

The purpose of an Integrated Impact Assessment is to evidence that Aberdeen City Council is meeting its legislative duties by assessing the potential impacts of its policies and decisions on different groups of people and the environment. The legislation considered within this assessment is:

- Section 2 [Equality Act 2010 protected characteristics](#)
- Section 3 [Socio-Economic](#)
- Section 4 [Consumer Duty](#)
- Section 5 [Human Rights](#)
- Section 6 [Children and Young People’s Rights](#)
- Section 7 [Environmental impacts](#)

The term ‘policy’ is used throughout this document and applies to policies, proposals, strategies, provision, criteria, functions, practice, budget savings and activities that includes delivery of our services.

1. About the Policy

1.1 Title

Accessing Money Advice and Advisory Services

1.2 What does this policy seek to achieve?

This policy aims to improve access to financial, welfare, civil legal aid, and fuel advice services in Aberdeen, with a focus on:

- Raising Awareness: Ensuring residents know about available support (e.g., benefit take-up campaigns, radio programs).
- Enhancing Accessibility: Exploring ways of reducing barriers such as long wait times, digital exclusion, and lack of walk-in advice centres.
- Promoting Collaboration: Strengthening coordination among advice providers, housing associations, and other support services.
- Increasing Financial Literacy: Offering workshops and expert-led sessions on budgeting and money management.

Recent surveys and reports highlight significant gaps in awareness and accessibility of advice services across Aberdeen. Over two-thirds of respondents were unaware of existing services, while others faced logistical challenges like long wait times and limited face-to-face options. By addressing these issues, the policy seeks to reduce financial exclusion and improving overall wellbeing in the community.

1.3 Is this a strategic programme/proposal/decision?

Proposal

1.4 Is this a new or existing policy?

This is a new policy

1.5 Is this report going to a committee?

Yes

1.6 Committee name and date:

This report is due to be discussed at the Anti-poverty and Inequality Committee on the 25 March 2025.

1.7 Report no and / or Budget proposal number and / or Business Case reference number:

CORS/25/052

1.8 Function and Cluster:

Corporate Services and People and Citizen

Impacts

Aberdeen City Council has a legal requirement as a public sector organisation to assess the impact of its work on equality groups and assess against human rights, children’s rights and our socio-economic duty. This is our Public Sector Equality Duty (PSED). The PSED has three key parts:

- Eliminate unlawful discrimination, harassment, victimisation or any other prohibited conduct.
- Advance equality of opportunity.
- Foster good relations by tackling prejudice, promoting understanding.

This following five sections in the Integrated Impact Assessment demonstrate that these considerations that have been made in the policy, that the impact of proposals made is understood and accepted, and what mitigating steps can be taken to reduce any negative impact of the policy.

2: Equality Act 2010 - Protected Characteristics

Aberdeen City Council wants to ensure everyone is treated fairly. This section identifies what impact the policy may have on people with [protected characteristics](#).

2.1 What impact could this policy have on any of the below groups?

Protected Characteristic	Negative			Neutral	Positive
	High	Medium	Low		
Age					X
Disability					X
Gender Reassignment				X	
Marriage and Civil Partnership				X	
Pregnancy and Maternity					X
Race					X
Religion or Belief					X
Sex					X
Sexual Orientation				X	

2.2 In what way will the policy impact people with these protected characteristics?

The policy will have a positive impact on people with protected characteristics by advancing equality of opportunity in accessing essential advice services:

- **Age:** Young people and older adults will benefit from targeted financial education and tailored advice to address specific needs, such as budgeting for independent living or managing income in later life.
- **Disability:** Accessible advice services, including face-to-face, telephone, and online options, will support disabled people and those with long-term health conditions in managing finances, supporting independence, and reducing barriers.
- **Race:** Tailored, culturally sensitive financial advice will support ethnic minorities who face systemic exclusion and discrimination in accessing mainstream financial services.
- **Sex (Gender):** Women, particularly those facing the gender investment gap (Boring Money Report 2024), will benefit from tailored financial literacy and budgeting support, helping to build confidence and autonomy.
- **Pregnancy and Maternity:** Flexible advice channels will support pregnant individuals and parents managing reduced incomes and caring responsibilities.
- **Religion/Belief and Marriage/Civil Partnership:** Services will be inclusive of diverse family structures and religious considerations, ensuring no one is excluded based on belief or relationship status.

