

Welsh Language Impact Assessment

Title:	WLIA Reference No <i>(completed by WLU):</i>			
Name of person completing form:	Kathryn Markey			
Date:	October 2015, updated February & December 2016			
Policy lead:	Andrew Jacobs			
Contact details:	Financial Inclusion Education and Public Services Group Welsh Government Merthyr Tydfil Office, Rhydycar CF48 1UZ Tel : 0300 062 8314 FinancialInclusion@wales.gsi.gov.uk			
Programme/Project Type				
<input checked="" type="checkbox"/> Policy <input type="checkbox"/> Project or programme <input type="checkbox"/> Legislation <input type="checkbox"/> Research, evaluation <input type="checkbox"/> Grant <input type="checkbox"/> Services <input type="checkbox"/> Business change <input type="checkbox"/> Contracts, tenders <input type="checkbox"/> Infrastructure <input type="checkbox"/> Construction, Capital <input type="checkbox"/> ICT <input type="checkbox"/> Other (Please specify below)				
Costs: How much is the projected whole life cost for the programme/project?				
If below £25k, then a full WLIA is not always required (see guidance).				
Under £25k	£25k - £49k	£50 - £249K	£250K - £1m	Over £1m
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Of the above, please provide details if there are any identified costs directly associated with the Welsh language?				
<p>The refreshed Financial Inclusion Strategy for 2016 (published March 2016) is supported by a Delivery Plan, published in December 2016, which sets out the detailed actions proposed to take forward the Strategy's commitments.</p> <p>The Financial Inclusion Strategy is underpinned by a range of different policies, projects and programmes being taken forward by Welsh Government departments including Housing, Social Care and Education, as well as key work within the Communities and Tackling Poverty directorate. Individual programmes may have identified costs associated with the Welsh language and these will have completed their own Welsh Language Impact Assessments.</p>				
How long is the programme/project expected to run?				

Up to 1 yr	Up to 2yrs	Up to 5yrs	Up to 10yrs	More than 10 yrs	Unknown
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Key milestone dates for the programme/ project:					
It is anticipated the refreshed Financial Inclusion Strategy will remain relevant until 2021.					
Nov 2015 – Jan 2016 Public consultation on draft Financial Inclusion Strategy					
Mar 2016 Publication of agreed 2016 Financial Inclusion Strategy					
Dec 2016 Publication of Delivery Plan					

STAGE 1: PLANNING

What are the aims and objectives of the policy?

What are the desired outcomes/ what constitutes 'success'?

The 2016 Financial Inclusion Strategy continues the Welsh Government's commitment to financial inclusion, as set out in the existing Strategy – Taking Everyone Into Account – published in 2009.

The Welsh Government's vision for Financial Inclusion is for everyone living in Wales to have access to appropriate and affordable financial services, be supported by quality assured information and advice services, and have the financial capability and motivation to benefit from the financial services available to them.

In line with the UK Financial Inclusion Commission's view, this means a Wales where:

- everyone receives the financial education he or she needs, whether in schools, the community or other setting, carrying on throughout life and into retirement;
- everyone has access to objective and understandable information and advice on credit, debt, savings and pensions, delivered at the time and via the channel most suited to an individual;
- every adult has access to a transactional account of their own and the ability to make full use of it;
- everyone has access to affordable and appropriate credit from responsible lenders;
- everyone is encouraged to save, even in small or occasional amounts, to show the importance of a savings culture, to build up resilience against financial shocks and as an additional resource for retirement;
- everyone has access to the right insurance cover for his or her needs, at a fair price.

The Welsh Government considers it important for everyone in Wales to be supported towards financial inclusion, but recognises the need for different support and advice at different ages, for vulnerable groups and people already experiencing financial difficulties.

What policy options have been considered? and What impacts will there be if the policy is *not* implemented?

This is a refresh of the previous Financial Inclusion Strategy – Taking Everyone Into Account – which was published in 2009. In November 2014, the Minister for Communities and Tackling Poverty committed to refreshing the 2009 Financial Inclusion Strategy.

The 2016 Financial Inclusion Strategy has been developed in consultation with a Ministerially-agreed advisory group – the Financial Inclusion Development Group (FIDG). FIDG members are drawn from key partner organisations across Wales.

