

EQUALITY IMPACT ASSESSMENT TEMPLATE - TRAFFORD COUNCIL

A. Summary Details		
1	Title of EIA:	Introducing Pre-Paid Cards for Personal Budget Recipients
2	Person responsible for the assessment:	Christopher Sharp
3	Contact details:	0161 912 4741 chris.sharp@trafford.gov.uk
4	Section & Directorate:	Financial Services, CWB
5	Name and roles of other officers involved in the EIA, if applicable:	Gaynor Burton, Equality & Diversity Manager

B. Policy or Function		
1	Is this EIA for a policy or function?	Policy Function
2	Is this EIA for a new or existing policy or function?	New <input type="radio"/> Existing Change to an existing policy or function
3	What is the main purpose of the policy/function?	Reduce expenditure on accountancy fees for users with managed accounts, reduce red tape and audit processes, remove barriers preventing wider use of Personal Budgets
4	Is the policy/function associated with any other policies of the Authority?	No other LA policies associated with the proposal
5	Do any written procedures exist to enable delivery of this policy/function?	Business Delivery Board have approved a decision to introduce eligibility criteria for the payment of accountancy fees. Implementation and Action plan for delivering function has been completed.

6	Are there elements of common practice not clearly defined within the written procedures? If yes, please state.	No
7	Who are the main stakeholders of the policy? How are they expected to benefit?	Service users are the main stakeholders - it will radically reduce the amount of time spent auditing the account with more time dedicated to planning and organising services.
8	How will the policy/function (or change/improvement), be implemented?	Phased implementation starting with users who already self-manage their Personal Budget through to people who have managed accounts with an account.
9	What factors could contribute or detract from achieving these outcomes for service users?	Pre-Paid Cards are still optional which could mean that if people elect to have a bank account that paper audits will still be needed which are labour intensive and paper heavy.
10	Is the responsibility for the proposed policy or function shared with another department or authority or organisation? If so, please state?	Financial Services and Direct Payments/Personal Budget Team

C. Data Collection

1	What monitoring data do you have on the number of people (from different equality groups) who are using or are potentially impacted upon by your policy/ function?	The use of a pre-paid card should break down some of the barriers which may prevent a user opting for a personal budget via a Direct Payment due to reduction in audit and paperwork. Cards are available to anyone however some users may be change reluctant.
2	Please specify monitoring information you have available and attach relevant information*	
3	If monitoring has NOT been undertaken, will it be done in the future or do you	Monitoring will be completed after the pilot scheme. There is no expectation at the moment that any equality groups will be impacted by

	have access to relevant monitoring data?	this proposal in a negative way because the Pre-Paid Card is an option for a Budget Holder. The user can still opt to have PB paid into a bank account. No stats have been gathered regarding visually impaired service users but where needed “suitable people” do represent.
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**Your monitoring information should be compared to the current available census data to see whether a proportionate number of people are taking up your service*

D. Consultation & Involvement		
1	Are you using information from any previous consultations and/or local/national consultations, research or practical guidance that will assist you in completing this EIA?	Benchmarking from other LA’s who already use Pre-Paid Cards, partnership working with Citizens Reference Board & Carers Centre.
2	Please list any consultations planned, methods used and groups you plan to target. (If applicable)	Workshops with Service Users Planned, Instruction Guides, Frequently Asked Questions and Information Leaflets will all be used to target groups of service users. At the moment Pre-paid Cards are optional but coincide with the decision to implement eligibility criteria for the payment of accountancy fees therefore users will need to indicate a preference for using their own funds to continue a managed account or have a prepaid card.
3	**What barriers, if any, exist to effective consultation with these groups and how will you overcome them?	Service Users may not understand the proposal hence the implementation of a customer helpline and liaison with major service providers and partners.

***It is important to consider all available information that could help determine whether the policy/ function could have any potential adverse impact. Please attach examples of available research and consultation reports*

E: The Impact – Identify the potential impact of the policy/function on different equality target groups

The potential impact could be negative, positive or neutral. If you have assessed negative potential impact for any of the target groups you will also need to assess whether that negative potential impact is high, medium or low

	Positive	Negative (please specify if High, Medium or Low)	Neutral	Reason
Gender – both men and women, and transgender;				
Pregnant women & women on maternity leave				
Gender Reassignment				
Marriage & Civil Partnership				
Race - include race, nationality & ethnicity (NB: the experiences may be different for different groups)				
Disability – physical, sensory & mental impairments	X			Breaks down barriers in managing Personal Budgets. Less paperwork for clients
Age Group - specify eg; older, younger etc)		X		Older generation may be reluctant to use card to pay for care services, they may not have the technical ability to use the internet to make payments or may not even have a computer.

Sexual Orientation – Heterosexual, Lesbian, Gay Men, Bisexual people				
Religious/Faith groups (specify)				

As a result of completing the above what is the potential negative impact of your policy?

High

Medium

Low

F. Could you minimise or remove any negative potential impact? If yes, explain how.	
Race:	
Gender, including pregnancy & maternity, gender reassignment, marriage & civil partnership	
Disability:	
Age:	<p>Telephone banking/Customer Service option available if people do not have access to the internet. Visit service users to explain how to use the cards. The pre-paid card is still optional for service users.</p> <p>The Pre-Paid Card has already been piloted and proven popular with Direct Payment users as it simplifies the audit process.</p> <p>Eligibility criteria has been developed which ensure that the most vulnerable customers can continue to receive accountancy support.</p>
Sexual Orientation:	

Religious/Faith groups:		
1	If there is an adverse impact, can it be justified on the grounds of promoting equality of opportunity for a particular equality group or for another legitimate reason?	
2	Could the policy have an adverse impact on relations between different groups?	
3	If there is no evidence that the policy <i>promotes</i> equal opportunity, could it be adapted so that it does? If yes, how?	

G. EIA Action Plan

Recommendation	Key activity	When	Officer Responsible	Links to other Plans eg; Sustainable Community Strategy, Corporate Plan, Business Plan,	Progress milestones	Progress
Phased Implementation of Cards	Phase One – Self Managed Accounts Phase Two – Managed	October 12 December 12	C Sharp/ D Baker	Business Plan	P1 complete P2 complete	

	Accounts Phase Three – Managed Accounts – Personal Assistants	May 13				
Arrange Rolling Contract	Arrange with current pilot provider for rolling contract at end of contract to mitigate the risk of leaving users without funds					
Analyse Savings and Efficiency Improvement	Spend & Time and Motion Analysis	April 13	C Sharp			
Evaluate user experience	Attend Citizen’s reference board, questionnaire to users	Feb 13	C Sharp			

Please ensure that all actions identified are included in the attached action plan and in your service plan.

Signed
Lead Officer
Date

Signed
Service Head
Date