



**IPSWICH**  
BOROUGH COUNCIL

# **Equality Impact Assessment**

## *Vulnerable Debtors and Claimants Policy*

**Ref:** EQIA2016062756

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**Title of report:** Vulnerable Debtors and Claimants Policy

**Reference:** EQIA2016062756

### **What is the report trying to achieve?:**

Fair treatment for vulnerable debtors and claimants. The headings under which vulnerability should be considered are:-

1. Older people;
2. Disabled people;
3. People with caring responsibilities for a person with disabilities or older person;
4. People who have suffered a recent family bereavement;
5. Where the person or their partner is in the final weeks of pregnancy. To be reviewed after the birth of the child;
6. Where the person has communication difficulties, due to lack of English language skills, or a disability, where an advisor or an interpreter would be helpful;
7. Where the welfare of children would be put at risk.
8. This list is not exhaustive

### **What evidence/data is being used to support this equality analysis?:**

Customers complaints/comments, Information from voluntary & community sector (e.g ISCRE,

ICVS), Analysis of service data (e.g I-card)

**Supporting documents (if available):**

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**Is there potential for positive or negative impact on any of the protected characteristics?**

- **Age:** *Positive*
- **Disability:** *Positive*
- **Marriage & Civil Partnership:** *No Impact*
- **Race:** *Positive*
- **Pregnancy & Maternity:** *Positive*
- **Religion or Belief:** *No Impact*
- **Gender Reassignment:** *No Impact*
- **Sex:** *No Impact*
- **Sexual Orientation:** *No Impact*

**If 'No Impact' explain why**

The 6 Characteristics marked "No Impact" are not considered to render the subject "Vulnerable" within the context of this Policy. However, the definitions list is not exhaustive.

**If you have identified any negative impacts (above) how can they be minimised or removed?**

None identified

**The report helps us to 'eliminate unlawful discrimination, harassment & victimisation' in the following way(s):**

By identifying debtors or claimants who may be vulnerable and providing assistance accordingly

**The report helps us to 'advance equality of opportunity...' in the following way(s):**

Ensuring vulnerable debtors or claimants (e.g. those with communication difficulties) are identified and treated appropriately.

**The policy helps us to 'foster good relations...' in the following way(s):** Treating Vulnerable debtors and claimants fairly