2.3 What considerations have been made in reaching the above assessment?

What internal or external data has been considered? What does this data tell us?

Internal Data

A review of Health Determinants Research Collaboration (HDRC) Aberdeen data, based on the North East 2022 Census, was undertaken to understand the population profile and inform this policy.

Key Data Findings:

- Sex:
 - 51% female and 49% male — a balanced gender distribution, highlighting the need to ensure services are inclusive and responsive to both men and women, including addressing the gender investment gap.
- Age:
 - 13% aged 16–24 — a significant proportion of young people who may require targeted financial literacy and advice.
 - 54% aged 25–64 — representing the working-age population, many of whom may face employment, debt, and housing-related financial pressures.
 - 17% aged 65+ — older people may face fixed incomes, poverty, or challenges accessing digital advice.
- Disability and Health:
 - 12.11% report day-to-day activities limited a little, and 8.04% limited a lot.
 - 46% of residents have a long-term health condition, indicating a significant proportion of people who may need accessible advice services that accommodate health-related limitations.
- Ethnicity:
 - While 80.64% identify as White, 5.92% are Other White, and around 13.45% are from ethnic minority backgrounds, including Asian (5.84%), African (3.97%), and Mixed (1.77%).
 - Highlights a need for culturally sensitive advice services that are inclusive of diverse communities.
- Religion:
 - 58% report no religion, but significant religious groups include Church of Scotland (14.58%), Roman Catholic (8.59%), and Muslim (2.9%).
 - Advice services should be inclusive and respectful of faith-related needs or cultural contexts.
- Sexual Orientation:
 - 87.3% heterosexual, but 6% identify as LGB+ (bisexual 2.55%, gay/lesbian 1.92%, other 0.7%), with 7.53% not answering.
 - Indicates a need to ensure advice services are inclusive and safe for LGBTQ+ communities.

This data confirms the need for accessible, inclusive, and culturally sensitive advice services, as many people in Aberdeen live with long-term health issues, are part of ethnic or religious minority groups, or may require targeted financial support (e.g., young people, women, older adults).

Further engagement is needed to ensure these groups are aware of and can access advice services. The policy will help advance equality of opportunity, particularly for those facing financial exclusion linked to protected characteristics or socio-economic disadvantage.

External Data

Alongside local HDRC and Census data, several national and UK-wide external data sources were considered to better understand broader trends in financial exclusion and protected characteristics.

Key External Data and What It Tells Us:

1. Financial Conduct Authority (FCA) Financial Lives Survey (2022)
 - Found that 24% of UK adults show low financial resilience, and disabled people are much more likely to experience financial vulnerability.
 - Highlights that people living with disabilities and health conditions — like the 46% of Aberdeen residents with long-term health issues — are likely to struggle with finances and need tailored support.
 - FCA Financial Lives Survey
2. Boring Money Report (2024)
 - Reports a £567 billion gender investment gap in the UK, and that women are less likely to invest due to lack of confidence and access to advice.
 - This is relevant to Aberdeen, where 51% of the population are women, reinforcing the need for financial education and advice tailored to women.
 - CityAM summary of Boring Money Report
3. Fair4AllFinance Ethnicity and Financial Inclusion Report (2023)
 - Found that 22% of ethnic minorities experience discrimination in financial services, and many lack trust in mainstream providers.
 - With over 13% of Aberdeen residents from ethnic minority groups, this highlights the need for inclusive and trusted local advice services.
 - Fair4AllFinance Report
4. Aviva Financial Confidence Survey (2024)
 - Shows that 37% of women do not invest or save, citing a lack of spare money, risk concerns, and lack of confidence.
 - This supports a need for local financial literacy programs focused on budgeting and savings for low-income groups.
 - Aviva Financial Confidence
5. British Business Bank Small Business Equity Tracker (2023)
 - Reports women-led businesses receive only 8.2% of equity deals, indicating systemic barriers for women entrepreneurs.
 - Although focused on business investment, this shows broader financial exclusion issues for women, relevant to Aberdeen's economic landscape.
 - British Business Bank Report

Conclusions from External Data:

- Financial exclusion and poor financial resilience are widespread issues across the UK, and certain groups are more impacted — particularly women, disabled people, ethnic minorities, and those on low incomes.
- This reflects and reinforces local Aberdeen data, showing that many residents are at risk of financial hardship and exclusion.
- The combination of internal and external data confirms the need for targeted, inclusive, and accessible advice services, particularly to advance equality of opportunity for those facing systemic barriers.

