

Integrated Impact Assessment (IIA)

This Integrated Impact Assessment considers the duties and requirements of the following legislation in order to inform and ensure effective decision making and compliance:

- Equality Act 2010
- Welsh Language Standards (No.1) Regulations 2015
- Well-being of Future Generations (Wales) Act 2015
- Environment (Wales) Act 2016

Version Control

Version	Author	Job title	Date
e.g. Version 1	Andrew Potts	Commissioning Officer	14 th August 2019

1. Details of the initiative

	Title of the Initiative: Adult Services Debt Management and Recovery Policy
1a	Service Area: Adult Services
1b	Directorate: Social Services, Health & Housing
1c	Summary of the initiative: To set out a framework for investigating and seeking recovery of debts accrued by people accessing adult services.
1d	Who will be directly affected by this initiative? Current and future service users who accrue adult social care debt.
1e	When and how were people consulted? N/A.
1f	What were the outcomes of the consultation? N/A.

2. Evidence

What evidence was used in assessing the initiative?

Social Services routinely collects data as part of the assessment/review process of individuals and carers, which is reported annually to Welsh Government. In addition to the number of people accessing the services, limited equalities data such as age, disability, ethnicity and sex is also collected, which in turn informs policy development and service provision. The following provides a summary of information known about current users of Adult Services:

Age group	Female	Male	Total
<20	1	16	17
20s	45	71	116
30s	49	33	82
40s	59	39	98
50s	94	67	161
60s	124	113	237
70s	404	186	590
80s	953	315	1268
90+	428	127	555
Total	2157	967	3124

Ethnicity	Age Group									Total
	<20	20s	30s	40s	50s	60s	70s	80s	90+	
BANGLADESHI						1				1
BLACK AFRICAN								1		1
BLACK CARIBBEAN							1			1
CHINESE								1		1
INDIAN							1			1
OTHER			1		2	1		2	4	10
OTHER ASIAN								2		2
OTHER BLACK					1	1	3	2	1	8
OTHER MIXED		1								1
PAKISTANI								1		1
WELSH	2	17	9	11	34	79	201	455	220	1028
WHITE BRITISH	15	95	62	78	95	130	278	567	256	1576
WHITE IRISH						2	1	7	2	12
WHITE OTHER			1			1		3	1	6
WHITE/SCOTTISH							2			2
NOT STATED		3	9	9	29	22	103	227	71	473
Grand Total	17	116	82	98	161	237	590	1268	555	3124

	Age Group									
Marital Status	<20	20s	30s	40s	50s	60s	70s	80s	90+	Total
DIVORCED				7	16	45	46	45	6	165
MARRIED			4	8	49	71	197	339	75	743
NOT DISCLOSED					1	3				4
PARTNERS			1	2	2	6	6	5	1	23
SEPARATED				5	6	7	10	6	1	35
SINGLE	4	76	71	68	66	61	54	48	17	465
WIDOWED				1	2	30	200	686	391	1310
NOT STATED	13	40	6	7	19	14	77	139	64	379
Grand Total	17	116	82	98	161	237	590	1268	555	3124

	Age Group									
Disability Group	<20	20s	30s	40s	50s	60s	70s	80s	90+	Total
DEMENTIA						1	1	7	2	11
ELDERLY					1	2	47	87	37	174
LEARN.DIFF.	8	86	45	47	30	23	9	3	1	252
MENTAL			1	5	8	5	5	4		28
OTHER VULN.						1	1	1	1	4
PHYSICAL	3	18	24	24	46	85	149	304	214	867
NOT STATED	6	12	12	22	76	120	378	862	300	1788
Grand Total	17	116	82	98	161	237	590	1268	555	3124

The following table provides an overview of clients receiving a service who are contributing towards care package costs:

Client Group	Number
Elderly / Elderly Mentally Ill	619
Learning Disability	181
Mental Health	8
Physical Dis / Sensory Impairment	17
Grand Total	825

3. Equalities

a) How does the initiative impact on people who share a **protected characteristic**?

