

Equality Impact Assessments Screening Proforma

Section One: About the Policy / Function

Service Group: Resources	Service: Customer Services, Taxation & Administration	Section: Taxation & Cashiers	Lead officer for EIA: Esme Hall
Support officers:		Date EIA completed: 17 April 2013	
General information			
(1) Name of Policy / Function:	Cashiering		
(2) Is this new or existing?	Change to existing function		

(3) What is the overall aim(s) of the policy / function?

The Taxation Division operates cashiering facilities within Stockton Customer Services Centre, Thornaby Central Library and in Billingham Community Centre. The cash offices accept payments for all types of income due to the Council, pay out allowances to vulnerable adults, sell green waste bags and reimburse travel expenses claims of less than £25.00. In addition the cashiers also accept payments from and sell heating and washer/dryer tokens to Tristar tenants. The cashiers also sell tickets for Council events.

The Stockton cashiering operation provides extended services to the rest of the Council, including payment of Members' Allowances, counting and banking of car parking money, processing cheque payments on behalf of Darlington Borough Council, cheque encashment, petty cash reimbursements, interims, administration of the Council's Cash Security (cash-in-transit) contract, booking members' and officers' travel and accommodation and processing postal payments for all Council income including business rates, council tax, sundry debts and car parking fines.

Although the service remains popular and customer satisfaction levels high, there has been a steady reduction in the number of transactions taken by cashiers over a number of years. The development of on-line services, paperless Direct Debits and 24/7 automated telephone payment facilities has resulted in a reduction in visits to the cashiers. This reduction has been more marked in the satellite payment offices of Thornaby and Billingham. An analysis of the overall number of transactions processed by the cash offices shows a reduction from 310,700 transactions in 2010/2011 to 277,778 transactions in 2012/2013. In Billingham, transactions have reduced from 79,720 to 71,276 and in Thornaby from 67,956 to 62,472 over the same time frame. To reflect this reduction in workload and to coincide with the opening of the new Thornaby Customer Services Centre the number of cashiering points in the new facility was reduced to one; this reduction in cashiering points was mirrored in Billingham when the cashiering facility moved temporarily to the Community Centre in February 2013.

The reduction in the overall number of cashiering transactions has been an ongoing trend; and indeed two of our neighbouring authorities Darlington and Redcar & Cleveland have closed their in-house cashiering service and moved to one of the alternative Post Office schemes. Although it should be noted that Stockton cashiers process cheque payments for Darlington Borough Council on the behalf of Xentrall.

The proposal is to reduce opening hours in the Thornaby and Billingham satellite Cash Offices to 4 hours a day, probably mornings subject to consultation. Restricting the core opening times for the payment offices will migrate some of our customers to use other payment methods and increase the usage of the cashiering points when the offices are open.

A survey of customers will be completed in conjunction with a co-ordinated publicity campaign regarding the proposed changes to the opening hours and promoting alternative methods of payment such as payment by Direct Debit or by cash at the local Post Office; there are 20 Post Offices within the borough and a further 27 PayZone outlets where customers can make cash payments.

<p>(4) What are the objectives of the policy / function?</p>	<p>To offer a cashiering service that is value for money and meets the needs of the customers in terms of offering a facility for customers to pay their accounts by cash or cheque to the Council.</p> <p>Restricting the cash offices opening hours would still allow customers to continue to enjoy a face to face payment facility; providing opportunities for customers without bank accounts or credit cards accounts to pay for council services whilst also allowing customers to pay on their due payment date without falling into arrears.</p> <p>In addition, the reduced hours would concentrate customers into a shorter time period making the service far easier to manage than with the current all day opening, which requires a changeover of cashier at lunch time and has peaks and troughs in customers, with afternoons on the whole being very quiet. For example, in November which is normal payment month on some afternoons the satellite Cash Office have only taken payments from 50 customers.</p>
<p>(5) Who are the main customer groups of this policy / function?</p>	<ol style="list-style-type: none"> 1. Council Tax payers 2. Business Rate payers 3. Tristar Homes 4. Rent payers 5. Sundry debtors 6. Customers requiring an encashment service for Stockton Council's cheque payments 7. Other Council Departments for the processing of petty cash, interims, income etc 8. Adult services for daily and regular ad-hoc payments to vulnerable adults. 9. Car Parking team for counting of car parking monies <p>The most frequent users of the cashiering service are council tax customers, closely followed by Tristar tenants paying rent. There is no data as to the make-up of the customer groups who choose to make payments face to face. Effective communication of the other payment methods available may actually result in customers using a method of payment that better suits their needs for example payment at a local Post Office or Pay Zone outlet or payment by Direct Debit.</p>
<p>(6) What are the potential and actual numbers of customers in each group?</p>	<p>In 2012/13 277,778 transactions were processed by cashiers.</p>
<p>(7) Who implements this policy / function within Stockton-on-Tees and how?</p>	<p>The function is implemented by staff within the Cashiering service, the administration and development of the core ICT system supporting cash receipting is managed by Xentrall.</p>
<p>(8) Are any partner agencies involved in the delivery of this policy / function? If so, whom?</p>	<p>Yes Xentrall responsibility for the core cash receipting system and the processing of daily files from that system. The cashiers take payment for rent, rent arrears and issue tokens on behalf of Tristar, who will we consult regarding any proposals for change.</p>
<p>(9) Are other services affected by this policy / function?</p>	<p>No, the cashiers will continue to provide a full cashiering service, with restrictions on opening hours in Thornaby and Billingham.</p>

