

Equality Objectives and Information 2022/23



Money &
Pensions
Service

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Background



In accordance with the Equality Act 2010, MaPS published its first strategic objectives for Equality, Diversity and Inclusion in 2021. The objectives detail a four-year roadmap on how we will work towards building an organisation that is diverse, fair and inclusive, to help us achieve our vision of everyone making the most of their money and pensions.

This report details how we have progressed against each of our objectives since March 2022. It also demonstrates how we are complying with the Public Sector Equality Duty, by providing equality information on our people and those affected by our policies and services.

A separate report on MaPS Gender Pay Gap (also required under The Public Sector Equality Duty) can be found here: <https://moneyandpensionsservice.org.uk/public-information/>

Introduction

We want MaPS to be fully inclusive, attracting and retaining diverse talent where colleagues thrive and deliver their best performance.

We want to reflect our customers and communities to truly understand their needs. Of course, we can only achieve our ambition if we establish a firm foundation of compliance, knowledge and evidence-based actions. This includes complying with the Equality Act 2010 to ensure that we do not discriminate against anyone because of their protected characteristics. As an arm's length body providing public services, we need to respond to the Public Sector Equality Duty and take steps to:

- eliminate unlawful discrimination, harassment and victimisation
- advance equality of opportunity
- foster good relations.

Equality Objectives



We value the diversity that we have at MaPS and see this as key to achieving our mission. We have developed a set of objectives which will enable us to address specific priority areas. This is in conjunction with improving and celebrating all areas of Equality, Diversity and Inclusion (EDI) along with meeting the needs of our customers.

1. Build a comprehensive evidence base through collecting and analysing colleague diversity data, to inform actions and report progress.
2. Address areas of under-representation including ethnicity at leadership level, disability and neurodiversity at all levels and explore opportunities to support early careers.
3. Create a culture where all colleagues feel included and engaged.
4. Design and deliver high quality services to our customers that take full account of their current and potential vulnerability and their protected characteristics.

Internal Equality Objectives



This section of the report sets out the actions we have taken to progress our three internal-focused objectives and includes a breakdown of our workforce diversity data.

1. Build a comprehensive evidence base through collecting and analysing colleague diversity data, to inform actions and report progress.

The diversity of our workforce should represent the labour force market. Having a truly diverse and engaged workforce will help enable us to achieve our vision of everyone making the most of their money and pensions.

To understand how well MaPS reflects the UK working population, the workforce profile has been benchmarked (wherever data was available) against the Labour Force Survey (December 2019), the Civil Service Diversity and Inclusion Dashboard (2020) and the DWP (Annual Report and Accounts 2019-20) as our sponsoring department. The term 'working population' has been used to describe the ONS' definition of Economically Active Population (i.e. the population who are working, have sought work in the last four weeks and/or are available to start work in the next two weeks).

For the purposes of the current four-year cycle of reporting against our Equality, Diversity and Inclusion strategic objectives, our benchmarking has remained consistent throughout. For our next strategic objectives, which will be published in March 2025, we will update this benchmarking, utilising new data and up-to-date sources.

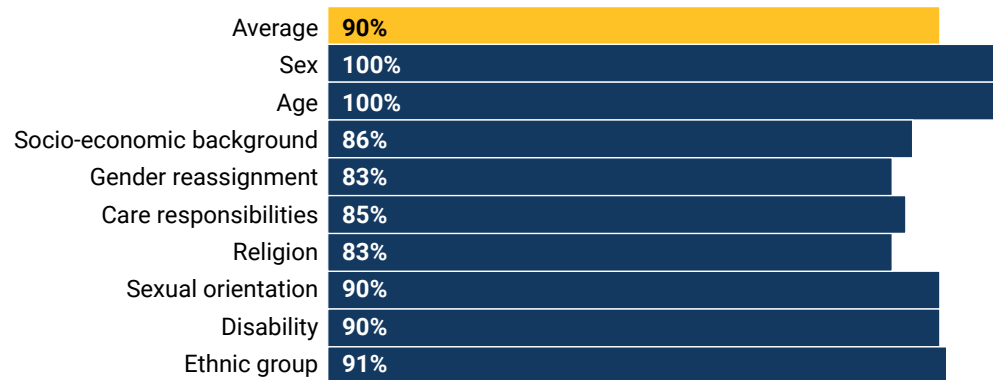
To build our evidence base, we have carried out an ongoing internal communications campaign since 2020, which encourages colleagues to complete and update their diversity data in our HR system. This has included targeted communications to those with missing data or those who have not engaged with this work. We have also been working alongside our colleague network co-chairs to increase the completion rates for their respective network members.

We initially collect this information at recruitment level – as part of the onboarding process, new colleagues are encouraged to complete this information when they first set up their HR profile. And existing colleagues are encouraged to update their information on an ongoing basis. Diversity data is collected at recruitment to understand the reach of our attraction strategy and where positive action needs to be taken to engage with targeted groups.

We have ambitious aspirations for average level of disclosure for diversity data:

- 70% by March 2021 – this was achieved.
- 80% by March 2022 – this was achieved.
- 90% by March 2023 – this was achieved.

Declaration rates



Data includes permanent and fixed-term colleagues and secondments. Excludes contractors and board members. Data is correct as of 22 December 2022.