Protected Characteristic	+	-	+/-	Why will it have this impact?
Age	X			By definition, the provision of social care is to meet a need which is age and/or disability related. As such, where debts have been accrued it is these groups which are most likely to be impacted by this policy. The stress of having debt can have an impact on someone particularly due to their age / disability (especially for those with mental health issues), etc. The policy can help alleviate this by providing clarity of process and helping to identify non-payment and its causes at an earlier stage. The policy takes account of the need to investigate reasons as to why payments have not been made. Furthermore, under the Council's Residential and Non-Residential Care Charging Policy, people will only be required to pay what they can afford in accordance with regulations under the Social Service and Well-being (Wales) Act 2014.
Disability	X			
Gender reassignment			X	It is unlikely that a debt will have been accrued solely due to a person's gender identity, and it is unlikely that personal circumstances relating to a person's gender identity will have an impact on how debt recovery is sought. The policy takes account of the need to investigate reasons as to why payments have not been made. Furthermore, under the Council's Residential and Non-Residential Care Charging Policy, people will only be required to pay what they can

			afford in accordance with regulations under the Social Service and Well-being (Wales) Act 2014.
Marriage & civil partnership	X		There may be instances where debt relating to a service user's care package has been deliberately accrued by a partner or family member of the service user. The policy takes account of the need to investigate reasons as to why payments have not been made, which may include safeguarding of a service user relating to their own family members. Furthermore, under the Council's Residential and Non-Residential Care Charging Policy, people will only be required to pay what they can afford in accordance with regulations under the Social Service and Well-being (Wales) Act 2014.
Pregnancy and maternity		X	It is theoretically possible that an individual service user's financial circumstances will have changed due to pregnancy. The policy takes account of the need to investigate reasons as to why payments have not been made. Furthermore, under the Council's Residential and Non-Residential Care Charging Policy, people will only be required to pay what they can afford in accordance with regulations under the Social Service and Well-being (Wales) Act 2014.
Race		X	Access to social care and support is unlikely to be solely due to a person's race. The policy takes account of the need to investigate reasons as to why payments have not been made. Furthermore, under the Council's Residential and Non-Residential Care Charging Policy, people will only be required to pay what they can afford in accordance with regulations under the Social Service and Well-being (Wales) Act 2014.
Religion or belief		X	Access to social care and support is unlikely to be solely due to a person's religion/belief. The policy takes account of the need to investigate reasons as to why payments have not been made. Furthermore, under the Council's Residential and Non-Residential Care Charging Policy, people will only be required to pay what they can afford in accordance with regulations under the Social Service and Well-being (Wales) Act 2014.
Sex		X	Access to care and support is unlikely to be solely due to a person's sex, and it is unlikely that personal circumstances relating to a person's sex will have an impact on how debt has arisen and how debt recovery is sought. The policy takes account of the need to investigate reasons as to why payments have not been made.

				Furthermore, under the Council's Residential and Non-Residential Care Charging Policy, people will only be required to pay what they can afford in accordance with regulations under the Social Service and Well-being (Wales) Act 2014.
Sexual orientation			X	Access to care and support is unlikely to be solely due to a person's sexual orientation, and it is unlikely that personal circumstances relating to a person's sexual orientation will have an impact on how debt has arisen and how debt recovery is sought. The policy takes account of the need to investigate reasons as to why payments have not been made. Furthermore, under the Council's Residential and Non-Residential Care Charging Policy, people will only be required to pay what they can afford in accordance with regulations under the Social Service and Well-being (Wales) Act 2014.

What action will be taken to improve positive or mitigate negative impacts?

The aim of the Adult Services Debt Management and Recovery Policy is to prevent debt from arising in the first place, reduce its occurrence and recover monies wherever possible. The policy is not anticipated to have an adverse effect on individuals due to any protected characteristics.

Furthermore, this policy enables the Council to help make best use of its available resources, supporting the Council to be financially sustainable in order to meet the needs and demands of those requiring adult social care.

b) How will the initiative assist or inhibit the ability to meet the **Public Sector Equality Duty**?

Public Sector Equality Duty (PSED)	+	-	+/-	Why will it have this impact?
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To eliminate discrimination, harassment and victimisation	X			The policy provides a framework to prevent debt from accruing in the first place or, when it has occurred, to be able to investigate the reason(s) behind it and seek recovery where possible. For example, debts may arise due to financial abuse of a client by someone entrusted with handling the client's financial affairs, or a mental health problem means that dealing with finances becomes difficult. This policy can contribute to the safeguarding of vulnerable clients through monitoring and investigating where people are struggling to pay.
To advance equality of opportunity between different groups			X	It is not expected that this policy will impact on equality of opportunity between different groups.
To foster good relations between different groups			X	It is not expected that this policy will impact on fostering good relations between different groups.

What action will be taken to improve positive or mitigate negative impacts?

The potential impact of the policy on those with eligible care and support needs on PSED has been fully considered and it has been assessed that overall this policy will have a positive or neutral impact.

