

## Equalities, Fairness and Rights Impact Assessment (EFRIA) - full impact assessment (Template B)

Please ensure you have completed the [screening form](#) before completing this full impact assessment template.

Please read the [guidance document](#) before you begin. You should refer to this and the supporting materials while completing this form.

### General information

The Equality, Fairness and Rights Impact Assessment (EFRIA) is one of our specific duties to [assess the impact](#) of applying a new or revised policy, strategy, practice, service or function or practice against the needs of the General Equality Duty. This means East Renfrewshire Council must be mindful when assessing impact against these needs to:

- ensure the policy, strategy, practice, service or function does not discriminate unlawfully
- consider how the policy, strategy, practice, service or function might better advance equality of opportunity
- consider whether the policy, strategy, practice, service or function will affect good relations between different groups

The Fairer Scotland Duty places a legal responsibility on particular public bodies in Scotland to actively consider ('pay due regard' to) how they can reduce inequalities of outcome caused by socioeconomic disadvantage, when making strategic decisions.

The UN Convention of the Rights of the Child (UNCRC) is an international human rights treaty which sets out the rights every child has and has been incorporated into Scottish Law as the [United Nations Convention on the Rights of the Child \(Incorporation\) \(Scotland\) Act 2024](#).

The Equality, Fairness and Rights Impact assessment considers how a policy, strategy, practice, service or function could impact on the needs of individuals protected by the [Public Sector Equality Duty](#), [the Fairer Scotland Duty](#) and the [UN Convention of the Rights of the Child](#).

## Before you start

Remember that impact assessments should be proportionate to the situation, considering for example:

- the size of the service or scope of the policy, strategy, practice, service or function
- the resources involved
- the numbers of people and stakeholders affected
- the scope of the likely impact
- the vulnerability of the people affected.

The greater the potential adverse impact of the proposed policy, strategy, practice, service or function on a protected group and/or the more vulnerable the group in the context being considered (e.g Disabled people), the more thorough an impact assessment should be.

Therefore, an assessment that identifies any potential **high impacts** (**positive or negative**) requires a more detailed and thorough evidence base (including consultation) and comprehensive assessment. **Low** (**positive or negative**) or neutral impacts still require an assessment but are not expected to be as in-depth.

### Key:

Positive high	Long lasting or extensive positive impact
Positive low	Short term or limited positive impact
Neutral	No or neutral impact i.e. this group will not experience either a more negative or positive of an impact than anyone else
Negative low	Short term or limited negative impact
Negative high	Long lasting or severe negative impact

## Contents

Please only complete the sections relevant to the groups identified in your screening as likely to be impacted by your policy, strategy, practice, service or function. The full assessment covers the sections listed below.

1	<b>General information</b>
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	Give details of how different groups have been consulted about the policy, strategy, practice, service or function.
<b>2</b>	<p><b><u>Impact on individuals or groups with protected characteristics</u></b></p> <p>How will the policy, strategy, practice, service or function impact individuals or groups who fall under one of the nine protected characteristics: age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation?</p>
<b>3</b>	<p><b><u>Impact on socio-economic disadvantage</u></b></p> <p>How will the policy, strategy, practice, service or function impact individuals or groups disadvantaged by poverty, low income, homelessness or lack of or low-level educational qualifications?</p>
<b>4</b>	<p><b><u>Impact on Children and Young People</u></b></p> <p>How will the policy, strategy, practice, service or function impact on the rights and needs of children and young people?</p>
<b>5</b>	<p><b><u>Overall assessment, actions, implementation and monitoring</u></b></p> <p>What is your decision based on the assessment and are there any mitigations or actions that need to be addressed?</p>
<b>8</b>	<p><b><u>Approval</u></b></p> <p>Details of when and who approved the policy, strategy, practice, service or function.</p>

## 1. General Information

<b>Name of policy, strategy, practice, service or function:</b>	Credit Union- Proposed Initial Investment
<b>Description of policy, strategy, practice, service or function and why it is required:</b>	The purpose of this proposal is to seek approval to support the re-establishment of a Credit Union presence back within East Renfrewshire, including provision of initial seed-funding. Credit unions are not-for-profit savings organisations or co-operatives whose members pool their savings to provide each other with credit at a low interest rate.

