

Colchester Borough Council

Equality Impact Assessment Form - An Analysis of the Effects on Equality

Section 1: screening stage

Name of policy, service or strategy to be assessed:

To confirm the award of a contract for banking service 2014-19

1. What is the main purpose of the policy, service or strategy?

To enter into a contract most suitable for the Council's needs

2. What main areas or activities does it cover?

The Council's principal banking including bulk cash collections

3. Are there changes to an existing policy being considered in this assessment?

Change to the existing provider is proposed

If so what are they?

As above

4. Who are the main audience, users or customers who will be affected by the policy?

The Council's customers; Colchester Borough Homes

5. What outcomes do you want to achieve from the policy, service or strategy?

To provide an effective and efficient banking contract

6. Are other service areas or partner agencies involved in delivery? If so, please give details below:

Colchester Borough Homes and any other enterprise the Council might set up.

7. Are you aware of any relevant information, data, surveys or consultations¹, which help us to assess the likely or actual impact of the policy, service or strategy upon customers or staff?

- The Portfolio Holder Report for which this EqIA is being prepared provides relevant information although this includes commercially sensitive information so cannot be made publically available
- Documentation detailing the tender process and respective bidders has been referred to

8. How does the policy, service or strategy help to further or facilitate our 'general duty'² to:

(a) eliminate unlawful discrimination, harassment and victimisation?

(b) advance equality of opportunity between people who share a 'protected characteristic'³ and those who do not?⁴

(c) foster good relations between people who share a protected characteristic and those who do not?⁵

The decision which is the subject of this EqIA does not specifically help us to meet the general duty so the table has been removed.

9. This section helps us to identify any disproportionate impacts. Please indicate in the table below whether the policy, service or strategy is likely to particularly benefit or disadvantage any of the 'protected characteristics'.

¹Click on [surveys](#) or [consultations](#) for more information. The Council's surveys and consultations include 'equality monitoring information' to help us identify any particular concerns or views expressed by any particular group or 'protected characteristic'. It can also help us to assess how representative of our customers the respondent group is.

² These 3 points summarise the 'general duty' as it applies to public sector organisations in the Equality Act 2010

³ The Equality Act's 'protected characteristics' include age, disability, gender reassignment, pregnancy and maternity, race, religion or belief and sex and sexual orientation. It also covers marriage and civil partnerships, but not for all aspects of the duty.

⁴ This involves having due regard, in particular, to the need to: (a) remove or minimise disadvantages suffered by persons who share a protected characteristic that are connected to that characteristic; (b) take steps to meet the needs of persons who share a relevant protected characteristic that are different from the needs of persons who do not share it, and (c) encourage persons who share a relevant protected characteristic to participate in public life or in any other activity in which participation by such persons is disproportionately low.

⁵ This involves having due regard, in particular, to the need to (a) tackle prejudice, and (b) promote understanding.

Include reference to any relevant consultation, data or information.

'Protected characteristic' group		Positive Impact	Explain how it could particularly benefit the group	Negative Impact	Explain how it could particularly disadvantage the group
Age	Older people (60+)	X	The proposed new provider of banking services has indicated a willingness to promote easy bank accounts and take part in Council Roadshows based around increasing Welfare Reform awareness which could particularly benefit this vulnerable group.	X	Any customer who uses a non BACS payment method which requires bank details to be changed could be inconvenienced by the change. This will typically affect those without bank accounts, and many of these will be within the more vulnerable groups such as older people.
	Younger people (17-25) and children (0-16)	X	The proposed new provider of banking services has indicated a willingness to promote easy bank accounts and take part in Council Roadshows based around increasing Welfare Reform awareness which could particularly benefit this vulnerable group.	X	Any customer who uses a non BACS payment method which requires bank details to be changed could be inconvenienced by the change. This will typically affect those without bank accounts, and many of these will be within the more vulnerable groups such as younger people.
Disability	Physical	X	The proposed new provider of banking services has indicated a willingness to promote easy bank accounts and take part in Council Roadshows based around increasing Welfare Reform awareness which could particularly benefit this vulnerable group.	X	Any customer who uses a non BACS payment method which requires bank details to be changed could be inconvenienced by the change. This will typically affect those without bank accounts, and many of these will be within the more vulnerable groups such as people with disabilities.
	Sensory	X	As above	X	As above
	Learning	X	As above	X	As above
	Mental health issues	X	As above	X	As above
	Other – <i>please specify</i>				

