



## **Contract for the Provision of Consumer and Financial Advice in Denbighshire: Well-being Impact Assessment Report**

This report summarises the likely impact of the proposal on the social, economic, environmental and cultural well-being of Denbighshire, Wales and the world.

**Assessment Number:** 1238

**Brief description:** To tender for a new contract for the provision of consumer and financial advice in Denbighshire for a period of 4 years (plus option of 1 year extension). The current contract is due to expire.

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**Completed by:** Rachel Thomas

**Responsible Service:** Finance and Audit Services

**Localities affected by the proposal:** Whole County,

**Who will be affected by the proposal?** Denbighshire residents will be affected in a positive way. Those from protected, disadvantaged or vulnerable groups will particularly benefit.

**Was this impact assessment completed as a group?** Yes

## **Summary and Conclusion**

Before we look in detail at the contribution and impact of the proposal, it is important to consider how the proposal is applying the sustainable development principle. This means that we must act "in a manner which seeks to ensure that the needs of the present are met without compromising the ability of future generations to meet their own needs."

### **Score for the sustainability of the approach**

**3 out of 4 stars**

**Actual score : 29 / 36.**

### **Summary for each Sustainable Development principle**

#### **Long term**

Assets and infrastructure are not part of the scope however this service lends itself particularly well to sustainable development as follows : a) residents are supported to improve their current financial position, this has immediate and long term financial benefits b) residents become more self sufficient and independent going forward so they are better equipped to look after their own financial wellbeing c) early intervention is the ultimate goal to support people before issues escalate

#### **Prevention**

The contract is designed so that wherever possible residents can be supported early on with intervention before issues escalate.

#### **Integration**

This service a) aligns with Welsh Government's strategies on addressing poverty in Wales b) directly links into the Corporate priority of a fairer, safe, and more equal Denbighshire, particularly addressing deprivation and reducing inequality (notably financial inequality).

#### **Collaboration**

Collaboration underpins this contract ie Collaboration with an external, well placed and experienced provider who can bring their expertise and resources to the contract to work with the Authority on

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addressing poverty issues In addition the contract model takes a whole Authority approach allowing any officer within DCC to use the service whilst providing a central contract management approach.

### Involvement

We have received feedback on the current contract from internal colleagues who make referrals, residents customer satisfaction responses and the current provider themselves. This has strongly influenced the way the new contract will run ie we are building in improvements to streamline the current process and so make more efficient and meaningful referrals.

### Summary of impact

Well-being Goals	Overall Impact
<a href="#">A prosperous Denbighshire</a>	Positive
<a href="#">A resilient Denbighshire</a>	Positive
<a href="#">A healthier Denbighshire</a>	Positive
<a href="#">A more equal Denbighshire</a>	Positive
<a href="#">A Denbighshire of cohesive communities</a>	Positive
<a href="#">A Denbighshire of vibrant culture and thriving Welsh language</a>	Positive
<a href="#">A globally responsible Denbighshire</a>	Positive

### Main conclusions

By providing a free, independent and impartial consumer and financial advice service, accessible to all across Denbighshire, residents are more likely to

- have access to all of their relevant benefits and services

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- know their rights and responsibilities
- be better placed to manage money now and in the longer term

All of this will contribute to income maximisation, ability to cope with the cost of living crisis, a sense of personal empowerment and improved wellbeing. As such Denbighshire residents will be affected in a positive way. Those from protected, disadvantaged or vulnerable groups will particularly benefit.

## **The likely impact on Denbighshire, Wales and the world.**

### **A prosperous Denbighshire**

#### **Overall Impact**

Positive

#### **Justification for impact**

This provision will ensure that the residents of Denbighshire have the best opportunity to manage money and maximise their income. This will have a positive impact on the prosperity of that individual and in turn the local economy. In addition the provision will make the best use of modern technology and contribute to a low carbon society. The provider will be expected to give community benefits which offer work related opportunities.

#### **Further actions required**

Good promotion of the services available will help to maximise positives. By streamlining our own internal process to make higher quality more focussed referrals we expect to make the best possible use of this contract.

#### **Positive impacts identified:**

##### **A low carbon society**

Where appropriate, the provider will be expected to maximise digital technology with customers as part of their service (eg using appropriate secure platforms to have 'virtual' meetings). Also use of websites and social media for information and promotion purposes.

