in the UK hold some form of unsecured credit

Money Advice Service, Financial Capability in Wales (2015)

- Around 4 in 10 adults in Wales do not manage their money day-to-day as well as they might
- Only a quarter of the working age population in Wales have a savings buffer equivalent to three or more months income
- Only half the working age population of Wales pay into a pension or have a previous pension
- 1 in 5 adults in Wales is over-indebted, but only 1 in 5 of that group are seeking money/debt advice

Money Advice service

(2014)

- Around half of people aged 25-64 say they find it a struggle to keep up with bills
- Almost 50% of adults in the UK have numeracy skills below that needed to achieve the lowest grade at GCSE
- 84% of adults do not read full terms and conditions when taking out financial products
- nearly two in three working age people do not have enough savings to cover one month's post-tax income
- an estimated 12 million (40%) working age people in the UK face inadequate incomes in retirement
- Only 17% of over-indebted people seek advice, most of whom wait more than a year before coming forward for help
- 31% of 18-24 year olds in the UK are over-indebted

Financial Inclusion Monitoring Report 2015, University of Birmingham & Friends Provident Foundation

(2015 UK level data)

- hourly wages in the UK are still lower in real terms , then before the recession
- 53% of people in the UK were cutting back on spending to make ends meet

Credit Unions in Wales

- Membership increased by 86% to 77,264 in 2015 compared to 2010
- Over 13,000 school savers in Wales
- 10,000 financially excluded members got a loan from a credit union in 2014/15, amounting to around £7 million

Better Advice Better Lives (BABL)

(2014/15 Welsh Government figures)

- Over 18,700 people in Wales helped with over 40,000 issues
- Total benefit / financial gain for people and communities was £19.4 million
- Between 2012 and 2015, BABL helped almost 60,000 people, bringing in confirmed gains of more than £52 million

Discretionary Assistance Fund (DAF)

(2013-2015 Welsh Government figures)

- 297,210 enquiries made to DAF via phone, web or post
- 86,168 applications considered
- 57,276 awards made to vulnerable citizens (17,083 in-kind payments for white goods and furniture provided to help remain living / resettle into their homes and 40,193 emergency payments provided)

- £14.83 million awarded as vital support (£13.23 million for essential household items and £1.6 million as emergency payments for food, clothing and heating)

Citizens Advice Trends in Wales

- benefits-related problems have overtaken debt issues as the biggest problem area clients seek help on
- 51% increase in clients seeking help on Council Tax arrears from 2013/14 to 2014/15
- 28% increase in clients seeking help with rent arrears from 2013/14 to 2014/15

Ofcom Market Report

(2015 figures)

- 86% of Welsh adults use the Internet
- 74% of Welsh internet users buy goods and services online
- 57% of Welsh internet users bank online

It is important to note any opportunities you have identified that could advance or promote equality.

Impact

Please complete the next section to show how this policy / decision / practice could have an impact (positive or negative) on the protected groups under the Equality Act 2010 (refer to the EIA guidance document for more information).

Lack of evidence is not a reason for *not* progressing to carrying out an EIA. Please highlight any gaps in evidence that you have identified and explain how/if you intend to fill these gaps.

4.1 Do you think this policy / decision / practice will have a positive or negative impact on people because of their age?

Age	Positive	Negative	None / Negligible	Reasons for your decision (including evidence) / How might it impact?
<p>Younger people</p> <p><i>(Children and young people, up to 18)</i></p>	Y			<p>The Financial Inclusion Strategy's theme on financial capability has a strong focus on promoting and improving financial education – both in schools, further education and informal settings.</p> <p>Financial education has been in the curriculum in Wales since 2008 – in the mathematics curriculum, frameworks for personal & social education, and careers & the world of work.</p> <p>Embedding financial capability within curriculum will help children and young people make informed decisions in relation to money later in life.</p> <p>The revised Welsh Baccalaureate and new Mathematics – Numeracy GCSE provide an opportunity to assess learners' skills and knowledge of financial education topics.</p> <p>Pilot projects – such as the one involving Money Advice Service, Welsh Government and Big Lottery Wales – will evaluate the effectiveness of programmes designed to improve children's financial capability through working with</p>