'Protected characteristic' group		Positive Impact	Explain how it could particularly benefit the group	Negative Impact	Explain how it could particularly disadvantage the group
Ethnicity	White		None identified		None identified
	Black		None identified	X	Any customer who uses a non BACS payment method which requires bank details to be changed could be inconvenienced by the change. This will typically affect those without bank accounts, and many of these will be within the more vulnerable groups such as people who do not have English as a first language. BME groups are more likely than other groups not to have English as a first language – see below.
	Chinese		None identified	X	As above
	Mixed Ethnic Origin		None identified	X	As above
	Gypsies/ Travellers		None identified	X	Any customer who uses a non BACS payment method which requires bank details to be changed could be inconvenienced by the change. This will typically affect those without bank accounts, and many of these will be within the more vulnerable groups such as Roma Gypsies and Irish Travellers.
	Other – <i>please state</i>				
Language	English not first language	X	As above	X	Any customer who uses a non BACS payment method which requires bank details to be changed could be inconvenienced by the change. This will typically affect those without bank accounts, and many of these will be within the more vulnerable groups such as people who do not have English as a first language.

'Protected characteristic' group		Positive Impact	Explain how it could particularly benefit the group	Negative Impact	Explain how it could particularly disadvantage the group
Pregnancy and Maternity	Women who are pregnant or have given birth in last 26 weeks		None identified		None identified
Religion or Belief	People with a religious belief (or none)		None identified		None identified
Sex	Men		None identified		None identified
	Women		None identified		None identified
	Transsexual / gender reassignment		None identified		None identified
Sexual Orientation	Bisexual, Heterosexual, Gay or Lesbian		None identified		None identified
Marriage and Civil Partnership	People who are single, married or in a civil partnership		None identified		None identified

10. Could the policy, service or strategy unlawfully discriminate⁶ against any 'protected characteristic', either directly or indirectly?

No – see section 11 below.

11. If you have identified any negative impacts above, have you been able to minimise or remove them, and if so, how?

Any customer who uses a non BACS payment method which requires bank details to be changed could be inconvenienced by the change. This will typically affect those without bank accounts, and many of these will be within the more vulnerable groups.

⁶ The Council has a general duty to 'eliminate unlawful discrimination, harassment and victimisation'. Direct discrimination occurs when a person is treated less favourably than another in a comparable situation because of their 'protected characteristic' whether on grounds of age, disability, pregnancy and maternity, ethnicity; religion or belief; sex (gender), sexual orientation, or marriage and civil partnership. Indirect discrimination occurs when an apparently neutral provision or practice would nevertheless disadvantage people on the grounds of their 'protected characteristic' unless the practice can be objectively justified by a legitimate aim.

The Council will try to ensure that the changes, and what affected customers will need to do, is communicated clearly and in good time to ensure as smooth a transition as possible. Customer Services staff will have the appropriate information for affected customers to hand, including new Council bank account details, where cash payments can still be made, and how to apply for a bank account. This will help to minimise any disruption that occurs.

Summary and findings of Initial Equality Impact Assessment – screening stage

12. Please put a tick in the relevant box to confirm your findings, and what the next step is:

Findings	Action required
No likely negative impacts have been identified and this has been justified with reference to information, data, surveys or consultations. <input type="checkbox"/>	Sign off screening and finish.
Likely negative impacts have been identified but have been minimised or removed. X	Sign off screening and finish.
Likely negative impacts were identified but have not been minimised or removed. <input type="checkbox"/>	Sign off screening and complete a full impact assessment – Section 2.
There is insufficient evidence to make a judgement. <input type="checkbox"/>	Sign off screening and complete a full impact assessment – Section 2.

13. Name and job title of person completing this form:

- Debbie Greenwood

14. Date of completion:

- November 2013

15. Date for update or review of this screening:

- Not applicable - No update or review is required.

If you have now signed off this screening form, Section Two is not required and you should remove Section Two from this document, along with these two paragraphs in italics. Please send a copy to the relevant Head of Service and the Equality and Safeguarding Officer. You also need to arrange for it to be published on the Council's website [here](#) – under the relevant service area heading.