What consultation and engagement has been undertaken with officers and partner organisations?

Internal feedback has been obtained from the following Aberdeen City Council Teams:

- Financial Inclusion Team
- ABZ Works
- Community Learning
- Equality Team

External feedback has been obtained from the following partner agencies:

- Grampian Housing Association – SMART Team
- Aberdeen Citizen Advice Bureau

- CFINE SAFE

What consultation and engagement has been undertaken with people who may be impacted by this policy?

Feedback was gathered from the Accessing Money Advice and Advisory Services questionnaire, which received 560 responses. The survey was conducted from 09 August 2024 to 05 September 2024, assessing the awareness, accessibility of financial, welfare, civil legal aid, and fuel advice services in Aberdeen.

2.4 What mitigations can be put in place?

What can be done to remove or reduce any negative impacts of this policy (if applicable)?

There should not be any negative impacts of these actions.

With mitigations in place, what is the new overall rating of the negative impact(s)?

High	
Medium	
Low	
Negative Impact Removed	X

3: Socio-Economic Impacts

Aberdeen City Council has a duty to reduce the inequalities of outcome that can arise from socio-economic disadvantage. This section is used to consider what impact the policy may have on people experiencing socio-economic disadvantage – and how any inequalities of outcome arising from the policy can be reduced.

Use this guide to understand more on socio-economic inequalities: [The Fairer Scotland Duty: Guidance for Public Bodies \(www.gov.scot\)](http://www.gov.scot)

3.1 What impact could this policy have on people who experience the following aspects of socio-economic disadvantage?

	Negative	Neutral	Positive
Low income – those who have insufficient earnings to meet basic needs, such as food, clothing, housing, or utilities.			X
Low/ no wealth – those who have no savings for unexpected spend or provision for the future.			X
Material deprivation – those who cannot afford or access goods or services that are considered essential or desirable for a decent quality of life, such as food, clothing, heating, transport, internet, cultural, recreational and social activities.			X
Area deprivation – those who live in an area with poor living conditions, such as higher levels of crime, pollution, noise, congestion, or lack of infrastructure, amenities, or green spaces.			X
Socio-economic background – social class, parents’ education, employment, income.			X

3.2 In what way will the policy impact people experiencing socio-economic disadvantage?

The Accessing Money Advice and Advisory Services policy will have a positive impact on people experiencing socio-economic disadvantage, including those on low incomes, with low or no wealth, and facing material deprivation.

Ways this policy will positively impact socio-economic disadvantage include:

- Maximising income and reducing poverty: By raising awareness of benefits and entitlements (e.g., Universal Credit, Scottish Welfare Fund, Discretionary Housing Payments), individuals and families will be supported to claim the financial help they are entitled to. This will increase household income and reduce financial insecurity.
- Debt prevention and reduction: Access to early and expert advice on debt, budgeting, and money management will help prevent debt problems from escalating and reduce the impact of debt on mental and physical health. Tailored advice will focus on debt solutions (e.g., payment plans, debt relief) and improving long-term financial stability.
- Financial literacy and confidence: Offering workshops and one-to-one support on budgeting, saving, and managing money will empower individuals to manage limited resources more effectively. This is essential for people with no savings or wealth, who are more vulnerable to financial shocks.
- Addressing material deprivation and fuel poverty: Specific support around energy advice and cost-of-living pressures, including help to access fuel vouchers, affordable repayment plans, and grants, will help people meet essential costs such as heating and food, improving health and wellbeing.
- Reducing inequalities of outcome: By focusing on people who are already disadvantaged—due to poverty, long-term unemployment, or low educational attainment—the policy aims to reduce

long-term inequalities by ensuring everyone has the tools and support to manage their finances effectively.

- **Breaking the cycle of poverty:** For people from disadvantaged socio-economic backgrounds, accessing early and accurate advice can prevent issues such as eviction, homelessness, and ongoing debt, which perpetuate poverty and poor outcomes. This is especially important for families, as improving parental financial stability also benefits children and young people.
- **Accessible services to overcome barriers:** By providing multiple access routes (face-to-face, phone, online), the policy will ensure people who face digital exclusion, lack transport, or have caring responsibilities can still engage with advice services.

3.3 What considerations have been made in reaching the above assessment?

What internal or external data has been considered? What does this data tell us?