4. Community Cohesion/Social Exclusion/Poverty

	+	-	+/-	Why will it have this impact?
Community Cohesion	X			Successful recovery of debt means that more resources can be applied to provision of adult social care.
Social Exclusion			X	The policy relates to the recovery of debt from people already receiving adult social care. Social care provision would still be retained including where a debt has arisen.
Poverty			X	Any charge for services will be in line with the Council's Charging Policy, which is compliant with legislation. As such, only those people who can afford to pay for a service will be expected to do so. Therefore, this policy will have a neutral impact on poverty as it does not make provision for any changes to the charging of services. Where debts have been incurred, the circumstances surrounding it will be investigated before any recourse is sought.

What action will be taken to improve positive or mitigate negative impacts?

The Council's Wellbeing Objectives aim to improve the wellbeing of children, young people and adults, as well as the general wellbeing of the area, by developing the local economy and environment.

As noted above, the policy should have a positive or neutral impact.

5. Welsh

	+	-	+/-	Why will it have this effect?
What effect does the initiative have on: – people’s opportunities to use the Welsh language				The Council will continue to offer services, including those relating to financial assessment and debt recovery, in Welsh and English.
– treating the Welsh and English languages equally				The Council will continue to offer services, including those relating to financial assessment and debt recovery, in Welsh and English.

What action will be taken to improve positive or mitigate negative impacts?

The Council currently has only a small number of staff with Welsh language skills working in the Social Services and Finance Directorates. However, opportunities for staff to use their language skills are promoted and training made available to those who wish to further develop their skills.

The proposals in the Policy do not include any planned reduction in human resource at the frontline. It is not therefore anticipated that they will have any effect on the services delivered to those who receive care and support from Adult Services and who wish the service they receive to be delivered through the medium of the Welsh language, nor any service provided by Finance.

The Policy is written on the assumption that there will be no further financial or human resources available to Adult Services or Finance Department throughout the life of the Policy and that therefore, sustaining the current level of equality of treatment, in respect of the Welsh language, is the only realistically achievable aim.

Opportunities for staff to use their language skills will continue to be promoted and training will continue to be made available to those who wish to further develop their skills.

6. Biodiversity

How will the initiative assist or inhibit the ability to meet the **Biodiversity Duty**?

Biodiversity Duty	+	-	+/-	Why will it have this impact?
To maintain and enhance biodiversity			X	It is not expected that the policy will have any adverse effect on biodiversity or ecosystem resilience.
To promote the resilience of ecosystems, i.e. supporting protection of the wider environment, such as air quality, flood alleviation, etc.			X	

What action will be taken to improve positive or mitigate negative impacts?

Not applicable.

7. Well-being of Future Generations

How have the five ways of working been applied in the development of the initiative?

Ways of Working	Details
i. Long term – looking at least 10 years (and up to 25 years) ahead	This is one of a range of new policies which aim to improve fairness of access to services, as well as the long term sustainability of service provision in line with the Social Services and Well-being (Wales) Act 2014 and the Well-being of Future Generations (Wales) Act 2015.
ii. Prevention – preventing problems occurring or getting worse	The aim of the Adult Services Debt Management and Recovery Policy is to prevent debt from arising in the first place, reduce its occurrence and recover monies wherever possible.
iii. Collaboration – working with other services internal or external	Various staff representatives have been involved in the development of the policy, including Commissioning, Finance and Legal Services.
iv. Involvement – involving people, ensuring they reflect the diversity of the population	The policy has been developed by Council officers; however when implemented it will be closely monitored with information gathered regarding characteristics and circumstances of the individuals involved.
v. Integration – making connections to maximise contribution to:	Under the Council’s Residential and Non-Residential Care Charging Policy, people will only be required to pay what they can afford in accordance with regulations under the Social Service and Well-being (Wales) Act 2014. The policy takes account of the need to investigate reasons as to why payments have not been made. Furthermore, under the Well-being of Future Generations (Wales) Act 2015 it promotes sustainability of services. This collectively contributes to the well-being objectives.
Council’s well-being objectives	To improve the well-being of all adults who live in the county borough. To develop the economy and the environment so that the well-being of people can be improved.

Other public bodies objectives	Create safe, confident and resilient communities, focusing on vulnerable people. Encourage Ageing Well.
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8. Monitoring Arrangements

Provide information on the monitoring arrangements to:

Monitor the impact of the initiative on Equalities, Community Cohesion, the Welsh Measure, Biodiversity Duty and the Wellbeing Objectives.

