

# **Equality Impact Assessment (EIA)**

Debt Collection and Direct Debit

# Equality impact, needs and requirements assessment form

Please use this form to record your findings, proposed actions, equality objectives and targets. Use the guidance notes to help you do the assessment or contact the Equality Standard Project Manager if you need some advice

## About the policy, practice, service or function you are assessing

Name of policy, practice, service or function: Debt Collection and Direct Debit

Assessment team leader name: Marj Morrice

Departments responsible: Resources Dept and Derby Homes      Service Area:

Other members of assessment team:

Name	Position	Area of expertise	Comments
Brian Tomlinson	Assistant Revenues Manager	Debt Collection – Council Tax	
Jaz Sanghera	Arrears Manager	Tenants arrears collection - Derby Homes	
Pete Johnson	Debt Recovery Team Leader	Recovery of debt – Accounts Receivable team within Financial Services Division	

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<b>Question</b>	<b>Response/ findings</b>
What are the main aims and objectives or purpose of the policy, practice, service or function that you are assessing?	<p>1 Recovery of monies owed to Derby City Council and Derby Homes by individuals, groups or companies</p> <p>2 Promotion of Direct Debit as an efficient and inexpensive way to collect these sums</p>
Who implements, carries out or delivers the policy, practice, service or function? Please state where this is more than one person, team, department, or body – and include any outside organisations who deliver under procurement arrangements	<p>1 Resources Dept – the Revenues Team within the Customer Service division collects Council Tax and Business Rates.</p> <p>2 The Accounts Receivable team with the Financial Services division collect “sundry debts”</p> <p>3 Derby Homes collect tenants rent on behalf of Derby City Council</p> <p>The teams use bailiffs and debt collection agencies where the debt is difficult to recovery – however this is covered by a separate assessment due April 2008</p>
<b>Question</b>	<b>Response/ findings</b>
Who is affected by the policy, practice, service or function, or by how it is delivered? Such as, who are the external and internal customers, groups, or communities?	All Council Tax payers, Business Rate payers commercial tenants, domestic tenants, leaseholders and users of chargeable services.
What outcomes do we want to achieve, why and for whom? For example, what do you want to be providing, how well, what changes or improvements, and what should the benefits be for customers, groups or communities?	The aim of the function is to collect as much income as possible within the scope of the Fair Repayment Policy and other DCC/ DH policies and guidelines, with equity and fairness. The more collected, the more services can be provided at a lower cost for the benefit of all the community
<b>Question</b>	<b>Response/ findings</b>

<p>What existing or previous inspections of the policy, practice, service or function are there? For example, Best Value Inspections, policy reviews, research into the effects of a policy or practice.</p> <p>What did they tell you?</p>	<p>Resources – no inspections other than internal and external audits, but collection rates are collated and reported internally through Performance Eye, and nationally through the ODPM.</p> <p>Financial Services – audits and Benchmarking takes place across the board through CIPFA</p> <p>Derby Homes – BVI 3 stars – a good service with prospects of improvement.</p> <p>NB all measurements relate to collection of debt</p>
<p><b>Identifying potential equality issues and factors</b></p>	
<p><b>Question</b></p>	<p><b>Response/ findings</b></p>
<p>What do you already know about the equality impact or need? For example, from research, feedback, consultation or any performance monitoring</p>	<p>Some needs have already been identified on a corporate basis – we have interpretation services available either via staff members, Language Line, Just Communications. Written translations are available into a limited number of languages, and documents can be put into Braille and other formats on request. A minicom is available for use, and on-line facilities such as on-line payment and account checking are available. We will also arrange for BSL interpreters as required. A team of visitors also visit customers in their homes if requested. The Customer Services division also has an Ethnic Minorities Liaison officer who carries out surgeries and homes visits, and is currently undertaking a benefit take-up campaign in an area of high arrears, encouraging people to claim their maximum entitlement.</p>
<p><b>Question</b></p>	<p><b>Response/ findings</b></p>

<p>Is there any evidence of higher or lower take up under the policy or practice, or of the service or function for any particular groups? For example, who uses the service, who doesn't and why not?</p>	<p>Our services are not situated at the "take-up" end of the process – Council Tax and Business Rates are statutory charges – there is no "opt out" option Rent payments are a result of a take-up at a different stage in the process, as is the payment of invoices.</p>
<p>Have there been any important demographic changes or trends locally? For example is the population changing, and if so, how and what might that mean for the service or function?</p>	<p>There is a growing number of new minority ethnic communities within the area leading to an expanded list of language requirements in terms of translation and interpretation. Also the population nationally is aging.</p>
<p><b>Question</b></p>	<p><b>Response/ findings</b></p>

Is there an indication that any of the policies or practices involved with the service or function creates particular problems or difficulties for any groups of customers or communities?

