

## EQUALITY IMPACT ASSESSMENT

**Project Ref: BU-DD-003 Cash 2 - Further phase of on-line Payment Facilities**

What is the proposed budget saving?

The project will look at the Council's arrangements for receiving payments from customers covering those areas and activities not previously considered when payments at Access Offices were withdrawn. This will consider the extent to which we could or should move to being cashless and more digital in our approach and will include developing a Council policy in this regard. The project scope will also consider potential changes to the Council's policy which allow payment in arrears for many services.

At this point in time (January 2020) the policy for CASH 2 has still to be fully developed and considered by Councillors. A full EIA will be prepared based on the policy report which will be submitted to Councillors for consideration in March 2020 and will outline the impacts on any groups with protected characteristics. No policy or service change will be implemented prior to members considering and approving such changes.

The EIA will be reviewed as the project develops.

### Screening Process

Does the proposed saving involve or have consequences for the people the council serves or employs? Yes

If yes, proceed to step 1 of the Full Equality Impact Assessment below.

## EQUALITY IMPACT ASSESSMENT FULL ASSESSMENT

### Step 1

What data/research is available to assess the likely impact of the proposed saving?

We have information about where customers make cash payments to the Council and for what services. We also have transaction data for customers who use Paypoint and Post Offices as their preferred payment method. This will give us important information about transaction volumes from which to make decisions on what our update payment policy should be.

### Step 2

Is there any reason to believe the proposal could affect people differently due to their protected characteristic ie age; disability; gender; gender re-assignment; pregnancy/maternity; marriage and civil partnership; race; religion and belief; and sexual orientation? Please state below each category that applies and give details alongside.

The new payment policy will be designed to be fair as well as cost effective. The policy is likely to mean the Council encouraging customers to use digital and non-cash methods of payment which could have an effect on some age groups or people with disabilities more than the general population. It is expected that suitable alternatives for customers who would be adversely affected will be deployed.

### Step 3

Is there evidence to suggest that any part of the proposed saving could unlawfully discriminate against people? **No**

The policy will be designed to avoid unlawful discrimination

### Step 4

Can the proposed saving be seen to favour one section of the community or deny opportunities to another? **No**

Not directly although those customers more used to transacting digitally may find it easier to adopt to new policies for payment.

**Step 5**

Does the proposed saving advance equality? **No**

Or restrict equality? **No**

**Step 6**

Based on the work you have done, please state the level of impact for any of the equality groups of the proposed saving in terms of high, medium, low, unknown.

Expected to be **low** based on mitigations which will be put in place if and where required but this will be explored further as part of updated EIA once the policy and project is further developed

**Step 7**

If during **Steps 2 - 5** there has been an adverse impact identified, consider if any adverse impact can be justified. Not available at this time.

**Impact Assessment Carried Out By:** Ian Lorimer, Director of Finance

**Date:** 31 January 2020