In developing the 2016 Strategy, we considered whether the existing approach was appropriate, whether the strategic objectives were still relevant and how we could continue, or build on, existing actions and initiatives.

Many of the priority areas for action in relation to financial inclusion are supported by other existing Welsh Government policies and programmes. The Strategy provides a focus and strategic direction to other Welsh Government departments to ensure financial inclusion is appropriately linked with their own strategies and programmes and provide the framework for a co-ordinated approach, ensuring value for money through activity meeting more than one governmental priority.

The fifth objective of the revised Child Poverty Strategy (*To support families living in poverty to increase household income through debt and financial advice, action to address the “poverty premium” (where households pay disproportionately more for goods and services) and action to mitigate the impacts of welfare reform*), is reliant on the delivery of a refreshed Financial Inclusion Strategy.

There are clear links between the 2016 Financial Inclusion Strategy and objectives, which have been determined through public consultation, for the 2016 Strategic Equalities Plan. These relate to the provision of advice services and reducing / mitigating the impacts of poverty.

Responses to the public consultation on the draft Financial Inclusion Strategy have been taken into account when finalising the 2016 Financial Inclusion Strategy and developing the associated Delivery Plan.

Does the programme demonstrate a clear link with the Welsh Government’s strategy for the Welsh language - *laith fyw: laith byw*?

The six aims of *laith Fyw: laith Byw* are:

- to encourage and support the use of the Welsh language within families
- to increase the provision of Welsh-medium activities for children and young people and to increase their awareness of the value of the language
- to strengthen the position of the Welsh language in the community
- to increase opportunities for people to use Welsh in the workplace
- to improve Welsh language services to citizens
- to strengthen the infrastructure for the language, including digital technology.

The refreshed Financial Inclusion Strategy directly supports many of the aims of *laith Fyw: laith Byw* and indirectly support others. The Financial Inclusion Strategy has three core themes:

- access to affordable credit and financial services
- access to financial information, including debt advice
- building financial understanding and capability.

Financial information, including debt advice is available from a variety of sources – online, telephone and face to face. The Strategy aligns with the Welsh Government’s

Information and Advice Action Plan and promotes the development and roll out of an Information and Advice Quality Framework for Wales, which will include consideration of Welsh language service provision. A bilingual interactive map of advice provision will improve awareness of Welsh language advice services for practitioners and the public.

Financial education is a key contributor to improving the financial capability of everyone in Wales. It is already delivered through the school curriculum, with bilingual resources available via Hwb and other sources. Financial education / capability sessions are not just for children and young people through schools, the bilingual online resources can be used in community-based settings to work with people of all ages, including some pilots with families being run by the Money Advice Service with support from Big Lottery and Welsh Government.

Digital inclusion is seen as an important step towards wider financial inclusion, with online resources such as the MoneyAdviceService and MoneyMadeClearWales websites providing bilingually resources.

What are the impacts/ effects (both positive and/or adverse) on the Welsh language you have identified at the initial planning stage

i.e. Welsh speakers, Welsh language communities, Welsh medium education, Welsh learners, services available in Welsh?

The 2016 Financial Inclusion Strategy will result in a number of positive impacts / effects for Welsh speakers, Welsh medium education, Welsh learners and services available in Welsh.

The promotion of bilingual information and financial capability tools available online and to download, including financial education materials, will ensure more people of all ages are aware of the resources available to them.

The 2013 Advice Services Review reported the availability of advice services through the medium of Welsh met the requirements of the Welsh Language Scheme. An exercise to map the provision of advice services in the Welsh language and make the information available to practitioners, front-line staff in partner organisations who may signpost people to advice services, and the public will raise awareness of Welsh language services. A needs analysis exercise being undertaken for the National Advice Network will identify any gaps in service provision.

The Welsh Government has published an Information and Advice Action Plan and the Information and Advice Quality Framework for Wales (IAQF Wales). The framework will address a number of elements which should offer potential service users confidence in their providers, including consideration of Welsh language service provision. Availability of Welsh language advice through face-to-face and telephone services, as well as online provision, was highlighted as important by consultation responses.