	<p>East Renfrewshire has been without a local Credit Union service since the demise of the Barrhead-based Pioneer Mutual Credit Union in 2021, which had 3,500 members at the time of closure.</p> <p>Given national cost of living pressures and the increasing challenge of the closure of local banks in the area, there has been a commitment to reinstating a physical Credit Union back into East Renfrewshire. This has been further strengthened with the imminent closure, on 21<sup>st</sup> May 2025, of the last remaining bank in Barrhead, which also served the broader communities of Neilston and Uplawmoor. A further bank closure in Newton Mearns was also announced in March.</p>
<b>Date EFIRA completed:</b>	April 2025
<b>Completed by:</b>	Megan McIntyre
<b>Lead officer for policy, strategy, practice, service or function:</b>	Louise Pringle
<b>Department:</b>	Business Operations and Partnerships

## 2. Engagement and Consultation

This section will assess how the policy, strategy, practice, service or function has been informed by the experiences of groups impacted by your work and how you have consulted them. See [page 9 of the guidance document](#).

**2.1 How have individuals (incl. children & young people) who might be affected by the policy, strategy, practice, service or function been consulted or involved?**

This can include a summary of findings from recent consultations, surveys, user research or customer testing that has been carried out. Include dates and information.

Colleagues from the Council, East Renfrewshire Citizens Advice Bureau, Voluntary Action East Renfrewshire and Barrhead Housing Association have been involved in discussions on the Credit Union proposals. There is scope for the Credit Union to integrate into ongoing partnership meetings such as FAIRER (Forum for Advice Information & Rights East Renfrewshire), which is chaired by the Council Leader.

A short survey was also distributed to Barrhead Business Improvement District (BIDs) owners for their input in an appeal to Bank of Scotland around the closure of their Barrhead branch and these findings will also inform this assessment, particularly the impact statements submitted by this group.

A Prior Information Notice (PIN) was published on Public Contracts Scotland during March/April 2025 to seek information from prospective credit union providers who may be willing to provide an online and an (at least) part-time, face-to-face presence in East Renfrewshire. To inform requirements-gathering and an onward business case, prospective Credit Union providers were invited to declare an interest in provision within East Renfrewshire and contribute to some detailed questions. One response to the PIN was received from Pollok Credit Union Ltd (PCU).

### 3. Impact on individuals or groups with protected characteristics

**Guidance** ([page 9 of guidance document](#))

**This section will assess if the policy, strategy, practice, service or function has potential to impact individuals with protected characteristics. You should consider any evidence or information you have on how it will affect different groups of individuals, both positively and negatively.**

Below is a suggested list of sources ([page 10 of guidance](#)):

- Findings from engagement exercise and consultations.
- Information or feedback from groups of individuals, such as equality interest organisations or groups who speak on behalf of others
- National, regional or local statistics

- Analysis of enquiries or complaints from customers
- Recommendations from inspections or audits
- National or regional research to identify similar issues
- Comparisons with similar policies in other departments or authorities to identify similar issues
- Input from local Councillors

**You may want to consider collecting new evidence that you don't have but think will be relevant.** For example: setting up meetings or focus groups, carrying out user research.

3.1 Which of the protected characteristic groups is your policy, strategy, practice, service or function is likely to have an impact on? Please mark all that apply.		What is the level of impact on this group? Please mark. (see <a href="#">key</a> for guidance)				
		Positive		Neutral	Negative	
		High	Low	High	Low	
Age	X	X				
Disability or long term health condition	X	X				
Race						
Sex						
Gender reassignment						
Marriage/civil partnership ( <i>only applicable to Council employment policy, strategy, practice, service or function</i> )						
Pregnancy/maternity						
Religion/belief						
Sexual orientation						
Providing unpaid care						
Other relevant groups e.g care leavers, people with literacy/numeracy barriers, people involved in the criminal justice system						
<b>None of the above</b> ( <i>leave this section blank and move onto the next</i> )						