The current declaration rate is 90 percent. We will continue to run targeted campaigns, where declaration is under 90 percent. We will also work to further understand why some colleagues do not want to or feel unable to provide their diversity data. We anticipate that the continued work we do to improve the outcomes of our third objective - *Create a culture where all colleagues feel included and engaged* – will have a positive impact on declaration rates.

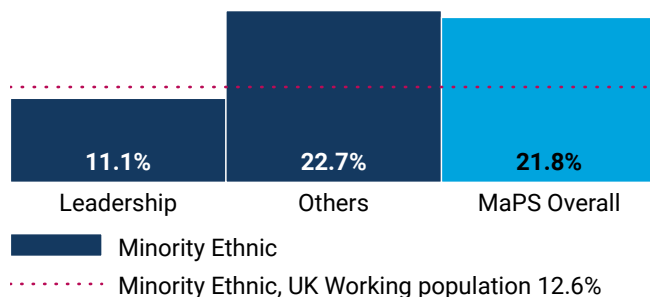


Workforce diversity breakdown by characteristics

Ethnicity: The declaration rate for ethnicity is 91 percent (87 percent in March 2022).

Overall, Black, Asian and Minority Ethnic representation is at 21.8 percent, which is well above our benchmark and the national average of the working population of 12.6 percent (Labour Force Survey, 2019). Leadership level is at 11.1 percent, which remains marginally under the benchmark.

Proportion of Black, Asian and Minority Ethnic workforce

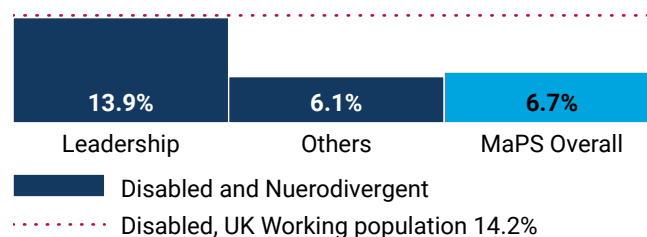


The Leadership level is comprised of our Executive Leadership Team (ELT), Senior Management Team (SMT) and Leadership Forum (LF).

Disability and Neurodiversity: The declaration rate for disability and neurodiversity is 90 percent (87 percent in March 2022).

Representation at leadership level is 13.9 percent, which is an increase from eight percent in 2022. Comparatively, representation for other colleagues is 6.1 percent (six percent in 2022) and 6.7 percent across MaPS overall. This is lower than our benchmark and the UK working population of 14.2 percent.

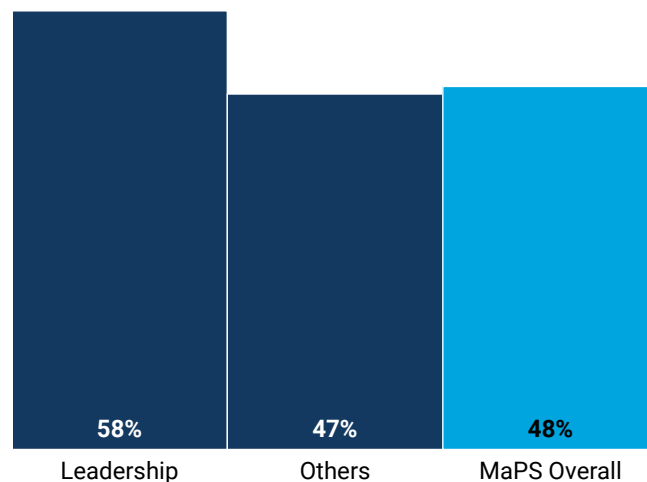
Proportion of disabled or neurodivergent workforce



Sex: The declaration rate is 100 percent (100 percent in March 2022).

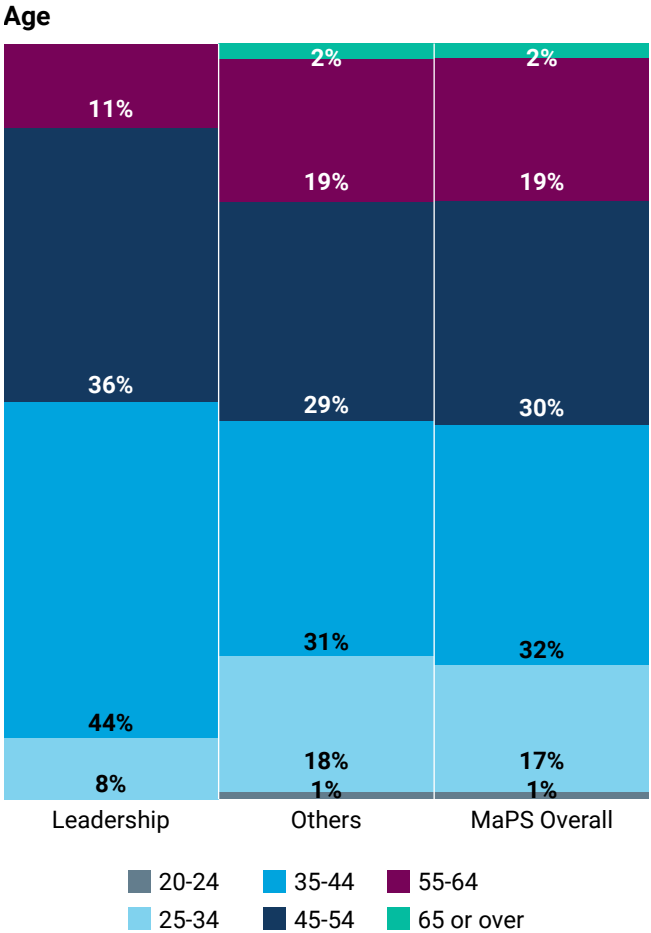
There is good balance across MaPS overall; however, at 58 percent, we have slightly higher representation of women at leadership level, which is an increase from 49 percent in March 2022.