<p>Ongoing consideration of equality impact will continue to be given as the Policy is implemented. In particular, considering any complaints, safeguarding concerns or trends in reasons why people have got into debt. Information will be fed into the Commissioning Team.</p> <p>Any unintended/unforeseen negative impact on those in receipt of care and support services and who have accumulated debt relating to receipt of those services, identified as part of these processes, will be the subject of further impact assessment.</p> <p>We will thereby ensure that any emerging unintended/unforeseen negative impact on those who are in receipt of services and are in financial debt to the Council, which was not previously considered, is acknowledged and acted upon appropriately.</p> <p>Any such further completed impact assessment will be brought to the attention of Members, as part of the ongoing review process recommended in the Policy, to ensure these inform decisions which have had due regard to the Council’s legal obligations.</p> <p>The outcome of any such assessment will be routinely included in the next annual progress report to Members, or reported on sooner if the assessment outcome is significant enough to justify doing so.</p>
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9. Assessment Conclusions

Please provide details of the conclusions reached in relation to each element of the assessment:

	Conclusion
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Equalities	<p>The aim of the Adult Services Debt Management and Recovery Policy is to prevent debt from arising in the first place, reduce its occurrence, investigate reasons when it has occurred and recover monies wherever possible.</p> <p>It is not anticipated that the policy will have a negative impact on a person's protected characteristics. Any investigations and/or debt recovery processes will take account of all of an individual's circumstances.</p>
Community Cohesion/ Social Exclusion/Poverty	<p>Where someone has an assessed eligible care and support need they will receive a financial assessment to identify if and how much they can afford to contribute to the cost of the care. Individual's circumstances vary but services will be provided irrespective of how much someone can afford.</p>
Welsh	<p>The Council currently has only a small number of staff with Welsh language skills working in the Social Services and Finance Directorates. However, opportunities for staff to use their language skills are promoted and training made available to those who wish to further develop their skills.</p> <p>The proposals in the Policy do not include any planned reduction in human resource at the frontline. It is not therefore anticipated that they will have any effect on the services delivered to those who receive care and support from Adult Services and who wish the service they receive to be delivered through the medium of the Welsh language, nor any service provided by Finance.</p> <p>The Policy is written on the assumption that there will be no further financial or human resources available to Adult Services or Finance Department throughout the life of the Policy and that therefore, sustaining the current level of equality of treatment, in respect of the Welsh language, is the only realistically achievable aim.</p> <p>Opportunities for staff to use their language skills will continue to be promoted and training will continue to be made available to those who wish to further develop their skills.</p>
Biodiversity	<p>The policy has no impact on biodiversity.</p>
Well-being of Future Generations	<p>The policy contributes to the long term sustainability of service provision.</p>

Overall Conclusion

Please indicate the conclusion reached:

- **Continue** - as planned as no problems and all opportunities have been maximised
- **Make adjustments** - as potential problems/missed opportunities/negative impacts have been identified along with mitigating actions
- **Justification** - for continuing with the initiative even though there is a potential for negative impacts or missed opportunities
- **STOP** - redraft the initiative as actual or potential unlawful discrimination has been identified

Please provide details of the overall conclusion reached in relation to the initiative

This is one of a range of new policies which aim to improve fairness of access to services, as well as the long term sustainability of service provision in line with the Social Services and Well-being (Wales) Act 2014 and the Well-being of Future Generations (Wales) Act 2015.

The aim of the Adult Services Debt Management and Recovery Policy is to prevent debt from arising in the first place, reduce its occurrence and recover monies wherever possible. As such it promotes safeguarding of vulnerable clients and contributes towards service sustainability to meet the outcomes of a growing population with adult social care needs.

10. Actions

What actions are required in relation to obtaining further data/information, to reduce or remove negative impacts or improve positive impacts?

Action	Who will be responsible for seeing it is done?	When will it be done by?	How will we know we have achieved our objective?
Put robust digital systems in place to improve data	Head of Adult Services	Annually from 2020	Improved equalities data collection systems are in place.

collection against all protected characteristics.			
Undertake an analysis of a comprehensive equalities dataset and include this in future monitoring reports to Members.	Commissioning Officer – Policy & Strategy	Annually from 2020	More robust equalities data is included in annual Adult Services monitoring reports.
Continue to promote opportunities for staff to use their Welsh language skills and make available training for those who wish to further develop their skills.	Head of Adult Services	Annually from 2020	There is at least no reduction in the number of staff able to deliver services, including Social Services and Finance, through the medium of the Welsh language. Enable staff to attend Welsh language training.
As the policy is implemented, complete further Impact Assessments in respect of any emerging unintended/unforeseen impact and include them in annual monitoring reports to Members.	Commissioning Officer – Policy & Strategy	Annually from 2020	The overall impact of the policy on all those receiving care and support from Adult Services remains positive.

11. Sign off

	Name	Position	Signature	Date
Completed by	Andrew Potts	Commissioning Officer		14/8/2019
Signed off by	Angela Thomas	Head of Service/Director		