

Equality Impact Assessment

Part 1: Screening

When reviewing, planning or providing services Northampton Borough Council needs to assess the impacts on people. Both residents and staff, of how it works - or is planning to – work (in relation to things like disability). It has to take steps to remove/minimise any harm it identifies. It has to help people to participate in its services and public life. “**Equality Impact Assessments**” (EIAs) prompt people to think things through, considering people’s different needs in relation to the law on equalities. The first stage of the process is known as ‘screening’ and is used to come to a decision about whether and why further analysis is – or is not – required. EIAs are published in line with transparency requirements.

A helpful guide to equalities law is available at: www.northampton.gov.uk/equality. A few notes about the laws that need to be considered are included at the end of this document. Helpful questions are provided as prompts throughout the form.

1 Name of policy/activity/project/practice	This is: New policy/activity/practice A change to existing policy/activity/practice Existing policy/activity/practice A pilot programme or project The proposal to removed Payment Card as a method of payment option for Council Tax
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2. Screening undertaken (please complete as appropriate)	
Director or Head of Service	Robin Bates Head of Service
Lead Officer for developing the policy/activity/practice	Ian Tyrer Revenues Manager and Robin Bates Head of Service Marion Goodman Head of Customer Services and ICT
Other people involved in the screening (this may be people who work for NBC or a related service or people outside NBC)	Caroline Parnell (Council Tax Team Leader)

3. Brief description of policy/activity/project/practice: including its main purpose, aims, objectives and projected outcomes, and how these fit in with the wider aims of the organisation.

Is it linked to NBC's Corporate Plan? Service Plan? Other?

Please explain:

The proposal is the gradual removal of the option for customers to pay by payment card. The cards are expensive to produce and the council is looking for more cost effective options. The council already provide barcodes on the bills, reminders and summonses it produces, which customers can use to make payments at Post Offices and participating Payzone outlets. The same locations where customers would take their swipe card.

The Council will not be asking for its customers to return any payment cards they are currently using, the proposal is that we will not be providing a replacement if it gets lost or damaged, or if they move address a new card will not be issued with respect to the new address.

Removing the option to pay by payment card will ensure the best use of the councils' resources and reduce the costs of collecting Council Tax. As the councils' spending is scrutinized each department is under pressure to make savings. By reducing the costs of payment methods the money can be invested in improving the service we provide to our customers, who are Northampton Borough Council's priority.

We currently have 9778 live accounts that have swipe card as their chosen method of payment, which represents approximately 10% of the total households within the Borough. 1296 swipe cards have been issued since 1st April 2010, at cost to the Local Authority of £1192.32, not taking into consideration the office resource taken to order these cards.

A total of £723883.00 was paid by payment card between 1st April 2010 and 23rd February 2011, and as over £81.5 million has been paid in the same period this represents a small percentage of the total payments made in respect of Council Tax so far this financial year

Of those cards issued this financial year at least 15% were replacement of lost/damaged cards costing nearly £1.00 each, whereas to replace a Council Tax demand with a barcode on it the cost is minimal and can be done virtually instantly.

The objective is to minimise/eliminate this cost to the local authority and promote a cheaper method of payment. This can be either Direct Debit or using the barcode on the documents produced.

4 Relevance to Equality and Diversity Duties

Is it linked to NBC's Single Equality Scheme? NBC's Public Sector Duties? Equality Framework Criteria? Service or departmental equality priorities?

Please explain:

This proposal does not breach the Public Sector Duties and does not constitute any discrimination harassment and victimisation. Removal of this option to pay will be for all residents of Northampton Borough Council, and therefore does not prejudice any group.

Conversational evidence suggests that the elderly are the most likely demographic to use a payment card as their preferred method of payment. However I have no statistics to support this.

It could be argued that a large portion of the elderly customers in the borough of Northampton will be in receipt of Pension related benefits and on a low income, therefore will be entitled to Council Tax Benefit. As a result the percentage of the elderly population using this method of payment it could be argued is relatively low.

The impact of this change would be low as the customers would be attending the same payment locations, but will take a paper document with them as opposed to their payment card. Any negative impact can be overcome through education into the alternative ways to pay.