3.2. Please use the table below to consider how the policy, strategy, practice, service or function may impact on the groups selected in 3.1 through reviewing the evidence, experience and needs of this group.	
Protected characteristic group	<p><b>Please explain why you have selected this level of impact</b></p> <p>Explain the impacts (actual and potential) identified from evidence (e.g service information, demographic data, research) and feedback from consultation/engagement</p>
Age	<p>21.6% of East Renfrewshire's population is aged 65 and an estimation of 20,923 residents (2022 Census).</p> <p>Most areas of East Renfrewshire experienced a rise in people aged 65 years and over between 2011 and 2021. In this period, the number of over 65s in Neilston and Newton Mearns was higher than the council average of 21.3%, with Barrhead following closely at 21.2%. Every area has more residents over the age of 65 than they did in 2011.</p> <p>Analysis of UK wide <a href="#">Ofcom data</a> shows that of people who do not use the internet at home or elsewhere, 72% are retired and aged 65+. This suggests that digital exclusion is higher amongst older people, so reliance on online banking cannot be assumed. Pollock Credit Union's current membership is split 80% online and telephone and 20% who visit branches.</p> <p>Feedback from the BIDs survey included statements around the impact the bank closures in Barrhead will have on the older population, <i>"Many, many older people I know (including my parents) do not use online banking and feel comfortable going into the bank knowing that an actual person is helping them with their finances. Indeed a couple of older members of our staff use the bank weekly for all their banking needs as they are unsure of using computers and need assistance. It just makes life even harder for certain groups. There is no thought for the older or less able residents of the town whatsoever."</i></p> <p>Therefore the re- establishment of a credit union in Barrhead will have a high positive impact on older people through providing the community with an in person, accessible space to save or borrow from without needing to rely on digital banking or transport to nearby areas.</p>
Disability and long term health condition	<p>18% of East Renfrewshire's reported that their day-to-day activities were limited to some extent either "a little" or "a lot" by a long-term health problem or disability (<a href="#">2022 Census</a>).</p> <p><a href="#">Ofcom data</a> shows that of people who do not use the internet at home or elsewhere, 51% report a disability. <a href="#">The Audit Scotland report 'Tackling Digital Inclusion'</a> outlines that moving services online can have a severe impact on people's social, economic and financial wellbeing, particularly the most vulnerable groups in society which includes disabled people. A respondent to the BIDS survey stated that moving to all online banking, <i>"Just makes life even harder for certain groups. There is no thought for the older or less able residents of the town whatsoever"</i>.</p>

	<p>Research carried out by <a href="#">Scope</a> found that on average, disabled households need an additional £1067 a month to have the same standard of living as non-disabled households. This is due to extra costs such as more electricity needed for equipment, specific products that need to be purchased or additional heating costs. The Joseph Rowntree Foundation reports that around 90% of households receiving Limited Capacity for Work element of Universal Credit were going without essentials (such as food) in October 2024</p> <p>Therefore the re- establishment of a credit union in Barrhead will have a high positive impact on disabled people or those with long-term health conditions through providing the community with an in-person opportunity to save with or borrow affordably from. Pollock Credit Union staff are also skilled in dealing with individuals who require additional support, making this an accessible space for all.</p>
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**3.3 (a) Which part(s) of the public sector equalities duty will the policy, strategy, practice, service or function have an impact on?**  
Please mark all that apply.

<p><b>Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Equality Act 2010</b></p> <p>Discrimination means treating individuals differently from others. For example, not recruiting someone as they are deemed too old/young; or a support group running on an upper floor with no lift access will discriminate against people with mobility issues or wheelchair users</p>	
<p><b>Advance equality of opportunity between people from different groups</b></p> <p>This is when individuals from different backgrounds are treated fairly through providing an equal footing or level playfield to achieve outcomes For example, children who have additional support needs are provided with teaching support to fully participate in the school curriculum or a deaf BSL user is provided with a BSL interpreter at health appointments.</p>	X
<p><b>Foster good relations between people from different groups</b></p> <p>Consider aspects that may tackle prejudice or promote understanding between different groups. For example, ensuring new arrivals and refugees are given supports to integrate within local communities or an LGBTQI+ youth group provide training on LGBTQI+ experiences to a local faith group</p>	

**b) If you have ticked any of the above, please provide a brief explanation why.**

The re-establishment of a credit union in East Renfrewshire will advance equality of opportunity between different groups specifically older people and people with disabilities or long term health conditions. The credit union will provide affordable financial services and tackle exclusion through offering an in-person service in the local

community, preventing the need for individuals to travel to surrounding areas or access services online when they are not able to. This can help individual's access credit and savings options, allowing them to manage their finances and potentially improve their economic standing, thereby promoting equality of opportunity.