1 Economically disadvantaged people are the main group of people who have to use this policy and procedure. Amongst this group of people there are all the six strands of equality. We also know from national research that disabled people face particular difficulties in getting employment , despite the DDA and can often end up poverty. This is added to by the additional costs of living as a disabled person.

2 the promotion of Direct Debit does not take into account the fact that some religions do not permit their believers to use the “mainstream” banking system, so these customers would not be able to adopt Direct Debit without compromising their faith. This is particularly significant in the move towards a cashless society, and potential offers of discount for paying by DD which are being considered in relation of sundry payments.

<p>What information or data exists? For example, statistics, customer feedback, complaints, research, monitoring – who keeps it and can you get hold of it?</p>	<p>When customers make complaints through the formal complaint process there are some questions on the form asking about disability, age, gender and race. However, currently these are optional and the ethnic origin question relates to Census categories– the more recently arrived groups from Africa and Eastern Europe are not included in the options. The corporate complaint form is being revised and the ‘prefer to not to say’ option is being removed.</p> <p>The regulations under which Council Tax operates do not permit the collection of data relating to age, sexuality or religion.</p>
<p><b>Question</b></p>	<p><b>Response/ findings</b></p>
<p>Does any equality or diversity objectives already exist? If so, what are they and what is current performance like against them?</p>	<p>The services operate within the corporate policies but do not hold any specific service-based objectives other than those outlined above in relation to translations, visits, minicom, Braille and so on</p>
<p>Is the service having a positive or negative effect on particular people in the community, or particular groups or communities?</p>	<p>The impact of the services is more related to those with a low income, as it is fiscally based.</p>

## Collecting the information and data about how the policy, practice, service or function, impacts on communities

Please record your information and data in this table and think about:

what information or data you will need  
 using both quantitative and qualitative data  
 making sure that where possible there is information that allows all perspectives to be considered  
 identifying any gaps in the information/ data and what it can tell you

<b>Data or information</b>	<b>When and how was it collected?</b>	<b>Where is it from?</b>	<b>What does it tell you? You need to consider all six equality strands where you can</b>	<b>Gaps in information</b>
Customer feedback and complaints	Through formal complaints procedure  Informal complaints do not normally provide us with equalities data.	Customers and through 3 <sup>rd</sup> party stakeholders eg CAB, DLC etc	If the customer chooses to complete this area of the form it can provide us with their age, gender, whether they are disabled people and limited information relating to their ethnic origin	The questions to gather this information are limited so do not provide us with any data on religion or sexuality, and, being optional, do not necessarily give us any information on age, gender, race or disability

Consultation and community involvement	The Pointer Panel which is chosen to reflect a cross section of the Derby Community has been consulted relating to payment by Direct Debit and about information provided with Council Tax bills	Pointer Panel	No pattern relating to any of the strands was clear in the resulting data	No gaps but no pattern
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<p>Performance information including Best Value</p>	<p>Internal monitoring takes place in terms of collection rates and complaints. Collection statistics are compiled on a ward-by-ward basis so that areas of lower collection can be identified.</p> <p>Derby Homes has undergone a Best Value revue and inspection – at the previous inspection they received 3 stars and are awaiting the more recent inspection result</p> <p>Also part of the Housemark scheme.</p> <p>Sundry debts carry out Benchmarking</p>	<p>System based data</p>	<p>As above</p>	<p>As above</p>
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Take up and usage data	This does not apply to this function – it exists as the result of take-up in another area (eg housing or chargeable services) or as a creature of statute	n/a	n/a	n/a
Comparative information or data where no local information	As above	As above	As above	As above
Census, national or regional statistics	The last census was flawed to the extent that the ONS is now working with DCC to ensure that groups that were not adequately recorded in the last census are part of the 2011 exercise.	ONS	The data as collected gives a profile of the city population but does not relate it to the experience of customers of our service	

<p>Access audits or assessments such as DDA assessments</p>	<p>The service is not one which would require personal visit (as, for example, a library or sports centre) but the buildings from which we operate are all accessible under the DDA requirements.</p>			
<p>Workforce profile</p>	<p>The workforce parallels the make-up of the community in terms of the majority of racial groups, however there is now a wide variety of different groups within Derby which are not represented.</p>	<p>Personnel statistics</p>		
<p>Where service delivered under procurement arrangements – workforce profile for deliverers</p>	<p>n/a</p>	<p>n/a</p>	<p>n/a</p>	<p>n/a</p>

Monitoring and scrutiny outcomes	See Best Value inspection report – Derby Homes			
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# Analysing the information and data and setting equality objectives and targets

Please give your detailed findings in this table

Service or function	Policy or practice	Findings	Which groups are affected and how	Whose needs are not being met and how?


## Objectives - process, impact or outcome based

Please give your proposed objectives/ targets in this table

<b>Objective/Target:</b>	
Specific	
Measurable	
Achievable	
Relevant	
Timed	

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Measurable	
Achievable	
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