



Derby City Council

# **Equality impact assessment form**

**Directorate – Resources**

**Service area – Benefits & Exchequer Services**

**Name of policy, strategy, review or function  
being assessed – Sundry Debt & Miscellaneous  
Income Policy**

**Date of assessment – 21/2/2015**

**Signed off by – Service Management Team**

**Cabinet, Personnel Committee or Chief Officer  
Group's decision**

**Date published on website**

**Derby...** *Achieving*

## Equality impact assessment – please read this section first before you do the assessment

This is our equality impact assessment form to help you equality check what you are doing when you are about to produce a new policy, review an older one, write a strategy or plan or review your services and functions. In fact you need to do an equality impact assessment whenever a decision is needed that affects people and **before** that decision is made.

So why do we need to do equality impact assessments? Although the law does not require us to do them now, the courts still place significant weight on the existence of some form of documentary evidence of compliance with the **Public Sector Equality Duty** when determining judicial review cases. This method helps us to make our decisions fairly, taking into account any equality implications, so yes we still need to do them.

The Public Sector Equality Duty is part of the Equality Act 2010 and this Duty requires us as a public body to have '**due regard**' to eliminating discrimination, harassment and victimisation and any other conduct that is prohibited by or under the Act. It requires us to advance equality of opportunity and foster good relations between people who share a '**relevant protected characteristic**' and people who don't.

Having 'due regard' means:

- removing or minimising disadvantages suffered by people due to their protected characteristics
- taking steps to meet the needs of people with certain protected characteristics where these are different from the needs of other people
- encouraging people with certain protected characteristics to participate in public life or in other activities where the participation is disproportionately low.

The protected characteristics are:

- age
- disability
- gender reassignment
- marriage and civil partnership
- pregnancy and maternity
- race
- religion or belief
- sex
- sexual orientation

This completed form should be attached to any Chief Officer Group, Cabinet or Personnel Committee report to help elected members make their decisions by taking the equality implications into account. Equality impact assessments **must be done before** decisions are made. Include the Cabinet or Personnel Committee's decision on the front sheet when you know it.

You'll find that doing these assessments will help you to:

- understand your customers' and communities needs
- develop service improvements
- improve service satisfaction
- demonstrate that you have been fair and open and considered equality when working on re-structuring
- make sure you pay due regard to the requirements of the Public Sector Equality Duty.

Don't do the form by yourself, get a small team together and make sure you include key people in the team such as representatives from our Diversity Forums and employee networks and you could invite trade union representatives too – the more knowledge around the table the better. You also need to decide how and who you will consult with to help inform the equality impact assessment. Our Lead on Equality and Diversity can help with useful contacts – we have a team of people who are used to doing these assessments and can help with information on barriers facing particular groups and remedies to overcome these barriers.

You'll need to pull together all the information you can about how what you are assessing affects different groups of people and then examine this information to check whether some people will be negatively or positively affected. Then you'll need to look at ways of lessening any negative effects or making the service more accessible – this is where your assessment team is very useful and you can also use the wider community.

Agree an equality action plan with your assessment team, setting targets for dealing with any negative effects or gaps in information you may have found. Set up a way of monitoring these actions to make sure they are done and include them in your service business plans.

When you have completed the assessment, get it signed by your Head of Service or Service Director and send it to our Lead on Equality and Diversity for checking and to publish on our website. It is a public document so must not contain any jargon and be easy to understand.

## Classification: OFFICIAL

Remember, we need to do these assessments as part of our everyday business, so we get our equality responsibilities right and stay within the law – Equality Act 2010.

### Equality groups and protected characteristics

These are the equality groups of people we need to think about when we are doing equality impact assessments and these people can be our customers or our employees and job applicants...

- Age equality – the effects on younger and older people
- Disability equality – the effects on the whole range of disabled people, including Deaf people, hearing impaired people, visually impaired people, people with mental health issues, people with learning difficulties and people with physical impairments
- Gender reassignment – the effects on trans people
- Marriage and civil partnership equality
- Pregnancy and maternity equality - women who are pregnant or who have recently had a baby, including breast feeding mothers
- Race equality – the effects on minority ethnic communities, including newer communities, gypsies and travellers and the Roma community
- Religion and belief or non-belief equality – the effects on religious and cultural communities, customers and employees
- Sex equality – the effects on both men and women and boys and girls
- Sexual Orientation equality – the effects on lesbians, gay men and bisexual people

In addition, we have decided to look at the effects on families and people on low incomes too as we feel this is very important.

### Contact for help

Ann Webster – Lead on Equality and Diversity

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## The form

We use the term 'policy' as shorthand on this form for the full range of policies, practices, plans, reviews, activities and procedures.

Policies will usually fall into three main categories...

- Organisational policies and functions, such as recruitment, complaints procedures, re-structures
- Key decisions such as allocating funding to voluntary organisations, budget setting
- Policies that set criteria or guidelines for others to use, such as criteria about school admissions, procurement methods, disabled facilities grants, on street parking bays

If in doubt - do one! You never know when we may get a legal challenge and someone applies for Judicial Review.