Customers who pay on a weekly basis may be adversely affected as paper documents are not as durable as plastic cards and therefore more prone to damage being used on a weekly basis. However there is no evidence to suggest that people who pay using the barcode are more likely to request replacements in order for them to make a payment. (We are unable to determine whether weekly payers form one specific demographic in society.) However if a replacement is required the cost of producing a new bill is minimal and easier to arrange for the customer as opposed to ordering a new swipe card. It takes approximately 3 to 5 days for a new payment card to arrive after it is ordered, whereas the production of a new bill can be done instantly and either put in the post to the customer that day or handed to the customer if they are at the Council's One Stop Shop.

How will the aims affect our duty to:

Promote equality of opportunity?

Eliminate discrimination, harassment and victimisation?

Promote good community relations?

Promote positive attitudes towards people with protected characteristics?

Encourage participation of people with protected characteristics?

Protect and promote Human Rights?

For example, think about it from the perspectives of different groups in society. Does it cause harm or a benefit to any group(s) differently to others? Will it differentially affect:

Black, Asian or other ethnic minority and/or cultural groups?

Disabled people? And their carers?

Transgender people?

Men and women?

Lesbians, gay men and/or bisexual people?

Different religious communities/groups?

People of a particular age e.g. older people or children and young people?

Any other groups?

People with flexible or agreed working patterns?

Are there any aspects, including how it is delivered, or accessed, that could contribute to inequalities? (This should relate to all areas including Human Rights.)

No

Please explain:

The removal of this option to pay will not be targeted to any specific group.

However, caution must be taken when publicising the removal of this payment option to ensure that all people with language barriers or sight difficulties are able to read the notices issued, or at least provide the option to get them translated/enlarged or provided in Braille.

If you have indicated there is a negative impact on any group, is that impact:

Legal? Not Applicable

Yes

No

Please explain:

Intended? Not Applicable

Yes

No

Please explain:

5 Evidence Base for Screening

List the evidence sources you have used to make this assessment (i.e. the *known evidence*) (e.g. Index of Multiple Deprivation, workforce data, population statistics, any relevant reports, customer surveys, equality monitoring data for the service area.)

Council Tax system method of payment breakdown.

Number of Swipe cards issued

Number of Swipe cards re-ordered.

Are there any significant gaps in the known evidence base? If so what are your recommendations for how and by when those gaps will be filled?

Demographic of swipe card users.

The Local Government Finance Act 1992 allows for local authorities to request and hold information for the purposes of determining dwellings and the liable person for the said dwelling.

Schedule 2 of the act state "Use of information by authorities"

18 Regulations under this Schedule may include provision that, in carrying out its functions under Part I or II of this Act, an authority may use information which—

(a) is obtained under any other enactment; and

(b) does not fall within any prescribed description of information which cannot be used.

Therefore information cannot be sort with regards gender, race, age, religion/belief, or sexual orientation as this information is not required for the purposes laid down in

parts I and II.

A limited amount of information can be requested with regard to disability, where it is supplied by the liable person to obtain a reduction of one council tax band, however the criteria for this reduction is limited to adaptation of property, or whether or not a wheelchair is used indoors

6 Requirements of the equality duties:

(remember there's a note to remind you what they are at the end of this form and more detailed information at www.northampton.gov.uk/equality)

Will there be/has there been consultation with all interested parties?

Yes

Please explain: The decision to remove this method of payment will be publicised

Are proposed actions necessary and proportionate to the desired outcomes?

Yes

Please explain: The overall impact on the customer is minimal as they have can still make their payment in the same locations as previously. However the cost reduction is significant, and this money can be better invested for improved services for the customer.

Where appropriate, will there be scope for prompt, independent reviews and appeals against decisions arising from the proposed policy/practice/activity?

Yes

Please explain: The Council Tax department monitors complaints received so therefore any trend regarding the removal of this payment method will be highlighted straight away. If there are any significantly adverse impacts which have not been taken into consideration then a review of this proposal is possible.