Proportion of women



Age: The declaration rate for age is 100 percent (date of birth is a mandatory field within our HR system, so declaration rate should remain at a constant 100 percent).

The age breakdown of our workforce is largely concentrated across the 35–54-year-old age range and, has remained relatively the same since March 2022. Representation of under 24-year-olds remains at one percent, which is a total of four colleagues, and over 65-year-olds remains at two percent, totalling 10 colleagues.



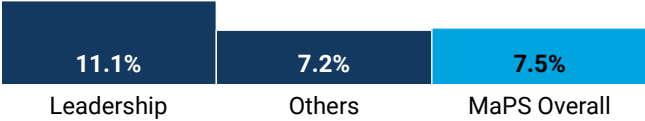
Sexual orientation: The declaration rate for sexual orientation is 90 percent (86 percent in March 2022). For sexual orientation, we collect data for colleagues who identify as gay, lesbian, bisexual and other.

Representation at Leadership level is 11.1 percent, which is an increase from 2022. Across MaPS overall, representation is 7.5 percent and has decreased marginally since 2022.

We do not have a benchmark for sexual orientation, based on the data available at the time of setting our strategic objectives and Benchmarks. We compare our data against the Civil Service Diversity and Inclusion Dashboard* (2020) for Lesbian, Gay, Bisexual and Other (LGBO), where there was a disclosure rate of 65 percent and representation of five percent. The Labour Force Survey did not include data for sexual orientation.

*Civil Service Diversity and Inclusion Dashboard 2020 source: [Civil Service Diversity and Inclusion Dashboard - GOV.UK \(www.gov.uk\)](https://www.gov.uk/civil-service-diversity-and-inclusion-dashboard)

Proportion of Gay, Lesbian, Bisexual and other



Gender reassignment: The declaration rate for gender reassignment is 83 percent (76 percent in March 2022).

Our data indicates that we have no gender reassignment representation in MaPS.

The Government Equalities Office (2018)* report that no robust data exists, with an estimate of between 200,000-500,000 trans people in the UK. The self-disclosure data for gender reassignment was one of the lowest, reinforcing the Government Equalities Office data, but also making it hard to draw concrete conclusions. We would expect to see similarly low representation at MaPS.

We will use data and analysis from the Census 2021**, which included a gender question: *"Is the gender you identify with the same as your sex registered at birth?"* to compare against our own data for future strategic objectives. The inclusion of this question supports MaPS, as well as local and central government to understand what services people might need.

*Government Equalities Office report (2018) source: [Trans people in the UK \(publishing.service.gov.uk\)](https://www.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/681212/trans-people-in-the-uk-report-2018.pdf)

**Census 2021 source: [Gender identity, England and Wales - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/peoplepopulationandcommunity/identitygender/bulletins/genderidentity/2021)

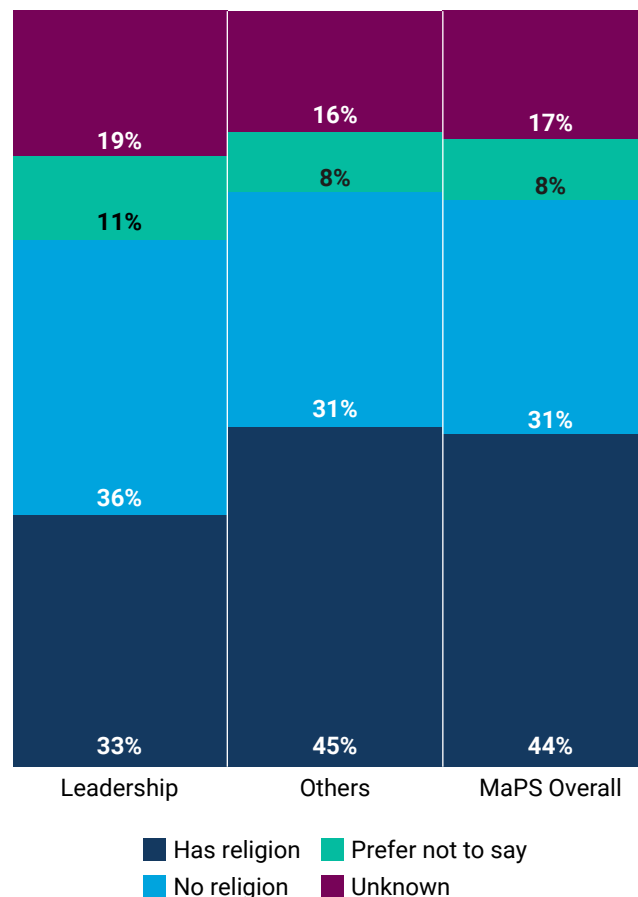
Religion, Faith & Belief: Declaration rate for religion is 83 percent (81 percent in March 2022).

The proportion of leadership who identify as having a religion, faith or belief is 33 percent. This is lower than other MaPS colleagues, which is 45 percent and MaPS overall, which is 44 percent.