### What's the name of the policy you are assessing?

Sundry Debt & Miscellaneous Income Policy

### The assessment team

Team leader's name and job title –

Other team members

Name	Job title	Organisation	Area of expertise
Kathie Anderson	Change Manager	DCC	Change/ Customer Management
Mazer Hussain	Group Accountant	DCC	Finance
Alex Ward	Estates Manager	DCC	Debt Management

## **Step 1 – setting the scene**

Make sure you have clear aims and objectives on what you are impact assessing – this way you keep to the purpose of the assessment and are less likely to get side tracked.

- 1 What are the main aims, objectives and purpose of the policy? How does it fit in with the wider aims of the Council and wider Derby Plan? Include here any links to the Council Plan, Derby Plan or your Directorate Service Plan.**

Derby City Council provides a wide variety of key services to its customers, citizens, businesses and communities and as a result is required to collect large sums of money.

This policy details a Sundry Debt and Miscellaneous Income Policy - SDMIP - which sets out the approach to be taken by the Council in the collection of Sundry Debts and Miscellaneous Income owed by external customers.

Through the operation of this policy the Council will ensure that its approach to collecting debts is based upon the principles of consistency, transparency and proportionality.

Through the delivery of this policy the Council will maximise collection of debt whilst minimising the costs associated.

The policy has the following key requirements;

- the promotion of payment in advance
- the creation of a minimum invoice value of £30 (it should be noted that the Council is currently applying a £10 minimum invoice following direct instruction from the Council's political leadership)
- the promotion of a system of credit control and departmental ownership of debts
- ensuring that robust systems are in place for the timely and accurate raising of invoices and record keeping within departments
- to ensure that debt recovery processes are robust and based upon the principles of consistency, transparency and proportionality
- to ensure that departments receive regular and accurate management information regarding outstanding invoices
- the creation of a robust write-off policy for bad debts.

Three broad scenarios exist where payment in advance can be used. These are:

- Planned, future changes, where service request is driven by the customer – for example charging for collection of garden waste.
- Unplanned events, where service request is driven by the customer – for example ad hoc requests to collect trade waste.
- Unplanned events, where service request is not driven by the customer – for example trade waste crews collecting bags of waste during a drive by.

A process is already in place for taking payment in advance for planned future changes which is capable of roll out. For the other two scenarios the process is still in development

**2 Who delivers/will deliver the policy, including any consultation on it and any outside organisations who deliver under procurement arrangements?**

All council staff issuing and collecting miscellaneous payments and sundry debts for Council services.

**3 Who are the main customers, users, partners, employees or groups affected by this proposal?**

- Debtors of the Council
- Departments providing goods and services to citizens
- Derby Citizens that need to access services provided by the Council

**Step 2 – collecting information and assessing impact**

**4 Who have you consulted and engaged with so far about this policy, and what did they tell you? Who else do you plan to consult with? – tell us here how you did this consultation and how you made it accessible for the equality groups, such as accessible locations, interpreters and translations, accessible documents.**



- Derby City Council Senior Management Teams
- Councillors
- Service Managers
- Controls Board
- Audit & Accounts Committee

**5 Using the skills and knowledge in your assessment team, and from any consultation you have done, what do you already know about the equality impact of the policy on particular groups? Also, use any other information you know about such as any customer feedback, surveys, national research or data. Indicate by a tick for each equality group whether this is a negative impact, a positive one or if you are not sure**

Equality groups	What do you already know?	No impact	Positive impact	Negative impact	Not sure
<b>Age</b>	<p>Derby has an increasingly aging population and whilst age in itself should not pose any issues, older people may struggle to use the alternative online payment processes or have access to a pc.</p> <p>Several digital inclusion projects including the USDL trial and using the meet and greet staff to show customers how to use the online forms are in place</p> <p>Amongst the younger population, smart mobile phone usage is high and</p>		<p>X</p>	<p>X</p>	

	customers are increasingly looking for an online service.				
<b>Disability</b>	<p>Online payments may adversely affect customers who are sight impaired or those with fine motor skill impairment meaning that an online solution is more problematic for them. However services available online mean that workers and advocates for disabled customers are able to access the service remotely on the customers behalf</p> <p>The telephony payment service will be difficult to use for hearing impaired customers</p>		<b>X</b>	<b>X</b>	
<b>Gender reassignment - trans</b>	No specific impact identified	<b>X</b>			
<b>Marriage and civil partnership</b>	No specific impact identified	<b>X</b>			
<b>Pregnancy and maternity</b>	No specific impact identified	<b>X</b>			
<b>Race</b>	<p>Language issues may cause some problems with using the telephone payment services.</p> <p>Language line and other translation services are available to assist customers whose first language is not English</p>	<b>X</b>		<b>X</b>	
<b>Religion or belief or none</b>	No specific impact identified	<b>X</b>			
<b>Sex</b>	No specific impact identified	<b>X</b>			
<b>Sexual Orientation</b>	No specific impact identified	<b>X</b>			