(10) If yes, please state which policies or functions are affected and whether this is a positive or negative impact?

Section One: Data Review and Analysis

(11) Would it be better to combine assessment of this policy /function with others closely related into one impact assessment?	No
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Data Source	When and how collected	Significant findings Age	Significant findings Disability	Significant findings Faith	Significant findings Gender	Significant findings Race	Significant findings Sexual Orientation
National Data	National level Census data 2001	<p><u>Significant Age findings (National)</u> Population: England 39,683,000; Stockton 187,300 The proportion of owner occupiers rises steadily with age, except for aged 75+ Proportion of renters was highest for households where household reference person was under 25 years Proportion renting from social sector increase for the 65 to 74 years old age group and 75+ years</p> <p><u>Significant Disability findings (National)</u> In 2001 there were nearly 9 million people who defined themselves as having a Limiting Long Term Illness (LLTI), accounting for 17.9% of the population at the point of Census</p> <p><u>Significant Faith findings (National)</u> 2001: 35 million Christians in England; 10 million no religion or not stated; over 1.5 million Muslim; over 300,000 Sikh; over 250,000 Buddhist; other religion accounted for over 140,000. Sikh, Jewish and Hindu households are most likely to own their own home. Muslim and Buddhist are least likely to own their own home. Jewish and Christians are most likely to own their home outright. Muslims are most likely to live in the social rented sector.</p> <p><u>Significant Gender findings (National)</u> Female 50.9% Male 49.1% 54% of single men are owner occupiers. 40% of single women are owner occupiers.</p>					
Local data eg: Viewpoint panel, Mori	Tees Valley Joint Strategy Unit 2007 population estimates	<p><u>Significant Age findings (Local)</u> Stockton age population: Under 5: 10,530; 5-14: 23,940; 15-19: 11,930; 20-24: 12,520; 25-44: 51,590; 45-64: 48,400; 65+: 28,210 27% of people own their own homes outright. 44% own with a mortgage. 17.2% rented from local authority</p> <p><u>Significant Disability findings (Local)</u></p>					

34,438 people in Stockton borough defined themselves to have a LLTI. This equates to 19.9% of the borough's population which is higher than the national average. Within the Borough there is a large variation, with 41% of residents in the Stockton Town Centre ward have a limiting long-term illness compared with Ingleby Barwick West where the rate is 10.5%.

Within Stockton,

- There are 9,552 blue-badge parking holders as at 31 March 2006.
- There are an estimated 500 adults with a severe disability and nearly 3,000 adults with a mild disability.
- As a service provider in 2006, we had:
 - 4374 clients who received a service who have been classified as having a Physical Disability or Sensory Loss,
 - 1004 clients with a Mental Health support need,
 - 407 who had a Learning Disability and 340 Vulnerable adults.
- 530 people are registered as partially sighted, and 361 people registered as blind in Stockton, and of those 74 per cent are 65 and over and 60 per cent 75 and over. The majority (85 per cent) of people with sight problems are older people, aged over 65.
- 2135 people are registered as hard of hearing. There are 144 registered as Deaf - 71 of whom are profoundly deaf from birth, the remaining 73 are deafened through illness, old age or an accident.

Significant Faith findings (Local)

Christian 145,552; No religion or not stated: 29,178; Muslim: 2,529; Sikh: 370; Buddhist: 219; Other: 185

Significant Gender findings (Local)

Female: 51%; Male 49%

80.3% of people in Stockton are adults. People of working age account for 63% of the total population of Stockton.

Stockton has a lower unemployment rate than the Tees Valley but higher than the North East region and Great Britain. The male unemployment rate (March 2007) in Stockton is 5.2% compared with the female rate of 1.7%. 25.4% of men in Stockton are "jobless", compared with 32.4% of women. These rates are significantly higher than the national figures but are lower than the rates for the Tees Valley.