				<p>parents.</p> <p>School savers clubs, run by credit unions, provide an opportunity for children to get into the savings habit early, learn about different financial options and managing money.</p> <p>The fifth objective of the revised Child Poverty Strategy (<i>To support families living in poverty to increase household income through debt and financial advice, action to address the “poverty premium” (where households pay disproportionately more for goods and services) and action to mitigate the impacts of welfare reform</i>), is reliant on the delivery of a refreshed Financial Inclusion Strategy.</p> <p>The intended outcomes of the strategy supports the UN Convention on the Rights of the Child – see the Children’s Rights Impact Assessment for further detail.</p>
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People 18- 50	Y			<p>The Financial Inclusion Strategy's focus on financial education / capability will continue through higher education and can be incorporated into adult community learning.</p> <p>The Strategy's core themes on access to affordable credit and financial services and access to financial information, including debt advice are relevant for all adults, regardless of age, although the specific information/advice and financial products/services may vary by age.</p>
Older people (50+)	Y			<p>Joint promotion of financial and digital inclusion will provide the combined benefit of getting more older people online and providing them with the opportunity to access a wider range of financial products and services than would otherwise be available to them and to reduce the amount they need to spend on goods and services through use of comparison websites.</p> <p>Financial capability can be incorporated into adult community learning services, which are accessible to all adults.</p> <p>The Strategy's core themes on access to affordable credit and financial services and access to financial information, including debt</p>

				<p>advice are targeted at all adults, regardless of age.</p> <p>Specific information/advice and financial products/services may be targeted at specific age groups. For example, Pension Wise providing advice in relation to recent pension reforms by UK Government and specific financial products aimed at over 50s.</p> <p>Advice providers are able to support older people to ensure they are claiming all their entitlements, including those that are age-related.</p>
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4.2 Because they are disabled?

Impairment	Positive	Negative	None / Negligible	Reason for your decision (including evidence) / How might it impact?
Visual impairment	Y			<p>Evidence from the Households Below Average Income data and research carried out by organisations such as the JRF show that disabled people are much more at risk of living in poverty. Disabled people are overrepresented in workless households, and are also more likely to be economically inactive. Disabled people have been disproportionately affected by recent Welfare Reforms (Welsh Government Stage 3 Research on the Impacts of Welfare Reforms in Wales). We also know families with disabled parents and/or children are likely to face higher living costs.</p> <p>The Financial Inclusion Strategy recognises the need to improve financial capability for all, to ensure people have the skills and motivation to identify ways to ensure they don't spend more than they need to for goods and services mitigating the impact of the poverty premium.</p> <p>Advice providers will be</p>
Hearing impairment	Y			
Physically disabled	Y			

Other impairments issues	Y			able to ensure people maximise household income including by claiming all their entitlements. For example, the Better Advice Better lives project which prioritises help for families with disabled children aimed to maximise household income through benefit take-up.
	Y			<p>The intended outcomes for the Strategy supports the UN Convention on Persons with Disabilities (articles 3 and 9).</p> <p>Support for vulnerable and disadvantaged groups – via those organisations they already have a trusted relationship with – is covered in the Delivery Plan as is the need to develop new services in consultation with minority groups.</p>
Learning disability	Y			<p>Financial capability / education is important for everyone. Specific material is available to support those with learning disabilities.</p> <p>MAS provides a learning disabilities toolkit to support those working with young people, and SNAP Cymru delivers training or information to families, children and young people who have, or may have, additional learning needs.</p>

Mental health problem	Y			Evidence suggests that there is a strong link between poor mental health and being financially excluded. Financial inclusion is considered by the Government's Mental Health Strategy (Together for Mental Health)
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4.3 Because of their gender (man or woman)?

Gender	Positive	Negative	None / Negligible	Reason for your decision (including evidence)/ How might it impact?
Male	Y			Both men and women were identified as being adversely affected by changes to Welfare Reform and being financially excluded and having the need to have access to financial information and advice. Evidence suggests that lone parents (who are predominantly women) are particularly at risk of being financially excluded. Childcare is often highlighted by women as a key barrier to accessing employment.
Female	Y			The other policy priorities are housing and regeneration, tackling in-work poverty, mitigating the impacts of welfare reform and food poverty which can apply to both men and women.