Data considered includes:

- Health Determinants Research Collaboration Aberdeen (HDRC) and North East Census 2022 show high levels of long-term health conditions (46%), significant youth and older adult populations, and ethnic diversity—all influencing socio-economic disadvantage.
- Consultation with 560 residents highlighted key barriers: lack of awareness, long wait times, limited walk-in options, and digital exclusion.
- Feedback from partners (CAB, CFINE, SMART, ABZ Works, Adult Learning) highlighted increased demand for financial and welfare advice.

Conclusion:

These considerations demonstrate that socio-economic disadvantage is a major factor in accessing financial advice. The policy advances equality of opportunity by looking at improving access to services, reducing practical barriers, and tailoring advice to those at greatest risk of exclusion.

What consultation and engagement has been undertaken with officers and partner organisations?

Consultation and engagement with officers and partner organisations have been carried out which has provided valuable insight which have been implemented within the policy document.

What consultation and engagement has been undertaken with people who may be impacted by this policy?

A public survey was carried out from 9 August to 5 September 2024, with 560 residents responding about their awareness and access to advice services. This highlighted key barriers, including lack of awareness, digital exclusion, long wait times, and limited face-to-face options.

Engagement with partners also informed the policy, including:

- Aberdeen Citizens Advice Bureau (CAB)
- CFINE
- SMART Money Advice
- ABZ Works
- Adult Learning and Financial Inclusion teams

Partners shared insights on the needs of vulnerable groups, including disabled people, ethnic minorities, lone parents, and those on low incomes.

Data from the Health Determinants Research Collaboration (HDRC) also shaped the policy focus.

Ongoing collaboration is helping ensure advice services meet the needs of those most at risk of exclusion.

3.4 What mitigations can be put in place?

What can be done to remove or reduce any negative impacts of this policy (if applicable)?

No negative impacts identified, therefore no mitigation required.

If mitigations are in place, does this remove or reduce the negative impact?

No – negative impact remains	N/A
Yes – negative impact reduced	N/A
Yes - negative impact removed	N/A

4: Consumer Impacts

The Consumer Scotland Act 2020 places a Consumer Duty on the public sector to put consumer interests at the heart of strategic decision-making, emphasising the need for accessible and affordable public services, especially during times of financial pressure. This person-centred approach is intended to result in better quality services and outcomes for the public as consumers of public services across Scotland.

This section of the IIA is used to consider the impact of the policy on consumers of any services that the policy is intended to change.

Use this guide to understand more on the consumer duty: [How to meet the consumer duty: guidance for public authorities](#)

4.1 What impact could this policy have on any of the below consumer groups?

	Negative	Neutral	Positive
Individuals			X
Small businesses		X	

4.2 In what way will the policy impact people in these consumer groups?

Individuals: This policy will have a positive impact on individuals, especially those struggling with financial hardship. By improving access to advice services, it will support people to better manage money, reduce debt, and access benefits and grants—advancing equality of opportunity for vulnerable consumers.

Small businesses: The policy is neutral in relation to small businesses, as it is focused on individuals and households rather than businesses. However, small business owners facing personal debt or financial issues may indirectly benefit if they seek personal advice services.

4.3 What mitigations can be put in place?

What can be done to remove or reduce any negative impacts of this policy (if applicable)?		
There are no negative impacts identified.		
If mitigations are in place, does this remove or reduce the negative impact?	No – negative impact remains	N/A
	Yes – negative impact reduced	N/A
	Yes - negative impact removed	N/A

5: Human Rights Impacts

The Human Rights Act 1998 sets out the fundamental rights and freedoms that everyone in the UK is entitled to. It incorporates the rights set out in the European Convention on Human Rights (ECHR) into domestic British law. The Human Rights Act came into force in the UK in October 2000

The Act sets out our human rights in a series of 'Articles'. Each Article deals with a different right.

Use this guide to understand more about [Human Rights](#).