<b>Families and people on low income</b>	Some customers on a low income or with a poor credit rating are not able to open a bank account that allows Direct Debit payments.			X	
	Some small businesses may struggle to pay upfront as they need a regular cash flow to generate income			X	
	Removing invoices for under £30 may create some difficulties for customers on a low income			X	
	Promoting stronger credit controls may disadvantage customers with a poor credit rating			X	

**Important** - For any of the equality groups you don't have any information about, then make it an equality action at the end of this assessment to find out. This doesn't mean that you can't complete the assessment without the information, but you need to follow up the action and if necessary, review the assessment later. You can get lots of information on reports done from organisations' websites such as the Equality and Human Rights Commission, Stonewall, Press for Change, Joseph Rowntree Trust and so on. Please don't put down that the impact affects 'everyone the same' – it never does!

**6 From the information you have collected, how are you going to lesson any negative impact on any of the equality groups? How are you going to fill any gaps in information you have discovered?**

- The Council will continue with it's work to promote digital and financial inclusion. This will include promoting the use of the Council's self- service PCs at the Council House and other locations
- The Universal Services Delivered Locally (USDL) pilot has created and developed partnerships with third sector and voluntary agencies across the City. This wider support network will also help to promote digital and financial inclusion.

### Step 3 – deciding on the outcome

**7 What outcome does this assessment suggest you take? – You might find more than one applies. Please also tell us why you have come to this decision?**

<b>Outcome 1</b>		<b>No major change needed</b> – the EIA hasn't identified any potential for discrimination or negative impact and all opportunities to advance equality have been taken
<b>Outcome 2</b>		<b>Adjust the policy</b> to remove barriers identified by the EIA or better advance equality. Are you satisfied that the proposed adjustments will remove the barriers you identified?
<b>Outcome 3</b>	✓	<b>Continue the policy</b> despite potential for negative impact or missed opportunities to advance equality identified. You will need to make sure the EIA clearly sets out the justifications for continuing with it. You need to consider whether there are: <ul style="list-style-type: none"> <li>• sufficient plans to stop or minimise the negative impact</li> <li>• mitigating actions for any remaining negative impacts</li> <li>• plans to monitor the actual impact.</li> </ul>
<b>Outcome 4</b>		<b>Stop and rethink</b> the policy when the EIA shows actual or potential unlawful discrimination

Our Assessment team has agreed Outcome number(s)

Outcome 3

Why did you come to this decision?

Negative impacts for some of the equalities areas have been identified, however, the group is confident that the negative impacts identified in most protected characteristics can be mitigated.

Further, the Council must continue to deliver savings through more efficient and effective ways of collecting money owed to the Council.

If you have decided on **Outcome 3**, then please tell us here the justification for continuing with the policy. You also need to make sure that there are actions in the Equality Action Plan to lessen the effect of the negative impact. This is really important and may face a legal challenge in the future.

- The Council must continue to make savings by exploring more efficient and effective ways of doing business.
- The Council must take steps to maximise its income so that vital services can be delivered to residents across the City.
- Increasingly, citizens are looking to the methods of payment promoted in the SDMIP as their preferred method of doing business.
- This policy does not rule out traditional methods of collecting money (issuing invoices) it only seeks to promote new methods. If it is identified that a particular customer cannot use the new services offered then traditional methods will be used.

If you have decided on **Outcome 4** then if the proposal continues, without any mitigating actions, it may be likely that we will face a legal challenge and possibly a Judicial Review on the process - it is really important that the equality impact assessment is done thoroughly, as this is what the Judge will consider.

**Step 4 – equality action plan – setting targets and monitoring**

- 8 Fill in the table (on the next page) with the equality actions you have come up with during the assessment. Indicate how you plan to monitor the equality impact of the proposals, once they have been implemented.**

Equality action plan – setting targets and monitoring

What are we going to do to advance equality?	How are we going to do it?	When will we do it?	What difference will this make?	Lead officer	Monitoring arrangements
Gather evidence to ensure no group is disadvantaged by the operation of this policy	We will monitor complaints, comments and concerns raised about the changes set out in this policy	On-going	If evidence suggests one or more group is being disadvantaged changes will be considered to mitigate	J Massey	Complaints monitoring
Continue with promotion of digital inclusion	Continue work with USDL partners and actions set out in channel shift strategy	On-going	Give people the skills and confidence to use the technology promoted in this policy.	K Green	Regular updates from USDL project and monitoring complaints, comments & concerns
Continue with work to include financial inclusion	Continue work with USDL and DCC partners	On-going	More families on low incomes have ability to pay bills on time	K Green	Monitoring complaints, comments & concerns


**Make sure you include these actions in your Directorate service business plans.**