In addition, the Financial Inclusion Strategy is underpinned by a range of existing

Welsh Government policies and programme which are delivered bilingually, including the Digital Inclusion Delivery Plan.

Who are the stakeholders? Are the needs of Welsh speakers and learners addressed? To what extent are Welsh language interest groups likely to respond positively to the proposals?

The Financial Inclusion Strategy is relevant to everyone living in Wales.

The key stakeholders in relation to delivery against the Strategy will include funders and providers of advice services, credit unions, local authorities, education providers and housing associations. Many of these key stakeholders will be covered by the Welsh Language Standards in due course.

What actions/ further work has been identified at the initial planning stage?

e.g. data requirements, need for peer review, external engagement with Welsh speaking groups, identify stakeholders or consultation list, need to contact Welsh Language Unit for advice)?

The mapping of advice service provision will highlight availability of services in Welsh.

A refreshed and extended Ministerially-agreed Advisory Group has contributed to the development of the Delivery Plan and will monitor progress against the commitments and actions.

Responses to the public consultation on the draft Financial Inclusion Strategy were taken into account when developing the Delivery Plan.

STAGE 2: IDENTIFYING AND ASSESSING IMPACTS

Impact Assessment Summary

Summarise the detailed impact assessment carried out together with the scores assigned.

Positive effects/ impacts:

The 2016 Financial Inclusion Strategy will result in a number of positive effects / impacts for Welsh speakers, Welsh medium education and services available in Welsh.

The 2016 Financial Inclusion Strategy has three core themes and two cross-cutting themes of digital inclusion and income maximisation. The core themes are:

- access to affordable credit and financial services
- access to financial information, including debt advice
- building financial understanding and capability.

The key positive effects / impacts of the 2016 Financial Inclusion Strategy will result from the themes relating to information and advice, and financial capability.

The 2013 Advice Services Review reported the availability of advice services through the medium of Welsh met the requirements of the Welsh Language Scheme. An exercise to map the provision of advice services in the Welsh language and make the information available to practitioners, front-line staff in partner organisations who may signpost people to advice services, and the public will raise awareness of Welsh language services.

The Welsh Government has published an Information and Advice Action Plan and the Information and Advice Quality Framework for Wales (IAQF Wales). The framework will address a number of elements which should offer potential service users confidence in their providers, including consideration of Welsh language service provision. Availability of Welsh language advice through face-to-face and telephone services, as well as online provision, was highlighted as important by consultation responses. The Financial Inclusion Strategy includes a commitment to supporting quality assured information and advice provision.

Digital inclusion is seen as an important step towards financial inclusion, with online resources such as the MoneyAdviceService and MoneyMadeClearWales websites providing bilingual information and tools.

Financial education has been on the school curriculum since 2008. The new statutory programme of study for Mathematics from September 2015 highlights the importance of developing financial skills and awareness. Bilingual educational resources are available via Hwb.

Financial education / capability sessions can also be delivered in other educational settings (further or higher education, adult community learning) or in the community.

The Strategy commits to working with partner organisations to encourage financial capability initiatives targeted at parents, families, children and young people.

The promotion of bilingual information and financial capability tools available online and to download, including financial education materials, will ensure more people of all ages are aware of the resources available to them.

In addition, the Financial Inclusion Strategy is underpinned by a range of existing Welsh Government policies and programmes which are delivered bilingually,.

Adverse effects/ impacts:

There are not expected to be any significant adverse impacts related to delivery of the refreshed Financial Inclusion Strategy.

The Strategy builds on existing good practice and resources in relation to provision of advice services in the Welsh language, financial education in all state schools, bilingual financial education resources and provision of digital financial information.

The Strategy encourages people to access appropriate financial services, including transactional and savings accounts, and financial services such as insurances. As these are provided by commercial organisations, they may not be available in the Welsh language. However, some organisations may provide some services in the Welsh language. Research has examined the experience of fluent Welsh speakers (Citizens Advice) of using Welsh language services in the private sector, including banks and building societies. Although this is outside the scope of Welsh Government responsibility, we will review options for influencing the private sector during the lifetime of the Strategy.

Opportunities to promote the Welsh language e.g. status, use of Welsh language services, use of Welsh in everyday life, Welsh at work increased?