##### **Quality communications, infrastructure and transport**

none known

##### **Economic development**

This provision will ensure that the residents of Denbighshire have the best opportunity to maximise their income which will have a positive impact on

the local economy.

### **Quality skills for the long term**

This provision will provide advice, guidance and where relevant signposting to other support agencies to encourage people to improve workplace skills where appropriate. As part of the community benefits the provider will be expected to provide opportunities to the community such as volunteering, work experience, mock interviews, work placements and training.

### **Quality jobs for the long term**

none known

### **Childcare**

none known

### **Negative impacts identified:**

#### **A low carbon society**

none known

### **Quality communications, infrastructure and transport**

none known

### **Economic development**

none known

### **Quality skills for the long term**

none known

### **Quality jobs for the long term**

none known

## **Childcare**

none known

## **A resilient Denbighshire**

### **Overall Impact**

Positive

### **Justification for impact**

The service will need physical offices and meeting spaces and some travel may be incurred but by making the best use of technology to communicate remotely with customers as appropriate will mitigate.

### **Further actions required**

The contract will specifically request that the provider offers a range of access channels which includes making the best use of technology in their communications.

### **Positive impacts identified:**

#### **Biodiversity and the natural environment**

none known

#### **Biodiversity in the built environment**

none known

#### **Reducing waste, reusing and recycling**

none known

#### **Reduced energy/fuel consumption**

Where appropriate the provider is to make the best use of technology in

their communications which will reduce the need for travel, use of physical meeting spaces etc.

**People's awareness of the environment and biodiversity**

none known

**Flood risk management**

none known

**Negative impacts identified:**

**Biodiversity and the natural environment**

none known

**Biodiversity in the built environment**

none known

**Reducing waste, reusing and recycling**

none known

**Reduced energy/fuel consumption**

Some travel will inevitably be required eg customers who wish to have a personal meeting or where appropriate the provider visits a customer at home as housebound etc.

**People's awareness of the environment and biodiversity**

none known

**Flood risk management**

none known



## **A healthier Denbighshire**

### **Overall Impact**

Positive

### **Justification for impact**

The ethos of this service lends itself entirely to improving the health and wellbeing of Denbighshire residents.

### **Further actions required**

The provider will be expected to keep up to date with all local and national schemes and then take a holistic view of the customers and provide advice additional to the original enquiry. This will maximise positives.

### **Positive impacts identified:**

#### **A social and physical environment that encourage and support health and well-being**

The provider during their advice to residents will in some cases and where appropriate be encouraging positive lifestyle choices

#### **Access to good quality, healthy food**

The provider will be able to identify families who are eligible for free school meals and not yet applied for them. For those in dire need the provider will help with access to food banks.

#### **People's emotional and mental well-being**

This service, which will be accessible to all residents in Denbighshire, is to ensure that residents receive significant welfare advice and support which will undoubtedly have a positive impact on people's emotional and mental wellbeing.

#### **Access to healthcare**

none known

**Participation in leisure opportunities**

none known

**Negative impacts identified:**

**A social and physical environment that encourage and support health and well-being**

none known

**Access to good quality, healthy food**

none known

**People's emotional and mental well-being**

none known

**Access to healthcare**

none known

**Participation in leisure opportunities**

none known

**A more equal Denbighshire**

**Overall Impact**

Positive

**Justification for impact**

This service will directly support the most vulnerable and disadvantaged including those with protected characteristics, ensuring they receive appropriate advice and guidance. The service is also critical to tackling poverty in Denbighshire both as a service itself but also the provider will be working in partnership with Denbighshire County Council and other key partners to address the

challenges faced by the cost of living crisis and the longer term economic forecast.

### **Further actions required**

We will work with stakeholders to ensure that the services available are as widely publicised as possible and that key partners and our own staff are able to quickly and effectively refer their customers where appropriate to the range of services available. We also propose that for referrals from within DCC to the provider that prior to referral we ensure all relevant DCC schemes and benefits are provided to the customer.

### **Positive impacts identified:**

**Improving the well-being of people with protected characteristics. The nine protected characteristics are: age; disability; gender reassignment; marriage or civil partnership; pregnancy and maternity; race; religion or belief; sex; and sexual orientation**

The primary users and beneficiaries of this provision are highly likely to be people from some key protected characteristics, in particular the disabled and the elderly.