4.4 Because they are transgender?

Transgender	Positive	Negative	None / Negligible	Reason for your decision (including evidence) / How might it impact?
	Y			<p>The Strategy promotes improved access to financial services and information/advice for everyone.</p> <p>Research suggests more than two thirds of LGBT customers surveyed feel their financial services provider is not taking serious steps to understand them.</p> <p>We are aware of further anecdotal evidence related to issues transgender people may experience in relation to accessing financial services, but are not currently aware of specific research to support this.</p>

4.5 Because of their marriage or civil partnership?

Marriage and Civil Partnership	Positive	Negative	None / Negligible	Reason for your decision (including evidence)/ How might it impact?
Marriage	Y			<p>The Strategy's core themes on access to affordable credit and financial services and access to financial information, including debt advice are targeted at all adults, regardless of marital /civil partnership status.</p> <p>There are certain types of financial advice that can differ depending whether a person is married or in a civil partnership, for example in relation to tax, inheritance planning, etc</p>
Civil Partnership	Y			<p>The Strategy is intended to be universal in order to promote awareness of advice sources, which may include paid-for independent financial advice for those not financially excluded.</p>

4.6 Because of their pregnancy or maternity?

Pregnancy and Maternity	Positive	Negative	None / Negligible	Reason for your decision (including evidence) / How might it impact?
Pregnancy	Y			<p>The Strategy's core theme on access to financial information, including debt advice promotes awareness of advice sources, which could include ensuring women are aware of their entitlements during pregnancy and maternity.</p> <p>Targeted financial capability interventions at key life stages are also considered.</p>
Maternity (the period after birth)	Y			

4.7 Because of their race?

Race	Positive	Negative	None / Negligible	Reason for your decision (including evidence) / How might it impact?
National Origin (e.g. Welsh, English)			None	<p>No evidence to suggest that national origin is linked to a risk of being financially excluded.</p> <p>A separate Impact Assessment considers Welsh Language issues in relation to the 2016 Financial Inclusion Strategy.</p>
Ethnic minority people e.g. Asian, Black,	Y			<p>Evidence suggests that certain groups are more at risk of being financially excluded. There is also evidence that certain minority ethnic groups have poorer educational and health outcomes</p> <p>We know that certain groups are more at risk of being financially excluded, and this includes those from ethnic minorities, asylum seekers and refugees, gypsies and travellers, and migrants.</p> <p>It will be important to work with other departments to identify opportunities to further support the delivery of better outcomes through improved financial capability.</p> <p>The Strategy's core theme on access to financial information, including debt advice, promotes awareness of advice sources for all.</p>
Asylum Seeker and Refugees	Y			
Gypsies and Travellers	Y			
Migrants	Y			
Others	Y			

4.8 Because of their religion and belief or non-belief?

Religion and belief or non – belief	Positive	Negative	None / Negligible	Reason for your decision (including evidence)/ How might it impact?
Different religious groups including Muslims, Jews, Christians, Sikhs, Buddhists, Hindus, Others (please specify)	Y			<p>The revised Financial Inclusion Strategy will be aimed at everyone, irrespective of their religious group.</p> <p>However, for some religious group, ethical or cultural issues may impact on their access to financial services. For example, using Islamic financial services.</p>
Belief e.g. Humanists			None	<p>In order to maximise the opportunities for achieving the objectives of the revised Financial Inclusion Strategy, the core themes will be aimed at everyone, irrespective of their religious beliefs or non-belief.</p>
Non-belief			None	

4.9 Because of their sexual orientation?

Sexual Orientation	Positive	Negative	None / Negligible	Reason for your decision (including evidence)/ How might it impact?
Gay men	Y			<p>The Strategy promotes improved access to financial services and information/advice for everyone.</p> <p>Research suggests more than two thirds of LGBT customers surveyed feel their financial services provider is not taking serious steps to understand them.</p>
Lesbians	Y			
Bi-sexual	Y			

4.10 Do you think that this policy will have a positive or negative impact on people's human rights? Please refer to point 1.4 of the EIA Annex A - Guidance for further information about Human Rights.

Human Rights	Positive	Negative	None / Negligible	Reason for your decision (including evidence) / How might it impact?
Human Rights including Human Rights Act and UN Conventions	Y			Financial exclusion and poverty are key barriers to people accessing their human rights and achieving better outcomes.

If you have identified any impacts (other than negligible ones), positive or negative, on any group with protected characteristics, please complete Part 2.