## 4. Impact on socioeconomic disadvantage

**Guidance** ([page 10 of guidance document](#))

**This section will assess how the policy, strategy, practice, service or function may impact socio-economic disadvantage for individuals.**

**Socio-economic disadvantage** is where an individual is disadvantaged by poverty, low income, homelessness or lack of or low-level educational qualifications. Socio-economic disadvantage can be experienced in both geographical communities and communities of interest i.e. a group that share a common characteristic or circumstance. In East Renfrewshire there are a number of communities, known as locality planning areas, where people are at greater risk of experiencing socio-economic disadvantage including:

- Barrhead – Dunterlie, East Arthurlie and Dovecothall
- Auchenback
- Neilston
- Thornliebank

Consider the policy, strategy, practice, service or function itself and the way it will be implemented. How will this deliver different experiences for individuals in East Renfrewshire?

4.1 Which groups is your policy, strategy, practice, service or function likely to have an impact on? Please mark all that apply.		What is the level of impact on this group? Please mark. (see <a href="#">key</a> for guidance)				
		Positive		Neutral	Negative	
		High	Low		High	Low
People in locality planning areas ( <i>Barrhead- Dunterlie, East Arthurlie and Dovecothall, Auchenback, Neilston and Thornliebank</i> )	X	X				

More vulnerable types of households ( <i>lone parents, large families, pensioner households</i> ) or vulnerable groups ( <i>offenders and ex offenders; care experiencing children, young people or adults; carers</i> )	X	X				
Anyone experiencing any of the following issues ( <i>unskilled or unemployed of working age; serious and enduring mental health problems; homelessness; drug and/or alcohol problems</i> )	X	X				
<b>None of the above</b> ( <i>leave this section blank and move onto the next</i> )						

**3.3 (a) Which part(s) of the public sector equalities duty will the policy, strategy, practice, service or function have an impact on?**  
Please mark all that apply.

Identified group	<p><b>Please explain why you have selected this level of impact</b></p> <p>Explain the impacts (actual and potential) identified from evidence (e.g service information, demographic data, research) and feedback from consultation/engagement</p>
<p>People in locality planning areas (<i>Barrhead- Dunterlie, East Arthurlie and Dovecotehall, Auchenback, Neilston and Thornliebank</i>)</p>	<p>In 2025, Bank of Scotland (BoS) announced they would be closing their Barrhead branch and ATM machine, which was the last physical bank in the area. The ward area of Barrhead, Liboside and Uplawmoor has a population of 19,200 that attracts people from neighbouring towns to come and access some facilities and jobs. This includes Neilston, which has a population of 5,449 (Census, 2022). Three-quarters of the social rented homes provided by the Council or Registered Social Landlords are in the Levern Valley (i.e. Barrhead side of East Renfrewshire). A BIDs survey respondent stated, "<i>I live in Neilston and run my business from Barrhead and it's the only available bank for miles. It's always consistently busy whenever I'm there. I don't think two small post office counters will be able to provide adequate banking provision for Barrhead and it's surrounding areas</i>"</p> <p>There are 122 data zones (small population units) in total across the East Renfrewshire area and of these there are 7 data zones that are amongst 20 per cent of the most deprived areas within Scotland. This deprivation is based on seven dimensions: employment; income; health; education; crime; geographic access to services; and housing. All of these data zones are in Barrhead and equate to over 5000 individuals. These data zones cover Dunterlie, East Arthurlie, Dovecotehall and Auchenback.</p>