The Labour Force Survey (2019) reports that 54 percent of the UK working population identify as having a religion, faith or belief and 46 percent do not. Therefore, the known data for MaPS colleagues overall indicates there is a lower representation of religion, faith and belief in comparison to the UK population.

We still have a high proportion of employees who have not responded or prefer not to say, together this equates to 120 colleagues, so it is hard to draw clear conclusions before addressing this gap in data.

Religion, Faith or Belief



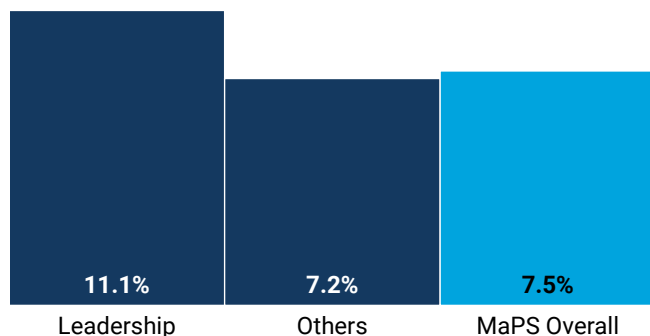
Caring responsibilities: Declaration rate for caring responsibilities is 85 percent (78 percent in March 2022).

Alongside the protected characteristics, we also collect data on whether colleagues have any caring responsibilities. This includes but is not limited to, primary or secondary care of children under 18 years, disabled children or adults, and/or older people over the age of 65. This data is not broken down by types of caring responsibilities but is analysed as a collective data.

For MaPS overall, 31 percent of colleagues reported that they have caring responsibilities, which is slightly higher amongst our Leadership level, which reports 39 percent caring responsibilities.

There has been no robust benchmark identified as a comparator.

Proportion with caregiving responsibilities



Socio-economic background: Declaration rate for socio-economic background is 86 percent (79 percent in March 2022).

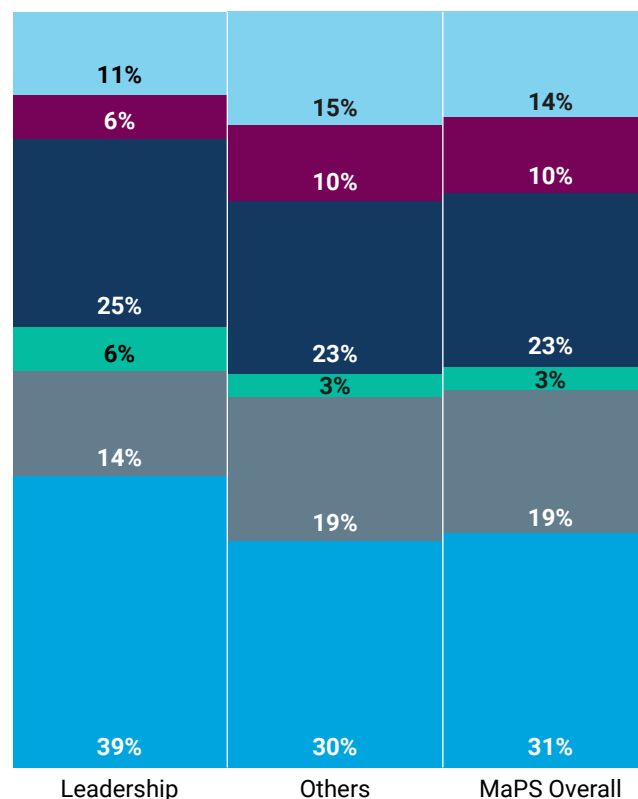
As an indication of socio-economic background, we collect data on attendance at university, either as first-generation attendance, parental attendance, grandparents' attendance or no attendance.

The data shows that there is good social mobility at leadership level, with 39 percent indicating that they were the first generation to go to university. There are similar trends across all levels where parents or one parent attended university – this is 25 percent at leadership level and 23 percent at others and MaPS overall. The gap between leadership level and others for not attending university is only five percentage points. The data since last year is mostly consistent with no significant changes across either level.

The data declaration for social mobility for others – our non-leadership level – does require further work; the combined total for those who have not responded or prefer not to say equates to 25 percent, which is a total of 109 colleagues.

Getting a robust benchmark to compare against is also challenging but it is important to continue identifying what has worked well to be able to expand on this to ensure continued representation and support of social mobility.

Socio-economic background



- I am the first, or the first generation of people who went to university
- I didn't go to university
- My grandparents, or one of my grandparents attended university
- My parents, or one of my parents attended university
- Prefer not to say
- Unknown

2. Address areas of under-representation including ethnicity at leadership level, disability and neurodiversity at all levels and explore opportunities to support early careers.

Ethnicity at Leadership

Our ambition is to close the ethnicity gap in MaPS Leadership to the benchmark of 12.6 percent. Our annual ambition is to ensure that we have Black, Asian or Minority Ethnic representation at our Executive Leadership Level (ELT), which has been achieved for the past two years. We are cognisant that more work is needed to attract and recruit a wider pool of ethnically diverse candidates at leadership level and to ensure that there are effective talent pathways and career opportunities. Work has recently begun on MaPS' talent management strategy, and ethnicity at leadership will be taken into due consideration.