Does the proposed policy/practice/activity have the ability to be tailored to fit different individual circumstances?

Yes

Please explain: When approached the council can review each customers' circumstances and recommend/implement the most convenient alternative method of payment to them.

Where appropriate, can the policy/practice/activity exceed the minimum legal equality and human rights requirements, rather than merely complying with them?

Yes Not applicable here

No

Please explain:

From the evidence you have and strategic thinking, what are the key risks (the harm or 'adverse impacts') and opportunities (benefits and opportunities to promote equality) this policy/practice/activity might present?

This policy will make cost savings for the Local Authority, which can be invested elsewhere to benefit the community.

The risk of removing plastic payment cards as an option is that customers may not be able to keep a copy of their Council Tax document without losing it or damaging it. This will lead to an increase in requests for copies of their Council Tax demand, and be an inconvenience to the customer. However this is a low impact risk as it is easy and cheap to produce a new bill. Additionally there is no evidence to suggest that a customer is more likely to lose or damage their paper bill. As stated earlier at least 15% of those cards issued since 1st April 2010 has been to replace lost or damaged cards. There are no statistics available to determine how often a new bill is requested in order that a customer can use the barcode. However, after reviewing the complaints received since the implementation of the use of barcodes there have been no complaints regarding the loss or damage to the document.

Two years ago Northampton Borough Council removed its cashier's function so customers were no longer able to make their payments at the council offices. It was following this that barcodes were put on our documents and customers were able to make their payments at participating Payzone outlets. This was a change that had far greater potential impact on our customers than removing the payment card option. However the department only received 1 complaint about this change, which would suggest that the impact was relatively minimal. The Council Tax department saw an increase in direct debit payers following this, which was a benefit to the Local Authority as this is the preferred method of payment due to its low cost. The removal of the use of payment cards may present the opportunity to further promote this method of payment and increase the direct debit take up.

The council does not hold information regarding the demographic of payment card users and therefore is unable to identify whether there is a specific group who are more likely to be affected by the removal of this payment option. However all complaints received by the department are monitored and any trends are easily identifiable. Therefore should there be any complaints regarding the removal of this payment type any trend in type of customer will be identified and the impact to them addressed.

I have reviewed the amount of payments made by payment card and barcode since 1st April 2010, and have noted that £82 000.00 more was paid by payment card than using the barcode documents. However, when this figure is looked at in conjunction with the fact that over £81.5 million was collected against the 2010/11 financial year, this amount is negligible.

The option to pay by barcode has been in operation for 2 years so is therefore still relatively new to some people, and therefore education and further promotion on the alternative ways to pay may result in a change in these figures over the longer term.

This change in practice further promotes an opportunity to retain an element of control over the payment methods. Santander dispatches payment cards after the customer has requested. They have a stock of cards, which are ordered and paid for, in advance by the Local Authority, and Santander dispatch the cards to the customers at our request. However the council does not know exactly when these cards are dispatched, and are not automatically informed if there is a delay or backlog dispatching the cards. There is also an element of risk that Santander do not inform the council when they are low on supply of cards which could result in the organisation running out of cards.

However if the council is responsible for producing and dispatching the documents with barcodes on them then the control remains with the Local Authority. We can confidently advise customers when they are likely to receive their bill with the barcode on it, thereby reducing the risk of complaints from the customers.

	Risks (Negative)	Opportunities (Positive)
Race	No information to make this determination.	
Disability	No information to make this determination	
Gender or Gender Identity/Gender Assignment	No information to make this determination	
Pregnancy and Maternity (including breastfeeding)	No information to make this determination	
Sexual Orientation	No information to make this determination	
Age (including children, youth, midlife and older people)	No information to make this determination	
Religion, Faith and Belief	No information to make this determination	
Human Rights	No information to make this determination	

7 Proportionality

Describe the scale and likelihood of these risks and opportunities

The scale and likelihood of the risks of a negative impact on the customer if this proposal is implemented is low. Approximately 70% of households within the borough currently pay by direct debit; whereas only 10% have indicated that payment card is their preferred payment method. A total of 9478 transactions were made using payment cards between 1st April 2010 and 23rd February 2011. If you take into consideration that these could be repeat users, who potentially have made 10 monthly payments it could be argued that approximately 900 people are actively using their card. Therefore the number of people who would be affected by this decision is low. In addition the scale of the impact is low as there are alternative means to pay at their preferred location.