5.1 What impact could this policy have on Human Rights?

Human Rights Article	Negative	Neutral	Positive
Article 2: Right to life		X	
Article 4: Prohibition of slavery and forced labour		X	
Article 5: Right to liberty and security		X	
Article 6: Right to a fair trial		X	
Article 7: No punishment without law		X	
Article 8: Right to respect for private and family life, home and correspondence			X
Article 9: Freedom of thought, belief and religion		X	
Article 10: Freedom of expression		X	
Article 11: Freedom of assembly and association		X	
Article 12: Right to marry and start a family		X	
Article 14: Protection from discrimination in respect of these rights and freedoms			X
Article 1 of Protocol 1: Right to peaceful enjoyment of your property			X
Article 2 of Protocol 1: Right to education			X
Article 3 of Protocol 1: Right to participate in free elections		X	

5.2 In what way will the policy impact Human Rights?

Positive Impacts:

- Article 8: By helping individuals manage finances and avoid crises like eviction, this policy supports the right to family and home life.
- Article 14: The policy is designed to advance equality of opportunity and reduce discrimination, particularly for people facing financial exclusion linked to protected characteristics.
- Article 1 of Protocol 1: Supporting people to maintain their tenancies, manage debt, and secure income enhances their right to peaceful enjoyment of their property.
- Article 2 of Protocol 1: Financial literacy workshops promote access to education around managing money and debt.

Neutral Impacts:

- The policy does not directly affect other listed rights but respects them throughout its delivery.

5.3 What mitigations can be put in place?

What can be done to remove or reduce any negative impacts of this policy (if applicable)?

NO negative impacts have been identified.

If mitigations are in place, does this remove or reduce the negative impact?

No – negative impact remains

N/A

Yes – negative impact reduced

N/A

Yes - negative impact removed

N/A

6: Children and Young People’s Rights Impacts

The United Nations Convention has 54 articles that cover all aspects of a child’s life and set out the civil, political, economic, social and cultural rights that all children everywhere are entitled to. It also explains how adults and governments must work together to make sure all children can enjoy all their rights.

Children’s rights apply to every child/young person under the age of 18 and to adults still eligible to receive a “children’s service” e.g. care leavers aged 18-26 years old.

You can [read the full UN Convention \(pdf\)](#), or [just a summary \(pdf\)](#), to find out more about the rights that are included.

6.1 What impact could this policy have on the rights of Children and Young People?

	Negative	Neutral	Positive
PROVISION			
Article 2: non-discrimination			X
Article 3: best interests of the child provision and protection			X
Article 5: parental guidance and a child's evolving capacities			X
Article 16: right to privacy		X	
Article 17: access to information from the media		X	
Article 18: parental responsibilities and state assistance			X
Article 22: refugee children			X
Article 23: children with a disability			X
Article 24: health and health services			X
Article 26: social security			X
Article 27: adequate standard of living			X
Article 28: right to education			X
Article 29: goals of education			X
Article 30: children from minority or indigenous groups			X
Article 31: leisure, play and culture			X
Article 39: recovery from trauma and reintegration			X
Article 40: juvenile justice		X	
PROTECTION			
Article 6: life, survival and development			X
Article 7: birth registration, name, nationality, care		X	
Article 8: protection and preservation of identity		X	
Article 9: Separation from parents			X
Article 10: family reunification protection		X	
Article 11: abduction and non-return of children		X	
Article 15: freedom of association		X	
Article 19: protection from violence, abuse and neglect			X
Article 20: children unable to live with their family			X
Article 21: adoption		X	
Article 25: review of treatment in care		X	
Article 33: drug abuse		X	
Article 34: sexual exploitation		X	
Article 35: abduction, sale and trafficking		X	
Article 36: other forms of exploitation			X
Article 37: inhumane treatment and detention		X	
Article 38: war and armed conflicts		X	

Article 32: child labour			X
PARTICIPATION			
Article 12: respect for the views of the child			X
Article 13: freedom of expression		X	
Article 14: freedom of thought, belief and religion		X	
Article 42: knowledge of rights			X

6.2 In what way will the policy impact the rights of Children and Young People?

The Accessing Money Advice and Advisory Services policy will protect and promote the rights of children and young people by supporting families to maintain an adequate standard of living, reducing poverty, and improving parental capacity to care for their children.