Leadership development – Remarkable Women: we are trialling a 12-month leadership programme, which is centred around women only. Our trial candidates include several members of our Ethnic Diversity and Allyship Network (Edan) alongside members of our Executive and Senior Management Teams. This programme looks at leadership mindset, creating connections, developing relationships, creating change through changing habits and unlocking individual missions. This is a twelve-month programme that includes a monthly live and interactive masterclass, bonus masterclasses and additional working groups. The members of Edan are not part of the wider leadership team and so this is a great opportunity for them to connect with and learn from members of our executive and senior teams. We want to ensure that colleagues are confident that we will invest and support colleagues at a non-leadership level to strive towards leadership level.

Disability and Neurodiversity at all levels

MaPS is signed up to the Disability Confident scheme and has 'committed' status. This demonstrates our commitment to attracting, retaining and developing the talent of people with disabilities.

We now refer to our colleague networks, specifically the Neurodiversity Network, Men's Health Network and Women's Health network in job adverts with our recruitment partners, Reed, and for roles appearing on the Civil Service Jobs website, to show our commitment to people with a disability, neurodiversity, or health issue.

One area that required strengthening is our process for workplace adjustments to ensure MaPS takes a consistent and proactive approach to supporting colleagues with a disability and/or neurodiversity. We have completed a review of the current process and over the course of the next year, we will implement actions resulting from this review. A priority action is supporting line managers and providing training so that they can in turn provide their people with the support they need to request the required adjustments for their individual circumstances.

Support early careers

Since our previous Equality Information report in March 2022, representation of colleagues under the age of 24 has stayed consistent at one percent. Early career opportunities are more important than ever; young people were one of the groups that we disproportionately impacted by unemployment and furlough during the Covid-19 pandemic. And the effects of this are still being felt in 2023.

We have explored how best to create opportunities at MaPS for younger people, this is underpinned by how we can make the greatest impact for early careers with the resources available. Our initial efforts have been focusing on three main areas: 1) graduate scheme via the Civil Service Fast Streamer programme, 2) virtual work experience with our recruitment partners, Reed, and 3) apprenticeships.

Graduate scheme via the Civil Service Fast Streamer programme: this is an accelerated leadership development programme, which allows us to tap into future and upcoming talent, gain support for the organisation on key projects as well as showcase who MaPS are and the work MaPS does to financially support customers.

From April to September 2022, we hosted two graduates – a Product Manager and a Project Manager – for a six-month secondment. This was the first time we had utilised the programme and the positive feedback from both the graduates and the organisation proved to be a success. With an awareness of current cultural trends, these graduates brought to MaPS a new perspective, fresh ideas, and different ways of thinking. We will host another graduate from March 2023 for a six-month secondment.

Virtual work experience: we have partnered with our Recruitment partner, Reed, and are currently taking part in a pilot virtual work experience, which commenced in September 2022. Designed for young people in secondary school, aged 14+, the programme will be structured into half day 'experiences', with each experience taking place within a different virtual department within a multitude of organisations. There are three business areas taking part in the pilot across 2022/2023. Progress will be reported at the end of the pilot in the school summer term in 2023.

We are supporting this programme to give young people exposure to MaPS and the work we do, with the long-term plan to attract younger audiences who have already had the opportunity to experience MaPS. We are also providing young people with exposure to different career paths, whilst also teaching young people about managing money, which supports the children and young people focus of our UK Strategy for Financial Wellbeing.

Apprenticeships: we have explored how best to utilise apprenticeships at MaPS. With an imminent move to Bedford as part of the Government's levelling up agenda, the proposal is to commence further work once we have moved location in Q4 of 2023/24. In the meantime, we continue to build relationships and partner with Bedford Borough Council, local universities, colleges, and schools across Bedford (and bordering counties) to explore additional ways to promote MaPS.

The long-term outcome is for an embedded apprenticeships scheme, which is part of our people strategy, recruitment approach and retention strategy so that apprenticeships become an integral part of how we recruit and retain new talent.

3. Create a culture where all colleagues feel included and engaged.

Colleague-led Network Groups

To support this objective, we have established and embedded a process for setting up colleague-led networks. We have five established colleague-led network groups at MaPS including MaPS LGBTI+ and Allies Network, Neurodiversity Network, Ethnic Diversity and Allyship Network, the Women's Health Network and Men's Health Network, who are working well and are embedded into MaPS.

Each network has a Terms of Reference (a template has been created and approved), co-chairs, a support member, and a Colleague Consultative Group (CCG) representative. Alongside the network's own objectives, the purpose of the Networks is to:

1. Design, facilitate, and deliver organisation-wide activities under three streams - events, education and social.
2. Work with the CCG to support the organisation's equality, diversity and inclusion objectives.
3. Encourage and support a culture of allyship at MaPS.

Our pilot colleague-led network, the MaPS LGBTQ+ and Allies Network was formed in March 2021 to help create a culture where LGBTQI+ colleagues feel included and engaged. We have seen over the last year, that the overall focus of this network has shifted to more of a social and security element – so that colleagues have a safe space to be themselves. We know that this network, has provided some colleagues with opportunities to be more open about their sexuality, more than other organisations have previously allowed, and we will continue to support this platform of safety.

Awareness days and events across 2022

Over the course of the year, we have put a spotlight on numerous educational and awareness raising initiatives and events, this has either been initiated by the network groups, through colleagues coming together, or by the organisation. This focus is integral to creating a culture where colleagues feel included and engaged and allows colleagues to embrace, celebrate and learn something new across a wide area.