Significant Race findings (Local)

White: 97.2%; Mixed heritage: 0.6%; Indian: 0.4%; Pakistani: 1.1%; Bangladeshi: 0.05%; Chinese: 0.2%

Significant Sexual orientation findings (Local)

Between 9,000 and 13,000 people in Stockton borough are gay, lesbian or bisexual.

<p>Service area data eg: comments and complaints</p>	<p>Cashiering Survey 2011/12</p> <p>Summary complaints for 2012/13</p> <p>Alternative payment options</p>	<p>The results of a survey of cash office customers in 2011/12 in the Stockton office found that the majority of customers who were paying their bills at the cash office counters chose this method of payment because they prefer to pay in cash or person and that they also find it easier to budget and manage their household income if they pay by cash.</p> <p>Total number of complaints regarding cashiering function 2012/2013 - 6 Of these 3 were justified complaints and 3 were unjustified. Only 3 of the complainants provided diversity information.</p> <p><i>Age</i></p> <ul style="list-style-type: none"> • 85 – 94 – 1 • 55 – 64 – 2 <p><i>Sex</i></p> <ul style="list-style-type: none"> • Female – 3 <p><i>Disability/Health</i></p> <ul style="list-style-type: none"> • No – 3 <p><i>Faith</i></p> <ul style="list-style-type: none"> • Not stated <p><i>Race</i></p> <ul style="list-style-type: none"> • White British – 3 <p><i>Sexual Orientation</i></p> <ul style="list-style-type: none"> • Not stated. <p>The sample size is too small to make any meaningful observations or findings. All the complaints were as a result of administrative errors and failure to adhere to the correct procedures when processing information.</p> <p>There are a broad range of alternative payment options available to the Council's customers:-</p> <ul style="list-style-type: none"> - Direct Debit - Standing Order - Telephone and Internet Banking - 24/7 telephone payment line - Internet Payment facilities - Cheque - For those customers who prefer paying by cash they are also able to pay at the Post Office or Pay Zone outlets.
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Other data		
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Stage 2 Scoring the Policy

Now that you have all the information available you can move onto scoring the policy for impact:

	Does it reduce discrimination?	Does it or is it likely to promote equality of opportunity?	Does it promote good relations between groups?	Does it encourage participation in public life and access to council services?	Does it promote positive attitudes and images to different groups?	Total Score for strand
Age	2	2	2	2	2	10
Disability	2	2	2	2	2	10
Faith/Belief	2	2	2	2	2	10
Gender	2	2	2	2	2	10
Race	2	2	2	2	2	10
Sexual Orientation	2	2	2	2	2	10
Total Score						60

Scoring System:

- Score 3 if the policy has a positive effect
- Score 2 if the policy has a neutral effect
- Score 1 if the policy has a negative effect

Equality Impact Assessments Summary Sheet

This action plan highlights how the policy will be amended to address the issues highlighted in the Equalities Impact Assessment. Longer term issues will be developed into actions within the relevant Service Improvement Plan.

Objective – To consult with our cash office customers regarding the proposals to restrict the opening hours and ensure that customers are supported to make their payments in Billingham and Thornaby when the cash offices are open or encouraged to move to one of the many alternative methods of payment that the Council offers if the decision is to implement the changes..		
Key Actions	Who is responsible?	When will it be done?
1. Combined consultation and promotion exercise with customers. To establish why customers use the cash offices, what the proposals would mean for them and an opportunity to promote the many different payment options that are available.	Taxation Manager	September 2013.
2. Analysis of customer responses.	Taxation Manager	October 2013
3. Development of a business case having regard for outcome of consultation, potential impact on customers, current transaction volumes and comparison of potential additional costs arising through customers changing to other payment methods with savings in employee costs. A final decision on an appropriate way forward will be taken at this point.	Taxation Manager	October 2013
4. Communicate decision to cash office customers. If the decision is to reduce opening hours the planned changes will need to be communicated to service users by a range of means with the most effective expected to be via the cashiers at the cash offices and promotional literature within the cash office. Customers will still be able to visit the cash office on a morning although it is likely that they will be far busier; however for those customers who are unable to visit on a morning alternative ways of payment will be offered.	Taxation Manager	October 2013- March 2014
5. With the introduction of the welfare reforms and changes to council tax benefit, there may actually be an increase in payments at the cash office with over 7,500 working age residents having a 20% council tax liability for the first time and a further 6,500 residents receiving less council tax support. There may also be an increase in Tristar customers paying the room supplement which was introduced in April this year. Transactions will be monitored closely throughout the year to ensure the proposals remain a practical option.	Taxation Manager	From April 2013
In implementing this proposal it is not considered that it will create any adverse		

impact on the basis of age, gender, disability, race, belief or faith, or sexual orientation.		
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Stage 3 Publication and Monitoring

Date of Publication