

Warwickshire County Council Equality Impact Assessment (EIA) Form

The purpose of an EIA is to ensure WCC is as inclusive as possible, both as a service deliverer and as an employer. It also demonstrates our compliance with Public Sector Equality Duty (PSED).

This document is a planning tool, designed to help you improve programmes of work by considering the implications for different groups of people. A guidance document is available [here](#).

Please note that, once approved, this document will be made public, unless you have indicated that it contains sensitive information. Please ensure that the form is clear and easy to understand. If you would like any support or advice on completing this document, please contact the Equality, Diversity and Inclusion (EDI) team on 01926 412370 or equalities@warwickshire.gov.uk

Service / policy / strategy / practice / plan being assessed	Long Term Savings Policy for Children in Care
Business Unit / Service Area	Corporate Parenting
Is this a new or existing service / policy / strategy / practice / plan? If an existing service / policy / strategy / practice / plan please state date of last assessment	New Policy
EIA Review team – list of members	Sharon Shaw
Do any other Business Units / Service Areas need to be included?	No
Does this EIA contain personal and / or sensitive information?	No
Are any of the outcomes from this assessment likely to result in complaints from existing services users, members of the public and / or employees?	If yes please let your Assistant Director and the Customer Relations Team know as soon as possible No

1. Please explain the background to your proposed activity and the reasons for it.

The purpose of the Long term savings policy is to ensure all Children In Care and young people in the care of Warwickshire County Council have the opportunity to develop financial capability skills and have savings available to them when they leave care.

The current long-term savings policy is based on a percentage of young person's allowances being saved. This has meant that there has been an inconsistency in savings across the children in care population, with children based with Independent fostering agencies, residential establishments being disadvantaged, as these organisations have not always made the appropriate savings requested. It is particularly concerning that when young people have moved between placements somehow their savings have not moved with them, this has required the Local Authority to estimate how much the young person is entitled to and reimbursed.

The proposed long-term savings policy will mean that for some young people there will be a reduction in long terms savings. However, the allowances remain the same and therefore the money going to the child remains the same, it is provided in different areas. The carers will be encouraged to continue to support young people to save money from their allowances in a short term savings account which they can access before they turn 18 and with shorter notice, enabling them to purchase items such as travel, driving lessons and more expensive personal items. This system encourages young people to think about and develop a savings habit as they mature.

The current long-term savings policy increases the amount young people are saved as they get older. The new policy recommends that every child and young person receives £5 per week and ensures consistency across all ages. This will look like some young people will receive less money on the new policy recommendations. However, the children and young people do not lose any money as they receive the same amount as before but in a different format, less is placed in long term savings. This means that their allowance is available to the children and young people in the present rather than in the future.

The new policy will ensure all children and young people's long-term savings is taken from source by our finance team. The current policy has different systems dependent on the type of placement the young person is in. If the child or young person is living with a Warwickshire Foster Carer then their long term savings is taken from source and Warwickshire Local Authority finance have oversight of the savings. However, if the child or young person is in a residential setting or living with an Independent Fostering Agency Carer it is the responsibility of the setting or agency to save the expected long-term savings

allowances. This can cause problems when a child or young person moves carer as the long-term savings can get mislaid by the settings and agencies. The new policy ensures consistency across all types of placements.

These changes to the Long Term Savings Policy will be applicable to any new child or young person entering care from 1 April 2021, this means that there will be a period of time where two Long Term Savings Policies are running alongside each other. This will ensure any current child or young person in care is not affected by the changes.

This EIA is to ensure equalities have been considered appropriately for the Children in Care Long Term Savings Policy.

2. Please outline your proposed activity including a summary of the main actions.

A Long-Term Savings Task Group met to consult and draft the Long-Term Savings Policy. The Task Group was inclusive of colleagues from Finance, Commissioning, Business Support, Fostering, Safeguarding and Support and Children in Care Team. The policy has now been signed off by Senior Managers through the correct channels of Democratic Services.

The activity to apply the Long-Term Savings Policy is now being implemented.

Summary of Main Actions:

- Business Support change of financial packages
- Children and Young People who enter care from 1 April 2021 and remain in care for 12 months or longer will have a Long-Term Savings account with Warwickshire as per the new policy
- Amendments to be made to IPAs by Commissioning
- Launch the new Long-Term Savings Policy with Children and Families Directorate (Peoples Group)

3. Who is this going to impact and how? (customers, service users, public and staff)

It is good practice to seek the views of your stakeholders and for these to influence your proposed activity. Please list anything you have already found out. If you still need to talk to stakeholders, include this as an 'action' at the end of your EIA. **Note that in some cases, there is a duty to consult, see [more](#).**

There will be no impact for children who are currently in care as they will continue to receive their Long-Term Savings in line with the old policy.