This proposal gives the Council an opportunity to promote a cheaper method of payment and encourage more customers to pay by direct debit. The savings made by the authority and the benefit of gaining control over the dispatch of the documents with a barcode outweighs any risk presented.

As the risks are both low in likelihood and impact the cost savings counter this. There is a greater opportunity to prevent complaints by being able to produce replacement bills quickly and efficiently.

8 Decision

Set out the rationale for deciding whether or not to proceed to full impact assessment

Date of Decision: ...25/2/2011...

EITHER: We judge that a full impact assessment is not necessary since:

The impact on the public following the implementation of this proposal is very low and it does not affect a significant proportion of the population. Initial screening suggests that no particular group is detrimentally affected any more than another.

OR: We judge that a full impact assessment is necessary since:

Equality Duties to be taken into account in this screening include:

Prohibited Conduct under The Equality Act 2010 including:

Direct discrimination (including by association and perception e.g. carers); Indirect discrimination; Pregnancy and maternity discrimination; Harassment; third party harassment; discrimination arising from disability.

Public Sector Duties (Section 149) of the Equality Act 2010 for NBC and services provided on its behalf: (due to be effective from 4 April 2011)

NBC and services providing public functions must in providing services have due regard to the need to: **eliminate unlawful discrimination, harassment and victimisation; advance equality of opportunity and foster good relations between different groups.** 'Positive action' permits proportionate action to overcome disadvantage, meet needs and tackle under-representation.

Rights apply to people in terms of their "Protected Characteristics":

Age; Gender; Gender Assignment; Sexual Orientation; Disability; Race; Religion and Belief; Pregnancy; Maternity. But Marriage and Civil Partnership do not apply to the public sector duties.

Duty to "advance equality of opportunity":

The need, when reviewing, planning or providing services/policies/practices to assess the impacts of services on people in relation to their 'protected characteristics', take steps to remove/minimise any negative impacts identified and help everyone to participate in our services and public life.

Equality Impact Assessments remain best practice to be used. Sometimes **people have particular needs** e.g. due to gender, race, faith or disability that need to be addressed, not ignored. NBC must have due regard to the **duty to make reasonable adjustments** for people with disabilities. NBC must **encourage people who share a protected characteristic to participate in public life** or any other activity in which their participation is too low.

Duty to 'foster good relations between people'

This means having due regard to the need to **tackle prejudice** (e.g. where people are picked on or stereotyped by customers or colleagues because of their ethnicity, disability, sexual orientation, etc) and **promote understanding**.

Lawful Exceptions to general rules: can happen where action is proportionate to achieve a legitimate aim and not otherwise prohibited by anything under the Equality Act 2010. There are some special situations (see Ch 12 and 13 of the Equality Act 2010 Statutory Code of Practice – Services, Public Functions and Associations).

National Adult Autism Strategy (Autism Act 2009; statutory guidelines) including:

to improve how services identify and meet needs of adults with autism and their families.

Human Rights include:

Rights under the European Convention include not to be subjected to degrading **treatment**; **right to a fair trial** (civil and criminal issues); **right to privacy** (subject to certain exceptions e.g. national security/public safety, or certain other specific situations); **freedom of conscience** (including religion and belief and rights to manifest these limited only by law and as necessary for public safety, public order, protection of rights of others and other specified situations); **freedom of expression** (subject to certain exceptions); **freedom of peaceful assembly and to join trade unions** (subject to certain exceptions); **right not to be subject to unlawful discrimination** (e.g. sex, race, colour, language, religion, political opinion, national or social origin); **right to peaceful enjoyment of own possessions** (subject to certain exceptions e.g. to secure payment of taxes or other contributions or penalties); **right to an education**; **right to hold free elections by secret ballot**. The European Convention is given effect in UK law by the Human Rights Act 1998.