- Promotes non-discrimination (Article 2) by ensuring advice services are accessible to all, including families from minority ethnic backgrounds, refugees, and those with disabilities.
- Supports the best interests of the child (Article 3) by helping parents manage their finances, avoid crises like eviction, and provide stable homes.
- Ensures the right to life, survival, and development (Article 6) by reducing poverty-related risks to health and wellbeing.
- Supports parental responsibilities (Article 18) by helping families secure the income and support they need to care for their children.
- Helps prevent family breakdown and care placements (Articles 9 and 20) by reducing financial pressures that can lead to children being separated from parents.
- Promotes adequate standard of living (Article 27) by supporting access to benefits, debt advice, and budgeting help, reducing material deprivation.
- Advances rights to education and development (Articles 28 and 29) by supporting family stability, improving children's ability to engage in education.
- Protects children from neglect, exploitation, and harmful work (Articles 19, 32, 36) by addressing poverty, reducing the likelihood of harm linked to financial hardship.
- Respects cultural identity and family life (Articles 8 and 30) through inclusive, culturally sensitive services.
- Raises awareness of rights (Article 42) by ensuring families know how to access financial advice and support.

The policy advances equality of opportunity for children in families facing disadvantage and will help protect children's rights to safety, care, education, and wellbeing.

6.3 What mitigations can be put in place?

What can be done to remove or reduce any negative impacts of this policy (if applicable)?

There are no negative impacts identified.

If mitigations are in place, does this remove or reduce the negative impact?

No – negative impact remains

N/A

Yes – negative impact reduced

N/A

Yes - negative impact removed

N/A

7: Environmental Impacts

Aberdeen City Council has a duty to meet its legal environmental responsibilities by working towards Net Zero emissions, adapting to climate change, and acting in a way it considers most sustainable. We must also fulfil the [biodiversity duty](#) and [sustainable procurement duty](#).

This section in the Integrated Impact Assessment demonstrates that these considerations that have been made in the policy, that the impact of proposals made is understood and accepted, and what mitigating steps can be taken to reduce any negative impact of the policy.

Use this guide to understand more on the legal climate change duty: [Climate change - gov.scot \(www.gov.scot\)](#) and find out more about how Aberdeen is adapting to Climate Change: [Aberdeen Adapts | Aberdeen City Council](#)

7.1 What is the impact of this policy on any of the below climate, environmental and waste considerations?

	Negative	Neutral	Positive
Council or City-wide carbon emissions		X	
Active and sustainable travel		X	
Facilities for local living			X
Resilience and adaptability to flooding and weather events		X	
Biodiversity improvement and wildlife/habitat connectivity		X	
Water consumption and drainage		X	
Pollution (air, water, noise, light and land contamination)		X	
Impact on resource use and waste		X	
Sustainable procurement of goods and services		X	

7.2 In what way will the policy impact the environment?

Positive Impact:

- Facilities for local living: Advice services will be easier to access in local communities, helping people get support close to home.

Neutral Impacts:

- Council or City-wide carbon emissions: No direct impact, but online and local options may reduce unnecessary travel.
- Active and sustainable travel: No direct link, though local delivery may reduce need for long travel.
- Resilience and adaptability to flooding and weather events: Not linked to the policy.
- Biodiversity and wildlife connectivity: No impact expected.
- Water consumption and drainage: Not affected.
- Pollution: No impact as the policy is service based.
- Resource use and waste: Limited use of materials (leaflets), but digital options will be encouraged.
- Sustainable procurement: Services will follow council procurement guidelines, but not a direct focus of the policy.

7.3 What considerations have been made in reaching the above assessment?

What internal or external data has been considered? What does this data tell us?

In assessing the environmental, climate, and waste impacts of this policy, the following considerations were made:

- The Accessing Advice Policy is primarily focused on service delivery through advice, education, and support, rather than physical developments or infrastructure, which limits its direct environmental impact.

- Internal data and planning discussions confirmed that services will largely be provided through existing advice partners and Council-supported advice hubs, so no new buildings or facilities will be required, and no additional pressure on local environmental resources will be created.
- Consideration was given to hybrid service models, including telephone, online, and face-to-face advice, which minimize unnecessary travel for both clients and staff. This supports reduced carbon emissions and efficient service delivery.
- The policy supports the use of local community-based advice services, meaning that residents can access help closer to home, contributing to "local living" and potentially reducing car dependency.
- Use of printed materials for outreach will be minimized where possible, with a focus on digital promotion and partner networks, reducing paper waste and supporting resource efficiency.

Conclusion from considerations:

- The environmental and climate impact is assessed as neutral to low positive due to reduced need for travel and minimized resource use.
- No specific external environmental data was required because the nature of the policy (advice-focused) does not involve infrastructure, construction, or direct environmental change.
- Ongoing consideration will be given to minimizing paper use, supporting local access, and enabling digital delivery, where this does not create barriers for digitally excluded residents.