This has included, but not limited to:

- **Pride** – activities included an Office Pride Day, colleague blogs, dedicated intranet page, recorded panel discussion, webinar and social gatherings.
- **LGBTQ+ History Month** - activities included colleague blogs, awareness raising content, dedicated intranet page and daily quiz.
- **International Women's Day** – launch of the Women's Health Network, #BreaktheBias campaign, recorded panel discussion, webinar, awareness raising content and involvement from the Executive Leadership Team – Q&A, video and blog.
- **Movember** - activities included colleague blogs and awareness raising content.
- **Mental Health Awareness Week** - activities included a recorded panel discussion, dedicated intranet page, colleague blog, webinar and awareness raising content.
- **Black History Month** - activities included a 21-day challenge, guest speaker, dedicated intranet page, colleague blogs and a social gathering.
- **Race Equality Week** - activities included #mynameis campaign, colleague blog and dedicated intranet page.
- **Neurodiversity Celebration Week** - activities included a Q&A drop-in session, awareness raising videos, quiz, dedicated intranet page and daily drops of awareness raising content.

Resolution policy

We have been working towards further embedding our resolution policy. We want to create a culture where all colleagues feel included and engaged and how we deal with conflict has an impact on this. Our resolution policy offers a supportive and proactive approach for resolving workplace issues. It is designed to secure constructive and lasting outcomes to concerns. We have rolled out a one-day training session for line managers aligned to our resolution policy, which looks at understanding the culture line managers and leaders create, the teams they develop, and the impact of their behaviours under the lens of conflict management and resolution.

Places for Growth

As part of the Government's levelling up agenda, MaPS will be moving permanently to Bedford in 2024 (the head office is currently based in London). We have completed an Equality and Vulnerability Impact Assessment (EVIA) for this relocation and transformation project, which is locally known as Places for Growth. This EVIA looks to evaluate the impact of our move to Bedford on colleagues with protected characteristics and to make sure we put mitigations in place where required. To understand the full impact, we have analysed our workforce diversity data, alongside external data and reports including ONS data, reports from Bedford Borough Council, hate crimes statistics and comparisons. We also engaged colleagues from our Colleague Consultative Group (CCG), Prospect – the trade union, which represents a number of our people – and Colleague Networks in a series of workshops. Some of the mitigations already in place include individual consultations to understand colleague needs and implementing a colleague retention offer. Other future mitigations include strengthening and promoting our incident reporting procedure, regular reporting of diversity recruitment data, working with local community liaison officers, workplace design to ensure that equalities are taken into consideration and that colleagues have a voice and are involved. The EVIA will go through a proactive and regular review process and will move from the Places to Growth project to business as usual from April 2023. Our diversity mix will also be monitored on an ongoing basis to ensure that recruitment and retention strategies are successful.

Progressing our internal objectives: next steps

Our focus over the next twelve months is to build on strong foundations, continuing to use data to drive decisions and progress areas of improvement. Specific actions will include:

- Work alongside CCG, Prospect, and our network groups to complete and publish our Flexible Working policy and corresponding EVIA.
- Create a training plan with specific modules targeted at line managers, hiring managers and all colleagues. Areas of learning to include (but not limited to): cultural awareness, inclusive language, respect at work, adjustments, etc.
- Work with our recruitment partner, Reed, to finalise dataset and agree a recruitment diversity dashboard, which we will use to inform recruitment tactics and where positive action can be taken to target specific groups.
- Using lessons from the past to implement an inclusive workplace environment in Bedford and ensure that our recruitment tactics enable us to attract and retain a diverse workforce regardless of our new locality and demographic.
- Work alongside CCG, Prospect, and our network groups to draft and publish an inclusive language handbook that takes into consideration all protected characteristics and will shape the language we use both internally and externally.
- Continue to monitor diversity data and run targeted campaigns where declaration is under 90 percent or where there is a high 'prefer not to say' response.
- Complete an Inclusion Survey or embed diversity and inclusion questions into our engagement survey cycle to understand how our colleagues feel, and to implement actions where there are areas of improvement.
- Each member of the Executive Leadership Team to make a public pledge, explaining their commitment to equality, diversity and inclusion, detailing specific actions around how they will deliver against it with regular monitoring to report against it.
- Action plan dashboard and reporting mechanism to be made transparent and available for all colleagues.
- Work alongside the Neurodiversity Network to complete and implement actions from the Neurodiversity maturity assessment.

External Equality Objective



The final section of this report details the steps we have taken to achieve our fourth equality objective which is to **design and deliver high quality services to our customers that take full account of current and potential vulnerabilities and protected characteristics**. The report provides a qualitative update in how we have progressed our objective across our five statutory functions, as set out in the Act;

- Pensions Guidance
- Money Guidance
- Debt Advice
- The UK Strategy for Financial Wellbeing
- Consumer Protection

In addition to this, we provide an overview of our surveys, which provide us with crucial equalities information which help us to ensure that the design and delivery of services take into account specific needs and characteristics.

Money and Pensions Guidance

Money and Pensions Guidance is committed to protecting the safety and well-being of individuals who access our guidance services. As part of this commitment, we ensure that everyone involved in the delivery of guidance services within MaPS is appropriately trained and supported to identify and support vulnerable customers, and that they understand and follow the correct process when vulnerability is identified.