The promotion of bilingual information and financial capability tools available online and to download, including financial education materials, will ensure more people of all ages are aware of the Welsh language resources available to them.

Publication and promotion of the results of an exercise to map provision of advice services in the Welsh language will raise awareness amongst practitioners, front-line staff in partner organisations who may signpost people to advice services, and the public of Welsh language advice and guidance services.

As the Financial Inclusion Strategy is closely aligned with other Welsh Government policies and programmes, opportunities to promote the Welsh language identified in their Welsh Language Impact Assessments will also apply.

Evidence/ data used including demographic profile when considering the effects/ impacts:

The 2013 Advice Services Review reported the availability of advice services through the medium of Welsh met the requirements of the Welsh Language Scheme. The results of an exercise to map the provision of advice services in the Welsh language will highlight available provision.

What is the overall anticipated likely impact on the Welsh language if this policy is taken forward based on the impact assessment/ risk assessment?

Positive:
Adverse:
Neutral:
Unknown:

Decision following IA

- | | |
|---|-------------------------------------|
| 1. No major change | <input checked="" type="checkbox"/> |
| 2. Adjust the policy to improve impacts | <input type="checkbox"/> |
| 3. Continue the policy with mitigation measures | <input type="checkbox"/> |
| 4. Stop and remove the policy | <input type="checkbox"/> |

If answered 2,3, or 4 above – then answer the following:

How will you address these impacts in order to improve the outcomes for the Welsh language? Details of mitigation measures/ action points/ alternative options to reduce adverse impacts and increase positive outcomes:

If engaging or consulting, what are your plans? What questions do you wish to ask stakeholders about the Welsh Language Impact Assessment and Welsh language related issues?

A nine-week public consultation was held for the draft Financial Inclusion Strategy 2016, running between November 2015 and January 2016.

Draft Equalities and Welsh Language Impact Assessments were published alongside the Financial Inclusion Strategy for consultation. The following was included as one of the consultation questions:

Do you wish to comment on, or provide evidence for inclusion in, the draft Equalities or Welsh Language Impact Assessments?

Yes / No

If yes, please provide appropriate details and links to support your response

Key partner organisations held consultation events on behalf of Welsh Government, or included the consultation on agendas for scheduled events, in order to offer their stakeholders an opportunity to discuss the draft Strategy with officials and encourage informed responses to the consultation. Events took place across Wales.

STAGE 3: POST CONSULTATION AND PREPARING FOR PUBLICATION, MONITORING AND EVALUATION

Following consultation, what changes have you made to address any Welsh language issues that were raised?

Responses to the consultation on the draft Strategy and the draft Welsh Language Impact Assessment, published alongside the consultation document, were taken into account when developing the Delivery Plan. The Impact Assessment has been reviewed during the development of the Delivery Plan.

How will you monitor the ongoing effects during the implementation of the policy?

We will review the Impact Assessment when considering progress against the Strategy's commitments and update the published document as necessary.

Please outline how you will continue to capture effects/ impacts in future monitoring and evaluation?

The Delivery Plan sets out evaluation measures and success criteria for actions to meet the Financial Inclusion Strategy commitments. An annual report on progress against the Strategy's commitments will be produced.

Evaluation methodologies have been discussed with colleagues in the Welsh Government's Knowledge and Analytical Services Team.

Any other comments – ongoing results of evaluations, emerging impacts

4. Declaration

Policy lead:
<i>*Please delete as appropriate:</i>
The policy <i>*does / does not</i> have an impact upon the Welsh language. Where there were identified adverse impacts or missed opportunities, the appropriate amendments and actions have been put in place.
Name:
Kathryn Markey
Department:
Communities Division
Date (s):
December 2016
Signature:
K Markey
Planned Review Dates:
March 2018

SRO ENDORSEMENT and REVIEW	
I am satisfied that the WLIA is an accurate reflection of the programme/project at this stage of development. By signing, I am able to confirm that the Welsh Language Standards have been given the appropriate attention. I will re-assess the programme/project at key stages throughout the life of the programme/ project, including policy reviews.	
Signed Amelia John (Senior Responsible Owner)	Date 6 February 2017