### **People who suffer discrimination or disadvantage**

The provider will be working very closely with these groups eg carers, those at risk of homelessness or actually homelessness, veterans and so on.

### **People affected by socio-economic disadvantage and unequal outcomes**

These will be the key beneficiaries of this contract.

### **Areas affected by socio-economic disadvantage**

This service will be critical to tackling poverty in Denbighshire. The core business of the service will be to advise and guide people in a number of directly related areas such as ensuring residents have the correct benefits at the correct amount, encouraging the take up of grants and appropriate schemes, assisting with appeals and providing advocacy, addressing issues of fuel poverty. Many of the KPIs for the contract will measure the impact of these areas and how people are supported in moving out of poverty. The provider will also engage with partners including Denbighshire County Council to address the tackling poverty agenda

within the County.

**Negative impacts identified:**

**Improving the well-being of people with protected characteristics. The nine protected characteristics are: age; disability; gender reassignment; marriage or civil partnership; pregnancy and maternity; race; religion or belief; sex; and sexual orientation**

none known

**People who suffer discrimination or disadvantage**

none known

**People affected by socio-economic disadvantage and unequal outcomes**

none known

**Areas affected by socio-economic disadvantage**

none known

**A Denbighshire of cohesive communities**

**Overall Impact**

Positive

**Justification for impact**

The service lends itself to improving the welfare and financial well being of its residents which will inevitably have a positive impact on safety in the County. But importantly this is a service which also has the opportunity to identify and take appropriate action for some of those possibly at risk.

**Further actions required**

For engagement with those with challenging behaviour, the provider will need to ensure that robust safeguarding policies and practices are in place to protect all individuals as far as is possible.

**Positive impacts identified:**

**Safe communities and individuals**

By improving the financial and overall wellbeing of Denbighshire residents this will lend itself to more settled individuals due to an improvement in their financial welfare and in doing so have a positive impact on the local community. It is also possible that the service will come into contact with vulnerable individuals where there are safeguarding concerns and provision will be in place to provide the necessary support and appropriate signposting.

**Community participation and resilience**

The service will be available to all residents of Denbighshire and will respond to the needs of all communities.

**The attractiveness of the area**

none known

**Connected communities**

none known

**Rural resilience**

The provider will be expected to ensure the provision of services in all locations in the county and to make their services are accessible for those in rural areas.

**Negative impacts identified:**

**Safe communities and individuals**

It is possible that the staff working for the contract may come into contact with residents with challenging behaviour.

**Community participation and resilience**

none known

**The attractiveness of the area**

none known

**Connected communities**

none known

**Rural resilience**

none known

**A Denbighshire of vibrant culture and thriving Welsh language**

**Overall Impact**

Positive

**Justification for impact**

A requirement of the contract is that the provision is able to support the Welsh language.

**Further actions required**

We will ensure that the provider is well informed of Denbighshire's Welsh Language Standards to maximise positives.

**Positive impacts identified:**

**People using Welsh**

The provider will be expected to provide a bilingual service.

**Promoting the Welsh language**

The service offered by the provider will need to take account of the Welsh language and support the Authority in meeting the Welsh Language Standards.

**Culture and heritage**

none known

**Negative impacts identified:**

**People using Welsh**

none known

**Promoting the Welsh language**

none known

**Culture and heritage**

none known

**A globally responsible Denbighshire**

**Overall Impact**

Positive

**Justification for impact**

Key elements of the service will be to ensure that Denbighshire residents are aware of their rights and have support to exercise them. The service will also work collaboratively with key partners more widely on the impact of the cost of living crisis.

**Further actions required**

The provider will be expected to build and maintain good working relationships with key partners to maximise the opportunities from joint working.

**Positive impacts identified:**

**Local, national, international supply chains**

none known

### **Human rights**

The service will in some instances provide advice and guidance on rights such as employment rights and health & safety.

### **Broader service provision in the local area or the region**

The provider will be working strategically with the Local Authority and other key partners such as DWP to develop and deliver practical solutions to the challenges posed by the cost of living crisis. This will directly support the LA and key partners in their delivery.

### **Reducing climate change**

none known

### **Negative impacts identified:**

#### **Local, national, international supply chains**

none known

### **Human rights**

none known

### **Broader service provision in the local area or the region**

none known

### **Reducing climate change**

none known