	<p>Over a quarter of Barrhead households (26.4% or 2136 households) have no car or van within their household, this is the highest rate across East Renfrewshire. Those that require access to banking services outwith the area will be fully reliant on public transport. The Avenue in Newton Mearns is the nearest banking site to Barrhead and Neilston, however there is very limited transport options to this location that is currently worsened by Aurs Road re-development works.</p> <p><a href="#">The Audit Scotland report 'Tackling Digital Inclusion'</a> strongly associates digital exclusion with poverty and highlights that it is critical that those at risk of digital exclusion are not further disadvantaged by barriers to accessing online services or lack of non-digital alternatives.</p> <p>At its closure Pioneer Mutual Credit Union Ltd had around 3,500 members – most of whom would have come from the Barrhead and surrounding area.</p> <p>As mentioned above, banks are moving out of many areas and this move can mean that free ATMS are becoming more scarce leaving people with no option but to use a charging ATM to withdraw funds. These charging ATM's tend to be in areas where people use cash more and these areas tend to correlate to people on lower incomes.</p> <p>Additionally credit unions will often offer credit to people who are unable to go to mainstream banks or financial institutions. They also offer loans at much more affordable rates and offer a safer, and more affordable solution than pay day loans.</p> <p>Therefore, the re-establishment of a credit union in Barrhead will have a high positive impact for people in locality areas, particularly Dunterlie, East Arthurlie and Dovecothall, Auchenback and Neilston. A credit union will mitigate the detrimental impact bank closures in the area will have on local communities. Pollock Credit Union will provide an alternative that offers people who are financially vulnerable and/or at risk of poverty, an opportunity to save and borrow money in a place that is local to them and removes access barriers such as transport or digital inclusion.</p>
Lone parent families	<p>Nationally, children living in a lone parent household are recognised as one of the priority family types that more likely to experience poverty. The <a href="#">Scottish Government report</a> that 38% of children in lone parent families are in relative poverty. This is attributed to different factors such as lack of flexibility with childcare for employment, less disposable income or savings and higher anxiety or uncertainty when applying for social security. The FCA Financial Lives Survey outlines that over half of single adults with children report that they are finding it difficult to cope.</p> <p>In East Renfrewshire, of the 2,591 children living in relative low-income households (before housing costs), 1,361 (53%) are in a lone parent household.</p> <p>The re-establishment of a credit union in the area will therefore have a high positive impact on lone parent families through offering lower fees to cover unforeseen costs, as well supporting their long-term needs through financial education and empowerment.</p>
	<p>East Renfrewshire is a low crime area where total recorded crimes were 3,481 in the year ending 2022, making it one of the safest places in Scotland. Between 2018 and 2022 crime has decreased by 302 (or 8%). There are five council Wards in East Renfrewshire with a total</p>

Offenders and ex-offenders	<p>annual recorded crime count in in the year ending 2022 ranging from 402 to 1,203. The ward with the highest level of crime rate per 1000 was Barrhead, Liboside and Uplawmoor, although this figure is still below the Scottish average (<a href="#">Scotland's Data on a Map</a>).</p> <p>The re-establishment of a credit union in Barrhead will have a high positive impact on people who have been involved in the criminal justice system as PCU have experience of providing accounts to people on the margins of society who are unable to open a bank account. This gives them a safe place to get their benefits payments into and this can be accessed through the branch.</p>
<b>Unskilled, lower paid employment or people who are unemployed</b>	<p>In June 2024, the claimant count in East Renfrewshire rose to 1,050, marking an increase of 70 claimants from May 2024. (<a href="#">Nomis- Labour Market Profile</a>). As of February 2024, the number of households receiving Universal Credit in East Renfrewshire has increased to 4,215, covering 4,805 individuals. This represents a steady rise from February 2023, when 3,681 households, comprising 4,187 individuals, were receiving support (<a href="#">Universal Credit Statistics, Department for Work and Pensions</a>)</p> <p>28%, or about 12,500 residents in East Renfrewshire, are employed in lower-income roles. For individuals working full-time within East Renfrewshire, the median gross weekly pay is £635.90 in 2023. This indicates a £222.80 weekly income disparity compared to the earnings of residents living but not working in East Renfrewshire. The distribution of local jobs alongside GVA data reveals that employment in the area is predominantly concentrated in Barrhead and Giffnock, within sectors typically classified as lower value and therefore lower paid such as service sectors (<a href="#">Nomis- Labour Market Profile</a>)</p> <p>Employment does not prevent poverty. In East Renfrewshire, of the 2,591 children living in relative low-income households (before housing costs), 71% live in a household where at least one adult is working.</p> <p>The FCA Financial Lives Survey states that of those with a household income less than £15,000, 60% of these report that they are not coping or that they are finding it difficult to cope.</p> <p>The re-establishment of a credit union in Barrhead will therefore have a high positive impact on this group as credit unions offer more affordable borrowing and good saving rates, meaning that people in unskilled/lower paid jobs or who are unemployed can access these benefits easily which will alleviate the socio-economic disadvantage that they experience.</p>

## 5. Impact on Children and Young People

### Guidance (page 11 of guidance document)

**This section must be completed if any potential impact on children and young individuals up to the age of 18 have been identified.**

United Nations Convention on the Rights of the Child (Scotland) Act 2024 places a legal duty on public authorities to respect and protect children's rights in the work they do.