Only if there are no or negligible positive or negative impacts should you go straight to part 2 and sign off the EIA.

Equality Impact Assessment – Part 2

1. Building on the evidence you gathered and considered in Part 1, please consider the following:

1.1 How could, or does, the policy help advance / promote equality of opportunity?

For example, positive measures designed to address disadvantage and reach different communities or protected groups?

The 2016 Financial Inclusion Strategy is a universal document covering the core themes on access to affordable credit and financial services, access to financial information, including debt advice and access to financial understanding and capability. It covers everyone in Wales regardless of whether they are financially included or excluded.

There are clear links between the refresh of the Financial Inclusion Strategy and objectives, which have been determined through public consultation, for the 2016 Strategic Equalities Plan. These relate to the provision of advice services and reducing / mitigating the impacts of poverty.

The Financial Inclusion Strategy is underpinned by a range of different policies, projects and programmes being taken forward by Welsh Government departments including Housing, Social Care and Education, as well as key work within the Communities and Tackling Poverty directorate. Individual programmes will have completed their own Equality Impact Assessments.

The refreshed Financial Inclusion Strategy for 2016 is supported by a Delivery Plan. Actions related to vulnerable and disadvantaged groups, including people with protected characteristics, were taken into account during the development of the Delivery Plan. Funding is being made available to credit unions in 2017/18 to support them take forward actions contained in the Financial Inclusion Delivery Plan.

Responses to the public consultation on the draft Financial Inclusion Strategy and the draft Equality Impact Assessment were also taken into account during the development of the Financial Inclusion Delivery Plan.

1.2 How could / does the policy / decision help to eliminate unlawful discrimination, harassment or victimisation?

A core theme of the Financial Inclusion Strategy is access to financial information, including debt advice. Improved awareness and access to information, guidance and advice relating to financial inclusion or debt will assist people to be aware of and exercise their rights, and to challenge discrimination in services. The supporting Information and Advice Action Plan extends this commitment to broader advice provision through the implementation of the Information and Advice Quality Framework for Wales.

1.3 How could/does the policy impact on advancing / promoting good relations and wider community cohesion?

Through the themes of access to financial information, including debt advice, and building financial understanding and capability, the Financial Inclusion Strategy will provide support to people with protected characteristics, which should result in individuals feeling more empowered to deal with any financial inclusion issues which may arise at various times in their lives. The undertaking to ensure effective referral pathways are established will ensure that people are able to access the help they need ensuring that no door is the wrong door.

2. Strengthening the policy

2.1 If the policy is likely to have a negative effect ('adverse impact') on any of the protected groups or good relations, what are the reasons for this?

What practical changes/actions could help reduce or remove any negative impacts identified in Part 1?

We do not expect the Financial Inclusion Strategy 2016 to have a negative effect on any of the protected groups or good relations.

2.2 If no action is to be taken to remove or mitigate negative / adverse impact, please justify why.

(Please remember that if you have identified unlawful discrimination (immediate or potential) as a result of the policy, the policy must be changed or revised.)

Not applicable

3. Monitoring, evaluating and reviewing

How will you monitor the impact and effectiveness of the policy?

List details of any follow-up work that will be undertaken in relation to the policy (e.g. consultations, specific monitoring etc).

In finalising the 2016 Financial Inclusion Strategy we have taken into account responses to the public consultation (October to December 2015) on both the draft Strategy and the draft Equality Impact Assessment. Support for vulnerable and disadvantaged groups – via those organisations they already have a trusted relationship with – is covered in the Delivery Plan.

A refreshed and extended Ministerially-agreed Advisory Group has contributed to the development of the Delivery Plan and will monitor progress against the commitments and actions.

. The Delivery Plan sets out clear actions and accompanying success criteria and evaluation measure for the Financial Inclusion Strategy commitments. An annual report on progress against the Financial Inclusion Strategy's commitments will be produced.

The results of all impact assessments where the impact is significant will be published on the Welsh Government's website.

4. Declaration

The policy does have a significant impact upon equality issues

Official completing the EIA
Name:
Kathryn Markey
Department:
Communities Division, Local Government and Communities
Date:
8 March 2016
Signature:
K Markey
Head of Division (Sign-off)
Name:
Amelia John
Job title and department:
Head of Communities Division
Date:
6 February 2017
Signature:
Review Date: March 2018