

**South Ayrshire Council      Equality Impact Assessment Scoping**

**1. Proposal details**

Proposal Title - ECS- S02 -Removal of Payment Only Transactions from Customer Service Centres	Lead Officer Kate O'Hagan
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**2. Which communities, groups of people, employees or thematic groups do you think will be, or potentially could be, impacted upon by the implementation of this proposal? Please indicate whether these would be positive or negative impacts**

Community, Groups of People or Themes	Negative Impacts	Positive impacts
The whole community of South Ayrshire		
People from different racial groups, ethnic or national origin.		
Women and/or men (boys and girls)		
People with disabilities		
People from particular age groups for example Older people, children and young people		
Lesbian, gay, bisexual and heterosexual people		
People who are proposing to undergo, are undergoing or have undergone a process to change sex		
Pregnant women and new mothers		
People who are married or in a civil partnership		
People who share a particular religion or belie		
Thematic Groups: Health, Human Rights, Rurality and Deprivation.		

**3. Do you have evidence or reason to believe that the proposal will support the Council to:**

General Duty and other Equality Themes	Level of Negative and/or Positive Impact (high, medium or low)
Eliminate discrimination and harassment faced by particular communities or groups	
Promote equality of opportunity between particular communities or groups	
Foster good relations between particular communities or groups	
Promote positive attitudes towards different communities or groups	
Increase participation of particular communities or groups in public life	
Improve the health and wellbeing of particular communities or groups	
Promote the human rights of particular communities or groups	
Tackle deprivation faced by particular communities or groups	

**4. Summary Assessment**

<b>Is a full Equality Impact Assessment required?</b> (A full EIA must be carried out on all high and medium impact proposals)		YES <input checked="" type="checkbox"/>	NO <input type="checkbox"/>
<b>Rationale for decision: No impact has been identified on customers by pc other than those who access money via the corporate appointee scheme. There may be an impact on staff as removal of payments may impact on the number of advisors required.</b>			
Signed : .....Head of Service			
Date:	Copy to <a href="mailto:equalities@south-ayrshire.gov.uk">equalities@south-ayrshire.gov.uk</a>		

## SOUTH AYRSHIRE COUNCIL EQUALITY IMPACT ASSESSMENT

### Section One: Proposal Details\*

Name of Proposal	Removal of Payment Only Transactions from Customer Service Centres
Lead Officer (Name/Position)	Kate O'Hagan, Head of Employee and Customer Services
Proposal Development Team (Names/Positions)	Gillian Farrell, Service Lead Organisational Development and Customer Services Tracy Ferguson, Co-ordinator Organisational Development and Customer Services Laura Donnelly, Customer Services Officer Iain Martin, Customer Services Officer
Critical friend (s)	Lorna Morris, OD Advisor

\*This could include strategy, project or application: see guidance attached.

What are the main <b>aims</b> of the proposal?	To remove the unnecessary cost of processing payment only transactions in Customer Service Centres (CSCs) and direct customers to a range of accessible, more modern and convenient payment methods.
What are the intended <b>outcomes</b> of the proposal	Customers use more modern, cost efficient, ways of making payments; Customers who prefer to make cash payments can do so from a wide range of accessible paypoints across south Ayrshire; The risks associated with handling cash are removed.

### Section Two: What are the Likely Impacts of the Proposal?

Will the proposal impact upon the whole population of South Ayrshire or particular groups within the population (please specify)	<p>The proposal will impact on customers who choose to make payments in a CSC rather than using the alternative payment methods available.</p> <p>It will also impact on customers who collect cash from the CSCS under the corporate appointee scheme.</p> <p>Customer who have no bank account and who pay cash for "Fund 5" transactions (miscellaneous payments) such as special uplifts; licensing forms etc will not be able to pay cash at paypoints for these transactions. The introduction of Universal Credit requires all UC claimants to have a bank account. We don't hold data on the number of customers who have no bank account.</p>
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	<p>The proposal will result in a reduction by 2 FTE. As far as possible this reduction will be managed through the non-filling and deletion of vacant posts as they arise.</p>
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Considering the following Protected Characteristics and themes, what likely impacts or issues does the proposal have for the group or community.

List any likely positive and/or negative impacts

Protected Characteristics	Positive and/or Negative Impacts
<p><b>Race:</b> Issues relating to people of any racial group, ethnic or national origin, including gypsy travellers and migrant workers</p>	<p>No impact</p>
<p><b>Sex:</b> Issues specific to women or men</p>	<p>No impact on customers.</p> <p>Removal of cash transactions would result in a requirement for fewer advisors. 80 % of advisors are women and 20% are men. This reflects the wider demographic of council employees. Closure or part closure could result in a reduction in the number of advisors required. However, the Council has a No Compulsory Redundancy Pledge which commits to providing employees who are displaced from their substantive post (and at risk of redundancy) with an offer of alternative employment. Any displacement of employees will be managed in line with the managing Change Framework which incorporates this pledge</p>
<p><b>Disability:</b> Issues relating to disabled people</p>	<p>The ability to pay in cash would not be removed altogether (other than for some miscellaneous payments) and customers will be able to make payments at a wide range of paypoint locations.</p> <p>Employees – No impact anticipated. 2 employees have stated that they have a disability. Reasonable adjustments will be made where required. Managing Change will apply.</p> <p>Currently vulnerable people who access money through the corporate appointee scheme do so in CSCs. Corporate Appointee payments average 30 per week across all 5 centres and alternative arrangements would be required.</p>
<p><b>Age:</b> Issues relating to a particular age group e.g. older people or children and young people</p>	<p>While we hold no data on customers by age, anecdotally some older customers prefer to pay cash. However, this proposal does not remove the ability to make cash payments (other than for some miscellaneous payments) , rather divert them to a wide range of paypoints conveniently located across South Ayrshire.</p> <p>With reference to staff 33% are aged 16-25; 48% are aged 26-40 and 19% are aged 41 and over. Managing Change will apply and no disproportionate impact is anticipated.</p>