What consultation and engagement has been undertaken with local groups, partner organisations, experts etc? Where required, identify any other environmental assessments that have been completed.

Consultation and engagement on the overall Accessing Advice Policy has included input from a wide range of local and partner organisations:

- Aberdeen Citizens Advice Bureau (CAB)
- CFINE (Community Food Initiatives North East)
- SMART Money Advice
- ABZ Works (Employability Support)
- Adult Learning and Financial Inclusion Teams
- Health Determinants Research Collaboration (HDRC)

These partners helped identify barriers to advice services, needs of vulnerable groups, and practical delivery options.

While environmental and climate experts were not directly consulted due to the low environmental impact of an advice-focused service, internal planning discussions included consideration of how service delivery models (online, phone, local face-to-face advice) could minimise unnecessary travel and resource use.

No formal environmental impact assessments (EIA) were required or completed, as the policy does not involve physical development, infrastructure changes, or activities that would trigger such assessments.

However, considerations around reducing travel, promoting local access, and minimizing printed materials have been built into service delivery design to align with the Council’s climate and resource efficiency goals.

7.4 What mitigations can be put in place?

What can be done to remove or reduce any negative impacts of this policy (if applicable)?

There are no negative impacts identified.

If mitigations are in place, does this remove or reduce the negative impact?

No – negative impact remains	N/A
Yes – negative impact reduced	N/A
Yes - negative impact removed	N/A

8: Sign Off

Any further positive or negative impacts on individuals or groups that have been considered?

All impacts have been included above.

Does the policy relate to the Council's [Equality Outcomes](#)? If yes, how.

Yes, the Accessing Money Advice and Advisory Services policy directly supports Aberdeen City Council's Equality Outcomes by:

- Advancing equality of opportunity for people with protected characteristics, particularly those who face financial exclusion such as disabled people, women, ethnic minorities, and young people.
- Helping reduce socio-economic disadvantage and poverty, supporting individuals and families to access advice, maximise income, and manage debt — in line with outcomes focused on tackling poverty and improving wellbeing.
- Improving access to services by addressing barriers including digital exclusion, long wait times, and lack of culturally sensitive advice, supporting outcomes around fair and equitable access to services.
- Supporting inclusive communities by ensuring that advice services meet the needs of diverse groups, including those with language and cultural barriers.
- Reducing inequalities in outcomes linked to poverty, debt, and financial insecurity, particularly for women, minority ethnic groups, lone parents, and disabled people.

This policy contributes to the Council's goals of reducing inequalities, promoting inclusion, and improving the lives of people with protected characteristics and those facing poverty.

Overall summary of changes made to the policy as a result of impact assessment.

No changes have been made to the policy as a result of this impact assessment. However, the assessment has highlighted important areas to monitor, particularly around accessibility for people with protected characteristics and those experiencing socio-economic disadvantage.

Through ongoing monitoring and engagement with partners and service users, adjustments will be made to ensure that advice services remain inclusive, accessible, and effective in reducing financial exclusion.

Outline how the impact of policy will be monitored.

The impacts of this policy will be monitored and reported through ongoing partnership working, service monitoring, and feedback from residents and frontline services.

Key monitoring approaches include:

- Regular data collection from advice partners (CAB, CFINE, SMART, ABZ Works) on service usage, including demographics to understand uptake by people with protected characteristics and those experiencing socio-economic disadvantage.
- Tracking demand and capacity for advice services to ensure that groups identified through the IIA (e.g., disabled people, ethnic minorities, women, young people) are able to access support.
- Monitoring outcomes for individuals and families, including benefit take-up, debt resolution, and improvements in financial literacy and confidence.
- Gathering feedback from service users to understand if advice is accessible, culturally sensitive, and effective in meeting their needs — including feedback from those with lived experience of poverty or financial exclusion.
- Ongoing engagement with partners and third sector organisations to review and address barriers as they emerge, and to adapt service delivery to changing needs.
- Reviewing equality impacts annually to ensure that the policy continues to advance equality of opportunity and does not unintentionally exclude or disadvantage any group.

Monitoring information and outcomes will be used to report internally within Aberdeen City Council and to inform future planning of advice and support services, ensuring continuous improvement and alignment with equality and inclusion priorities.

If there are any remaining negative impacts after mitigation, what is the justification for why this policy should proceed.

No negative impacts remaining after mitigation.

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