

Equality Impact Analysis (EIA) Resident/Service User

Please refer to the guidance and initial Equality Impact Analysis before completing this form.

1. Details of function, policy, procedure or service:	
Title of what is being assessed: Reducing levels of bad debt	
Is it a new or revised function, policy, procedure or service? Procedure	
Department and Section: Adults and Health	
Date assessment completed: September 2019	
2. Names and roles of people completing this assessment:	
Lead officer	Will Hammond (Head of Adults Transformation)
Stakeholder groups	
Representative from internal stakeholders	
Representative from external stakeholders	
Delivery Unit Equalities Network rep	
Performance Management rep	
HR rep (for employment related issues)	
3. Full description of function, policy, procedure or service:	
<p>This is a project to improve processes around customer finance and income collection in relation to 'bad debt'. This refers to contributions owed for adult social care that are unlikely to be paid, often due to the adult in question building up large levels of debt.</p> <p>As part of the work, the process around financial assessments will be reviewed, to determine how debt build up can be prevented in the first place. The early part of the social work assessment process will be scrutinised to ensure that the importance of finances is emphasised throughout.</p> <p>The debt recovery process will also be closely monitored to ensure that it is as efficient as possible. This will be monitored by a project team which will analyse the number of cases and the overall level of debt.</p> <p>Clients and their carers / families should benefit from this work, as such large levels of debt can be distressing, and it should ensure that clients are clearer about the financial processes involved with their care. However, individuals may be dissatisfied when they are asked to pay off debts.</p> <p>There is also a significant saving to the council expected, as the budgetary provision for bad debt could be reduced by around 10% (circa £100k). This is a significant amount and will help the authority to ensure financial sustainability and continue to provide other vital services.</p>	

How are the equality strands affected? Please detail the effects on each equality strand, and any mitigating action you have taken so far. Please include any relevant data. If you do not have relevant data please explain why.

Equality Strand	Affected?	Please explain how affected	What action has been taken already to mitigate this? What further action is planned to mitigate this?
1. Age	Yes <input checked="" type="checkbox"/> / No <input type="checkbox"/>	According to SALT national adult social care data (18/19), 68% of long term social care placements were for older adults (65+), as there is a correlation between having eligible care needs and age. This means that there will be a relationship between age and those who are in situations of bad debt to the council, as older adults will have more need for social care so will be more likely to build up debt. Therefore, the changes will impact older population groups more severely. They will be more likely to be channelled onto direct debits or taken through the debt recovery process.	The improved processes will be designed with the older population in mind, with accessible information, earlier intervention in the cases on non-payment and signposting to resources to assist those who may struggle to pay or understand. The views of frontline workers, who have experience of dealing with older adults, will be also be sought.
2. Disability	Yes <input checked="" type="checkbox"/> / No <input type="checkbox"/>	It is likely that almost all clients receiving social care and building up levels of bad debt will have a disability, based on the equality act definition. Therefore, the changes to the finance processes involved in social care assessment will impact those with a disability. This may be particularly true of high cost care packages, which many LD clients will have. However, no discrimination against these groups will be involved as decisions will be made based on recovering money. Clients will have access to the usual support through social workers and the customer finance team if any of the changes are unclear.	Meetings will be held with frontline staff from the Learning Disabilities team to ensure that the changes are accessible to those with a disability. This may include accessible leaflets.
3. Gender reassignm	Yes <input type="checkbox"/> / No <input type="checkbox"/>	We do not hold data on numbers of clients in this cohort with a gender reassignment. There is	The new process for debt recovery, including the possible use of direct debit, will continue to