<b>Religion or Belief:</b> issues relating to a person's religion or belief (including non-belief)	No impact
<b>Sexual Orientation:</b> Issues relating to a person's sexual orientation i.e. lesbian, gay, bi-sexual, heterosexual	No impact

<b>Marriage and Civil Partnership:</b> Issues relating to people who are married or are in a civil partnership.	No impact
<b>Gender Reassignment:</b> Issues relating to people who have proposed, started or completed a process to change his or her sex.	No impact
<b>Pregnancy and Maternity:</b> Issues relating to the condition of being pregnant or expecting a baby and the period after the birth.	No impact
<b>Multiple / Cross Cutting Equality Issues</b> Issues relating to multiple protected characteristics.	No impact

<b>Equality and Diversity Themes Particularly Relevant to South Ayrshire Council</b>	
<b>Health</b> Issues and impacts affecting people's health	No impact
<b>Human Rights:</b> Issues and impacts affecting people's human rights such as being treated with dignity and respect, the right to education, the right to respect for private and family life, and the right to free elections.	No impact

<p><b>Rurality</b> Impacts relating to living and working in a rural community</p>	<p>The wide availability of Paypoint sites ensure that customers can make payments locally if they choose to do so. A small number of miscellaneous payments will require card payment as previously detailed.</p> <p>Alternative arrangements would be required to access corporate appointee payments</p>
<p><b>Deprivation</b> Issues relating to poverty and social exclusion, and the disadvantage that results from it.</p>	<p>No impact</p>

### Section Three: Evidence Used in Developing the Proposal

<p><b>Involvement and Consultation</b> In assessing the impact(s) set out above what evidence has been collected from involvement, engagement or consultation? <b>Who</b> did you involve, <b>when</b> and <b>how</b>?</p>	<p>Consultation with the public took place online and via drop in sessions as part of the council's <a href="#">Balancing The Budget</a> exercise in 2017.</p> <p>To help understand what motivates customers to make face to face payments in the Customer Service Centres, a customer survey was conducted in February/ March 2017. 105 customers took part. Of these, 88% stated that they make payments in a Customer Service Centre due to personal preference. Only 3 customers (2% of respondents) stated they have no bank account and no alternative payment method, other than cash, available to them.</p>
<p><b>Data and Research</b> In assessing the impact set out above what evidence has been collected from research or other data. Please specify <i>what</i> research was carried out or data collected, <i>when</i> and <i>how</i> this was done.</p>	<p>Data on customer enquiries by number and type has been gathered from internal systems - Qtastic (customer enquiries by number and type) and Paye.Net (payment enquiries by number and type).</p>
<p><b>Partners data and research</b> In assessing the impact set out above what evidence has been provided by partners. Please specify partners</p>	<p>In considering options for this report, a survey was sent to all local authorities in Scotland. The responses received show that of the 20 respondents, 33% are planning to reduce or remove cash payment transactions. 29% of respondents have already removed face to face cash payments for Council Tax and/or Rent. Research was also conducted into utility companies who accept customer payments. While the majority of private sector providers do still offer a cash option, some (such as Sky and Virgin) do not.</p>
<p><b>Gaps and Uncertainties</b> Have you identified any gaps or uncertainties in your understanding of the issues or impacts that need to be explored further?</p>	<p>The council does not have a Customer Records Management (CRM) system which holds data by protected characteristic on our customers. Nor do we have a CRM system which tracks individual customer interactions. Advisors use a range of standalone systems which do not enable us to gather standardised demographic information of our customer base.</p>

**Section Four: Detailed Action Plan to address identified gaps in:**

- a) evidence and**
- b) to mitigate negative impacts**

<b>No</b>	<b>Action</b>	<b>Lead Officer(s)</b>	<b>Timescale</b>
1	Alternative arrangements will be required for payments to be made through the corporate appointee scheme.	Tracy Ferguson and Laura Donnelly	TBC
2	A comprehensive communications strategy to be put in place to advise customers, particularly those with no bank account, on alternative methods of payment as appropriate.	Tracy Ferguson and Laura Donnelly	TBC
3			
4			
5			

**Note: Please add more rows as required.**

**Section Five - Performance monitoring and reporting**

Considering the proposal as a whole, including its equality and diversity implications:

When is the proposal intended to come into effect?	TBC
When will the proposal be reviewed?	One year after implementation
Which Scrutiny Panel will have oversight of the proposal?	Leadership Panel

## Summary Equality Impact Assessment Implications & Mitigating Actions

**Name of Proposal:** Removal of Payment Only Transactions from Customer Service Centres

This proposal will assist or inhibit the Council's ability to eliminate discrimination; advance equality of opportunity; and foster good relations as follows:

<b>Eliminate discrimination</b>
<b>Advance equality of opportunity</b>
<b>Foster good relations</b>

<b>Summary of Action Plan to Mitigate Negative Impacts</b>	
<b>Actions</b>	<b>Timescale</b>
Alternative arrangements will be required for payments to be made through the corporate appointee scheme.	<b>8 weeks</b>
A comprehensive communications strategy to be put in place to advise customers, particularly those with no bank account, on alternative methods of payment.	<b>Minimum of 12 weeks lead in to communicate to customers</b>

<p><b>Signed:</b> .....<b>Head of Service</b></p> <p><b>Date:</b> .....</p>
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