

Equality Impact Assessment

Section 1: General information

1a) Name of the policy/issue – Debt Management Policy

1b) Services Area – Revenues & Benefits and other finance functions

1c) Strategic Director – Claire Symonds

1d) Name and role of officer/s completing EIA – Peter Cosgrove, General Operations Manager

Section 2: Information about changes to the services

2a) In brief please explain the proposals and the reason for this change

The Debt Management Policy was approved by Cabinet in October 2011 and a review is required.

No fundamental changes are included in the revised policy, but changes rather focus on changes to terminology and bringing the policy up to date for 2017.

2b) What are the equality implications of your proposals:

The purpose of the policy is to provide clarity for customers, residents and officers of the council and others engaged in collecting monies owed to the Council. The policy also provides a consistent framework for the treatment of debtors by the Council while ensuring that the diversity of debtors is reflected in the approach and approaches adopted.

Section 3: Equality Impact Assessment

With reference to the analysis above, for each of the equality strands in the table below please record and evidence your conclusions around equality impact in relation to the savings proposal

<p>Race</p> <p><i>Identify the effect of the policy on different racial groups</i></p>	<p><i>Will the change in your policy/ service have an adverse impact on specific ethnic groups? No</i></p> <p>Please describe the analysis and interpretation of the evidence to support your conclusion</p> <p>There is no change in the policy. The Debt Management Policy’s purpose is to ensure a consistent but tailored approach to the collection of debt from all individuals and organisations who owe money to the Council. The diversity of the debtors is</p>
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	acknowledged within the policy so action is, wherever, possible designed for a particular debtor to minimise hardship and maximise recovery.
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<p>Disability</p> <p><i>Identify the effect of the policy on different disability groups</i></p>	<p><i>Will the change in your policy/ service have an adverse impact on disabled people? No</i></p> <p><i>Please describe the analysis and interpretation of the evidence to support your conclusion:</i></p> <p>There is no change in the policy. The Debt Management Policy's purpose is to ensure a consistent but tailored approach to the collection of debt from all individuals and organisations who owe money to the Council. The diversity of the debtors is acknowledged within the policy so action is, wherever, possible designed for a particular debtor to minimise hardship and maximise recovery.</p>
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<p>Gender</p> <p><i>Identify the effect of the policy on different gender(inc Trans) groups</i></p>	<p><i>Will the change in your policy/ service have an adverse impact on different gender groups? No</i></p> <p><i>Please describe the analysis and interpretation of the evidence to support your conclusion:</i></p> <p>There is no change in the policy. The Debt Management Policy's purpose is to ensure a consistent but tailored approach to the collection of debt from all individuals and organisations who owe money to the Council. The diversity of the debtors is acknowledged within the policy so action is, wherever, possible designed for a particular debtor to minimise hardship and maximise recovery.</p>
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<p>Sexual orientation</p> <p><i>Identify the effect of the policy on members of the LGB community</i></p>	<p><i>Will the change in your policy /service have an adverse impact on gay, lesbian or bisexual people? No</i></p> <p><i>Please describe the analysis and interpretation of the evidence to support your conclusion:</i></p> <p>There is no change in the policy. The Debt Management Policy's purpose is to ensure a consistent but tailored approach to the collection of debt from all individuals and organisations who owe money to the Council. The diversity of the debtors is acknowledged within the policy so action is, wherever, possible designed for a particular debtor to minimise hardship and maximise recovery.</p>
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<p>Religion and belief / those of no belief <i>Identify the effect of the policy on different religious and faith groups</i></p>	<p><i>Will the change in your policy /service have an adverse impact on people who practice a religion or belief? No</i></p> <p><i>Please describe the analysis and interpretation of the evidence to support your conclusion:</i></p> <p>There is no change in the policy. The Debt Management Policy’s purpose is to ensure a consistent but tailored approach to the collection of debt from all individuals and organisations who owe money to the Council. The diversity of the debtors is acknowledged within the policy so action is, wherever possible, designed for a particular debtor to minimise hardship and maximise recovery.</p>
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<p>Age <i>Identify the effect of the policy on different age groups</i></p>	<p><i>Will the change in your policy/ service have an adverse impact on specific age groups? No</i></p> <p><i>Please describe the analysis and interpretation of the evidence to support your conclusion:</i></p> <p>There is no change in the policy. The Debt Management Policy’s purpose is to ensure a consistent but tailored approach to the collection of debt from all individuals and organisations who owe money to the Council. The diversity of the debtors is acknowledged within the policy so action is, wherever, possible designed for a particular debtor to minimise hardship and maximise recovery.</p>
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<p>Socio- economic <i>Identify the effect of the policy in relation to socio economic inequalities</i></p>	<p><i>Will the change in your policy /service have an adverse impact on people with low incomes? No</i></p> <p><i>Will the change in your policy/ service have an adverse impact on disabled people? No</i></p> <p><i>Please describe the analysis and interpretation of the evidence to support your conclusion:</i></p> <p>There is no change in the policy. The Debt Management Policy’s purpose is to ensure a consistent but tailored approach to the collection of debt from all individuals and organisations who owe money to the Council. The diversity of the debtors is acknowledged within the policy so action is, wherever, possible designed for a particular debtor to minimise hardship and maximise recovery.</p>
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<p>Other</p> <p><i>Identify if there are groups other than those already considered that may be adversely affected by the policy e.g. Carers</i></p>	<p><i>Will the change in your policy /service have an adverse impact on any other people (e.g. carers) No</i></p> <p><i>Please describe the analysis and interpretation of the evidence to support your conclusion:</i></p> <p>There is no change in the policy. The Debt Management Policy's purpose is to ensure a consistent but tailored approach to the collection of debt from all individuals and organisations who owe money to the Council. The diversity of the debtors is acknowledged within the policy so action is, wherever, possible designed for a particular debtor to minimise hardship and maximise recovery.</p>
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<p>Staff</p> <p><i>Identify if there are any staff groups that maybe adversely affected by the policy</i></p>	<p><i>Will the change in your policy /service have a particular adverse impact on staff from any of the equalities categories? No</i></p> <p><i>Please describe the analysis and interpretation of the evidence to support your conclusion:</i></p> <p>There is no change in the policy. The Debt Management Policy's purpose is to ensure a consistent but tailored approach to the collection of debt from all individuals and organisations who owe money to the Council. The diversity of the debtors is acknowledged within the policy so action is, wherever, possible designed for a particular debtor to minimise hardship and maximise recovery.</p>
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Section 4: Equality Impact Assessment Action Plan

Please list in the table below any adverse impact identified and, where appropriate, steps that could be taken to mitigate this impact.

If you consider it likely that your proposal will have an adverse impact on a particular group (s) and you cannot identify steps which would mitigate or reduce this impact, you will need to demonstrate that you have considered at least one alternative way of delivering the change which has less of an adverse impact. You will be required to provide updates on the actions until they are completed, so it is important they are SMART.

Adverse impact	Please describe the actions that will be taken to mitigate impact	Outcomes
None		

Section 5: Future Review and Monitoring.

Please explain how and when the impact of these changes will be reviewed

The existing practice is for Cabinet to receive a quarterly report on debt management in the borough. This practice is to continue and will report on any adverse impacts that may be unforeseen at this stage.