This new policy will impact children and young people who enter care from 1 April 2021. However, these children and young people will not be financially worse off and will have the opportunity to continue to save more money if they wish to.

A discussion with young people who attend Children in Care Council has been planned for 9 February 2021 to ensure young people's views are included.

4. Please analyse the potential impact of your proposed activity against the protected characteristics.

N.B Think about what actions you might take to mitigate / remove the negative impacts and maximize on the positive ones. This will form part of your action plan at question 7.

	What information do you have? What information do you still need to get?	Positive impacts	Negative impacts
Age	<p>The age range of children and young people this Long-Term Savings Policy will affect is 5 – 18 years.</p> <p>The Long-Term Savings Policy comes into effect when a young person over the age of 5 has been in care for 12 months.</p> <p>As of 18 January 2020, there were 835 children in care. Of these 456 children are aged over 5 years and have been in care over for 12 months. These young people will continue on the current policy. We are not able to know how many children and young people will enter care from 1 April 2021 however</p>	<p>There will no longer be an age banded allowance rate – every child or young person in care will receive the same amount per week into their long-term savings. This will continue to come from their personal allowance.</p> <p>The child will continue to receive the same personal allowance in the current and new policy and therefore will not be receiving any less money.</p> <p>This policy will teach young people about managing finances as they have more control over their short-term savings and personal allowance.</p>	<p>Young people entering care from 1 April 2021 will have less money in their long-term savings when they turn 18. However, they will have received the difference in their weekly personal allowances and will be encouraged to save this in short term savings if they desire.</p>

	this could be used as a baseline for future.	This policy will provide young people in care the opportunity to participate in extra-curricular activities such as school international trips as they can use their short-term savings to top up their holiday allowance.	
Disability Consider <ul style="list-style-type: none"> • Physical disabilities • Sensory impairments • Neurodiverse conditions (e.g. dyslexia) • Mental health conditions (e.g. depression) • Medical conditions (e.g. diabetes) 	This policy will be applied equally to all children in foster care, regardless of disability. Foster Carers are supported to support children with disabilities, to make decisions when it comes to money in their short-term accounts.	No impact expected	No impact expected
Gender Reassignment	This policy will be applied equally to all children in foster care, regardless of sex or gender.	No impact expected	No impact expected
Marriage and Civil Partnership	This policy will affect children and young people under the age of 18, so none should be impacted on the basis of marriage or civil partnership.	No impact expected	No impact expected
Pregnancy and Maternity	This policy will be applied equally to young people equally. Should a young person become pregnant they will still have access to their savings at 18 and will be	No impact expected	No impact expected

	supported by the Children in Care Team alongside this.		
Race	This policy will be applied equally to all children in foster care, regardless of race or ethnicity.	No impact expected	No impact expected
Religion or Belief	This policy will be applied equally to all children in foster care, regardless of religion or belief.	No impact expected	No impact expected
Sex	This policy will be applied equally to all children in foster care, regardless of sex or gender.	No impact expected	No impact expected
Sexual Orientation	This policy will be applied equally to all children in foster care, regardless of sexual orientation.	No impact expected	No impact expected

5. What could the impact of your proposed activity be on other vulnerable groups e.g. deprivation, looked after children, carers?

As above for looked after children.

This policy encourages children and young people to become financially independent by learning about savings and budgeting.

This policy ensures young people will not be in poverty when they leave foster care at the age of 18.

6. How does / could your proposed activity fulfil the three aims of PSED, giving due regard to:

- the elimination of discrimination, harassment and victimisation
- creating equality of opportunity between those who share a protected characteristic and those who do not
- fostering good relationships between those who share a protected characteristic and those who do not

The long-term savings policy is available to all young people who are in care, who are aged over 5 and have been in care for over 12 months.

The current policy was age banded which resulted in differences for children dependent on their ages. This new policy will no longer be an age banded allowance rate – every child or young person in care will receive the same amount per week into their long-term savings.


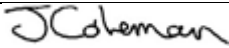
7. Actions – what do you need to do next?

Consider:

- Who else do you need to talk to? Do you need to engage or consult?
- How you will ensure your activity is clearly communicated
- Whether you could mitigate any negative impacts for protected groups
- Whether you could do more to fulfil the aims of PSED
- Anything else you can think of!

Action	Timescale	Name of person responsible
Attend Children in Care Council and consult with young people	9 February 2021	Sharon Shaw

8. Sign off.

Name of person/s completing EIA	Sharon Shaw 
Name and signature of Assistant Director	John Coleman 
Date	25.01.2021
Date of next review and name of person/s responsible	