Our services reflect a recognition that many people do not understand money, and often come to grapple with this in times of upheaval and major change. The combination of low levels of knowledge, lack of confidence and often complex products makes many of our customers vulnerable to suboptimal decisions and scams.

In 2021 MaPS launched MoneyHelper, our new consumer-facing brand and website. The final website design was informed by research with people matching the priority customer segments. This research helped us better understand their comfort with, and use of, digital technology and financial guidance and advice generally, as well as the usability and suitability of the MoneyHelper website specifically.

The priority segments came from the MaPS customer segmentation model, which was created using robust data on debt, pensions, and financial capability from 25,000 survey respondents from, the Financial Capability and Financial Needs surveys done by MaPS (see more on this below) the Financial Lives survey by the FCA, and CACI Ocean data. It takes into account EVIA-relevant characteristics including age, marriage and civil partnership, sex, dependents, socio-economic disadvantage, and financial– and digital literacy. Additionally, we ensured an even split between participants identifying as male and female and that no more than one third of the participants in any round were from any one of the ethnic groups tracked by the UK census.

We also conducted a pre-launch expert accessibility audit to identify and address accessibility issues. As well, we conducted one pre-launch and three post-launch inclusive usability tests with users with cognitive, motor, and visual disabilities.

In 2023/24 we are procuring a strategic user research and accessibility support partner to provide specialist recruitment and research services to support research into the vulnerability and accessibility impacts of digital change programmes. This partner will also support us in conducting regular usability and accessibility benchmarking to continuously improve our existing digital services.

Money Guiders Programme

The Money Guiders programme provides free professional development to organisations or practitioners who give any type of money guidance to customers in need. There are over 3 million practitioners giving some form of money guidance in the UK, reaching millions of people each year.

Money Guiders is currently in Phase 2 of a long-term change programme, having completed successful Pilot and Phase 1 activities, currently working with over 2000 practitioners and 150 organisations. Our equality focus is on the protected characteristics and accessibility needs of these customers, and how they reach those most in need with their services.

At the heart of the work is a set of learning resources for practitioners: the Money Guidance Competency Framework; an online Learning Hub containing eLearning resources and endorsed learning credential; a community of practice hosted in the four UK nations in digital spaces and through networking events; and a partner organisation support offer, that seeks to change the way services, sectors and systems deliver money guidance.

To date we have used the Equalities Impact Assessment process to help us:

- Consider protected characteristics of end users in the design of our Phase 2 business case
- Have consideration of the programme partner organisations we will work with during Phase 2, targeting recruitment to ensure that services covering all of the protected characteristics are included.
- Update and refine Money Guiders content on the Learning Hub and within Networks with consideration of protected characteristics, including sharing of good practice and information with practitioners.
- Ensure our programme service contracts are delivering on contractual accessibility requirements

Our Phase 2 business case included a commitment to undertake a full Equality and Vulnerability Impact Assessment of the programme during 2023, to help improve our existing content, and inform the design of our programme Phase 3.

Debt Advice

As the largest funder of debt advice in England, MaPS is committed to ensuring the best possible outcomes for people by making sure the services we fund are inclusive and accessible to people with different needs and from diverse backgrounds.

We have recently procured new contracts for national debt advice services, business debt advice and hubs for the administration of Debt Relief Orders and new contracts commenced on 1 February 2023. At the outset of the commercial process we completed Equality and Vulnerability Impact Assessments (EVIAs) to understand and evaluate the impact of our intended approach on people with protected characteristics (as set out in the Public Sector Equality Duty) and to make sure we addressed areas of potential disadvantage in setting out our requirements. Bidders for the contracts were asked to set out in significant detail how they would support those clients most in need of debt advice and the additional needs and vulnerabilities people may face, including those associated with protected characteristics. Their responses included a number of welcome innovations. We will revisit and finalise the original EVIAs with the suppliers shortly after contract commencement to set out the new baseline for service delivery.

MaPS also undertook EIAs for and included analogous grant terms for our community-based debt advice services, which will be provided through 26-month grants also starting on 1 February 2023.

We will capture data on customer profile, experience and outcomes and will review this with service providers to identify and prioritise evidence-based continuous improvement opportunities throughout the grant or contract periods to improve the customer journey.

As well as focusing on current service delivery MaPS is also looking ahead to what will be needed in the longer-term and in Q3/4 of 2022/23 we are undertaking several pieces of research to fill identified evidence gaps particularly in the post COVID context. These research projects are prioritising input from a diverse group of clients and potential service users, including those who could benefit from debt from debt advice but don't seek it, to understand how we can better meet the needs of those with lived experience of a range of protected characteristics. We are also engaging with service providers, including non-MaPS funded services to understand what we can learn from others.

We will continue to engage with the Sector this year before going out to full consultation on the future of debt advice commissioning towards the end of 2023 to ensure that our deliver the capabilities and resource to deliver the Service in line with our Public Sector Equality Duty and MaPS' regard for vulnerable customers. We will also complete a new EIA ahead of any future procurement of debt advice services.