There are a range of elements that the Council must consider in supporting these rights including:

- Ensuring that children and young people have a voice in decisions that affect them – both directly and indirectly;
- Undertaking assessments of how well the Council is protecting children, including children's rights and wellbeing impact assessments and considering how budget planning supports better outcomes for children and young people

5.1 Which groups is your policy, strategy, practice, service or function likely to have an impact on? Please mark all that apply.		What is the level of impact on this group? Please mark. (see <a href="#">key</a> for guidance)				
		Positive		Neutral	Negative	
		High	Low		High	Low
<b>Article 2: Non-discrimination</b> Children should not be discriminated against in the enjoyment of their rights. No child should be discriminated against because of the situation or status of their parent/carer(s).						
<b>Article 3 : Best interests of the child</b> Every decision and action taken relating to a child must be in their best interests. Governments must take all appropriate legislative and administrative measures to ensure that children have the protection and care necessary for their wellbeing - and that the institutions, services and facilities responsible for their care and protection conform with established standards.	X	X				
<b>Article 6: Life, survival and development</b> Every child has a right to life and to develop to their full potential.	X	X				
<b>Article 12: Respect for the views of the child</b> Every child has a right to express their views and have them given due weight in accordance with their age and maturity. This includes involving children in budget decisions that affect them. Children should be provided with the opportunity to be heard, either directly or through a representative or appropriate body.						

Are there any <a href="#">additional articles</a> relevant to this policy, strategy, practice, service or function? Please list all that apply.						
None of the above (leave this section blank and move onto the next)						

**5.2 Are any particular groups of children or young people affected by this policy, strategy, practice, service or function? E.g children with disabilities, young carers or young people with protected characteristics**

Children living in poverty are more likely to be positively impacted by this proposal

**4.2. Please use the table below to consider how the policy, strategy, practice, service or function may impact on the groups selected in 4.1 through reviewing the evidence, experience and needs of this group.**

Relevant identified article of UNCRC	Please explain why you have selected this level of impact Explain the impacts (actual and potential) identified from evidence (e.g service information, demographic data, research) and feedback from consultation/engagement
Article 3- Best Interests of the Child	<p>Child poverty in East Renfrewshire is the lowest in Scotland. There are:</p> <ul style="list-style-type: none"> <li>• 3,247 children (14%) are estimated to live in low-income households (after housing costs)</li> <li>• 2,591 children (11%) live in low-income households (before housing costs)</li> </ul> <p>Child poverty estimates vary across the authority:</p> <ul style="list-style-type: none"> <li>• At least 1 in 3 children are in low-income families in some parts of Barrhead and Neilston</li> <li>• At least 1 in 4 children are in low-income families in some parts of Mearns and Thornliebank</li> </ul> <p>One of the key drivers of child poverty as outlined by the Scottish Government in their <a href="#">Child Poverty Delivery Plan 2022-2026</a> is costs of living, such as housing costs or debts. One of the enablers they outline which could alleviate the impacts of these costs is access to credit, savings and assets.</p>

	Through the Council supporting Pollock Credit Union to start up in East Renfrewshire, this will have a high positive impact on the best interests of the child as this will allow parents of children living in poverty or experiencing financial hardship to benefit from affordable borrowing and better saving depending on their needs.
<b>Article 6- Life, Survival and Development</b>	<p>Poverty and financial vulnerability can have a significant impact on a child or young persons' development and outcomes.</p> <p>There is a stark contrast between the achievements of students residing in the most deprived areas (bottom 20% as per SIMD 2020) and those living in the least deprived areas. For instance, the gap in expected achievement levels for students in East Renfrewshire is 19.8% in reading and 18.6% in writing. The disparity in listening and talking is somewhat smaller at 15.3%. In literacy, the gap widens to 18%. However, the most significant disparity is seen in numeracy, where pupils from the most deprived areas have an expected achievement level of only 57.8%, which is below the Scottish average of 63% and a substantial 32.6% lower than that of pupils residing in the least deprived areas in East Renfrewshire (<a href="#">Achievement of Curriculum for Excellence Levels</a>)</p> <p>Children and young people in Auchenback, Dunterlie, East Arthurlie, and Dovecothall are more likely to: be born prematurely, have developmental concerns at the 27-30 month review and show obvious signs of tooth decay. They are also least likely to be exclusively breastfed.</p> <p>This proposal will therefore have a high positive impact on the life, survival and development of children and young people as a credit unions help to build financial resilience to those who may be more financially vulnerable.</p>

## 6. Assessment

You have completed sections 1-5 above and assessed the impact of the policy, strategy, practice, service or function on individuals with protected characteristics, those experiencing socio-economic disadvantage and children and young people. The following section outlines your decision based on this assessment, mitigations and actions that can be taken to reduce any negative impacts. See [page 12 of the guidance](#).