The UK Strategy for Financial Wellbeing

In 2020 MaPS launched the UK's first Strategy for Financial Wellbeing, with five ambitious national goals. These goals are to increase the number of children and young people receiving financial education; to encourage regular saving; to reduce the use of credit to pay for essentials; to increase the number accessing debt advice; and for people to understand enough to plan for later life. In order to create the UK Strategy MaPS brought together data and evidence on what consumers need from our three predecessor organisations, our Evidence Hub and international sources. Many aspects of customer vulnerability and protected characteristics were included in this evidence base.

Over the course of 2020 and 2021, leaders from the private, voluntary and public sectors informed the development of four Delivery Plans, one for each nation of the UK, which were published in spring 2022. The initiatives set out in the Delivery Plans are led by a range of different organisations, such as Devolved Administrations, charities, the financial services sector and UK Government Departments. MaPS is coordinating those Delivery Plans and has undertaken EVIA's on each one.

In 2023 we intend to undertake an EVIA's of each of the 5 pillars and 2 cross-cutting themes of the UK Strategy to inform the forthcoming review of the UK Strategy for Financial Wellbeing. This exercise will be underpinned by our understanding of the financial wellbeing of groups with protected characteristics gleaned from our 2021 adult survey and our 2022 children & young people survey.

Consumer Protection

We work with government and regulators to protect consumers against financial scams and support the efforts of the wider financial services industry to protect consumers. In 2023, our new Consumer Protection Lead will join us. They will be responsible for day-to-day delivery of our Consumer Protection Strategy helping to develop and maintain systems and processes that allow for a controlled and comprehensive approach to the delivery of our strategy and the identification and management of issues.

They will work and collaborate with colleagues and key external stakeholders on consumer protection issues being a key internal point of contact for consumer detriment issues. They will build and maintain strong and trusted stakeholder relationships including with key delivery partners, Government and regulators.

They will be involved in undertaking ongoing monitoring and deep dive analysis of the scam and fraud trends and issues impacting our customers. Sharing, and helping develop best practice across our technical teams and partnerships and identify and provide strategic and tactical guidance to the Head of Service on emerging risks and issues. We recognise that consumers may face detriment due to particular characteristics or vulnerabilities, and where relevant this is included in our service design and monitoring.

Evidence Based Decision Making and PSED in Customer / Consumer Surveys

In order to give proper consideration to the aims set out in the general duty, we need to have sufficient evidence of the impact that our policies and services are having, or are likely to have, on people with different protected characteristics. MaPS runs three nationally representative UK population level research surveys to understand the wider consumer landscape, which help us with evidence-based decision making.

The three surveys are the annual Debt Need Survey, the Adult Financial Wellbeing Survey and the Children and Young People's Financial Wellbeing surveys (both run triennially). Each survey includes questions enabling us to report on and analyse data by respondents with any of the PSED protected characteristics and a range of vulnerabilities. Where possible we have taken standard survey questions using Government recommended wording and answer codes, meaning that our results can be compared with other surveys also using those questions and analysed in ways that are meaningful. Reports on mental health, gender, ethnicity and a breakdown of financial wellbeing and protected characteristics based on the Adult Financial Wellbeing survey 2021 are available on the MaPS website [here](#). Additionally, data from the 2022 Debt Need Survey and the 2022 Children's and Young People Financial Wellbeing Survey will be available in 2023 and will include analysis by protected characteristics and vulnerabilities.

We also run two major ongoing evaluation surveys with customers – Ipsos' Customer Pulse (covering Money and Pensions Guidance) and Quadrangle's Debt Advice Evaluation. These look at both satisfaction levels of the interaction as well as understanding longer term positive outcomes. Each survey has a suite of demographic questions covering protected characteristics enabling analysis by subgroup, and where possible questions are aligned to other surveys mentioned previously and standard Government wording. We aim to cover as much of PSED as possible – but it is impossible to have 100% coverage of all characteristics. Some topics (e.g. sexuality) may be particularly sensitive and are simply not appropriate for a satisfaction survey amongst those going through a complicated and stressful customer journey.

Meeting the Public Sector Equality Duty



Assurance Arrangements

Since our last publication we have sought to strengthen our assurance arrangements with regards to the Public Sector Equality Duty to ensure a firm foundation of compliance. Our actions include;

- Recruitment of an Equality, Diversity and Inclusion Lead, whose role it is to embed the Public Sector Equality Duty into decision making.
- Recruitment of an Employee Experience Partner – Inclusion & Wellbeing, whose role it is embed the Public Sector Equality Duty into our internal services and the impacts on our colleagues.
- A review of all templates and guidance in relation to our Equality Impact Assessment process, with updates to ensure best practice.
- Creation of several assets, including an equalities framework, and robust guidance on evidence-based decision making and proportionality.

These assets, along with further best practice guidance (e.g., from the Government Equalities Office and the Equality and Human Rights Commission) on meeting the equalities duty and how the Act relates to our people is on our intranet and available to all staff.

Our EDI Lead, and our Employee Experience Partner for Inclusion and Wellbeing work to raise awareness and capability among staff through bespoke advice, signposting to authoritative guidance and the overseeing of the development and delivery of our training programme, which this year has been delivered to 268 colleagues at MaPS, which represents 52% of the organisation.

Our training programme will continue into next year to ensure that everyone at MaPS has a good foundation of knowledge on our obligations under the PSED.

In the coming year, we will continue to improve the capability and understanding of the Public Sector Equality Duty throughout MaPS through the recruitment of Equality Champions. These individuals will receive specialist training on impact assessing and will provide support and guidance within their teams.