### 6.1 Assessment of impacts on protected characteristics

In this section please:

- total the number of positive (high/low) and negative (high/low) impacts identified in [3.2](#)

- briefly summarise how this policy, strategy, practice, service or function will impact protected characteristic groups and the public sector equality duties (both positively and negatively) identified in [3.1/3.2/3.3](#)

This proposal will have two high-positive impacts on protected characteristics, specifically older people and people with disabilities or long term health conditions. As this proposal will establish a physical credit union in Barrhead, this will support vulnerable groups to access in-person financial support in an area that no longer has a physical banking presence.

## 6.2 Assessment of impacts on socio-economic disadvantage

In this section please:

- total the number of positive (high/low) and negative (high/low) impacts (identified in [4.2](#))
- briefly summarise the impact this activity/proposal/policy, strategy, practice, service or function will have and how it will alleviate or increase socio-economic disadvantage

This proposal will have four high-positive impacts on socioeconomic disadvantage. The re-establishment of a credit union will namely support people living in locality areas, lone parent families, offenders/ex-offenders and unskilled/unemployed people that are experiencing socioeconomic disadvantage. It is recognised that credit unions are an important mechanism helping people who are financially vulnerable and/or at risk of poverty to save and borrow money to meet essential needs.

## 6.3 Assessment of impacts on children and young people

In this section please:

- total the number of positive (high/low) and negative (high/low) impacts (identified in [5.3](#))
- briefly summarise the impact this activity/proposal/policy, strategy, practice, service or function will have

This proposal will have two high positive impacts on children and young people. As credit unions can be a vital in reducing the negative impacts for families in poverty through affordable borrowing and financial advice, the re-establishment of a facility in Barrhead is in the best interests of the child and can help them development to their full potential through offering routes out of poverty.

**6.4 Overall assessment.** Having assessed the impact of the policy, strategy, practice, service or function sections 3, 4 and 5, which option best describes your next steps? Please select the most appropriate outcome.

- ☒ Continue the policy, strategy, practice, service or function as is
- ☐ Adjust the policy, strategy, practice, service or function
- ☐ Stop the policy, strategy, practice, service or function

## 7. Implementation, actions and monitoring

**7.1 How will you communicate information about this policy, strategy, practice, service or function to individuals who have: hearing and/or sight loss; English as an additional language; are digitally excluded; have literacy/numeracy barriers**

Think about how you will communicate information about the policy, strategy, practice, service or function to the above individuals. This may include printed materials being accessible in other formats, e.g. Braille, easy to read, translated in other languages. More information can be found [here](#).

Pollock Credit Union have over 30 years' experience of delivering services to a diverse membership base. They already have members that come from the Barrhead area. They will develop and work with local partners as well as utilising systems and processes in place already to connect with as many people in need as possible. Their proposal sets out that face-to-face support will be on offer in Barrhead three days a week in a central location that is easy for people to find and be accessible to all needs.

If the branch follows the practices of other PCU establishments, it will be open to the public 10am to 3pm perhaps initially 3-days a week, with telephone support available between the hours of 9am to 4.30pm Monday to Friday and online access through app and webpage available 24/7.

It is envisaged that there would be close working relationships and service signposting between the Credit Union and local partners such as CAB, BHA and VAER. There could also be the potential for co-location of partners in the Credit Union office (e.g. to meet referred customers) and vice versa.

**7.2 Action plan**

Based on the information gathered in section **3.1, 4.1 and 5.1** please outline a detailed action plan to:

- a) address identified gaps in evidence or
- b) to mitigate negative impacts

Action	Responsible officer(s)	Timescale

**7.3 Monitoring**

When is the policy, strategy, practice, service or function intended to come into effect?	May 2025
When will the policy, strategy, practice, service or function be reviewed?	May 2028
If any committees/partnerships/working groups have oversight of this policy, strategy, practice, service or function please state here	Cabinet Forum for Advice Information & Rights East Renfrewshire Child Poverty Oversight Group

**8. Approval**

<b>Name of policy, strategy, practice, service or function:</b>	Credit Union – East Renfrewshire
<b>Date approved:</b>	22/4/25

<b>Approved by:</b>  <b>(Senior Manager)</b>	L Pringle, Director of Business Operations & Partnerships
<b>Department:</b>	Business Operations & Partnerships