ent		no foreseen impact on any client based on gender reassignment	be completed. In designing the process, the views of service users and their carers/families will be taken into account.																		
4. Pregnancy and maternity	Yes <input type="checkbox"/> / No <input type="checkbox"/>	We do not hold data on numbers of clients in this cohort who are pregnant / mothers. There is no foreseen impact on any client based on these characteristics.	The new process for debt recovery, including the possible use of direct debit, will continue to be completed. In designing the process, the views of service users and their carers/families will be taken into account.																		
5. Race / Ethnicity	Yes <input type="checkbox"/> / No <input type="checkbox"/>	<p>According to SALT national adult social care data (18/19), the reported ethnicity of adult social care clients is set out below:</p> <table border="1" data-bbox="501 741 948 1070"> <thead> <tr> <th>Category</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Asian/Asian British</td> <td>14%</td> </tr> <tr> <td>Black/Black British</td> <td>7%</td> </tr> <tr> <td>Chinese</td> <td>1%</td> </tr> <tr> <td>Mixed/Multiple ethnic groups</td> <td>2%</td> </tr> <tr> <td>Not Stated</td> <td>2%</td> </tr> <tr> <td>Other Ethnic Groups</td> <td>5%</td> </tr> <tr> <td>White</td> <td>69%</td> </tr> <tr> <td>Grand Total</td> <td>100%</td> </tr> </tbody> </table> <p>The proportions tally closely with the overall demographics of Barnet reported JSNA: https://jsna.barnet.gov.uk/1-demography. So, it is unlikely that this proposal will have a disproportionate impact on people based on their ethnicity.</p>	Category	%	Asian/Asian British	14%	Black/Black British	7%	Chinese	1%	Mixed/Multiple ethnic groups	2%	Not Stated	2%	Other Ethnic Groups	5%	White	69%	Grand Total	100%	The new process for debt recovery, including the possible use of direct debit, will continue to be completed. In designing the process, the views of service users and their carers/families will be taken into account.
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6. Religion or belief	Yes <input type="checkbox"/> / No <input type="checkbox"/>	<p>We do not report on data on the religion / beliefs of clients in this cohort compared to the population of Barnet and the UK.</p> <p>There is no foreseen impact on any client based specifically on these characteristics.</p>	The new process for debt recovery, including the possible use of direct debit, will continue to be completed. In designing the process, the views of service users and their carers/families will be taken into account.																		
7. Gender / sex	Yes <input type="checkbox"/> / No <input type="checkbox"/>	<p>According to SALT national adult social care data (18/19), the reported gender of adult social care clients receiving long term support is set out below:</p> <table border="1" data-bbox="501 1912 979 2074"> <thead> <tr> <th>Row Labels</th> <th>Count of slt Person</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>60%</td> </tr> <tr> <td>Male</td> <td>40%</td> </tr> <tr> <td>Unknown</td> <td>0%</td> </tr> </tbody> </table>	Row Labels	Count of slt Person	Female	60%	Male	40%	Unknown	0%	The new process for debt recovery, including the possible use of direct debit, will continue to be completed. In designing the process, the views of service users and their carers/families will be taken into account.										
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		<p>Females are overrepresented in people in receipt of adult social care compared to the overall adult population of Barnet, so any proposal will impact this group disproportionately.</p> <p>However, the debt recovery process is applied objectively based on debt levels and without discrimination due to gender.</p>	
8. Sexual orientation	Yes <input type="checkbox"/> / No <input type="checkbox"/>	We do not hold data on the sexual orientation of clients in this cohort. There is no foreseen impact on any client based on these characteristics.	The new process for debt recovery, including the possible use of direct debit, will continue to be completed. In designing the process, the views of service users and their carers/families will be taken into account.
9. Marital Status	Yes <input type="checkbox"/> / No <input type="checkbox"/>	We do not hold data on the marital status of clients in this cohort. There is no foreseen impact on any client based on these characteristics.	The new process for debt recovery, including the possible use of direct debit, will continue to be completed. In designing the process, the views of service users and their carers/families will be taken into account.
10. Other key groups?			
Carers	Yes <input checked="" type="checkbox"/> / No <input type="checkbox"/>	Many people in receipt of adult social care services will have a carer, and therefore there will be a related impact on carers.	The new process for debt recovery, including the possible use of direct debit, will continue to be completed. In designing the process, the views of service users and their carers/families will be taken into account.
People with mental health issues	Yes <input checked="" type="checkbox"/> / No <input type="checkbox"/>	The cohort of adults with bad debt will include some with mental health issues. Situations of bad debt could exacerbate prior issues. However, this is not discriminatory against these groups and will follow the usual process of debt recovery.	
Some families and lone parents	Yes <input type="checkbox"/> /	There should not be any disproportionate impact on families and lone parents.	

People with a low income	No <input checked="" type="checkbox"/>	<p>There is a direct correlation between lower incomes and those in receipt of adult social care funded by a local authority. However, this will only affect clients who are means-tested as having enough income/savings to pay for their social care so those on a low income will not be impacted.</p>
Unemployed people	Yes <input checked="" type="checkbox"/> / No <input type="checkbox"/>	<p>There is a direct correlation between lower incomes and unemployment and those in receipt of adult social care funded by a local authority. However, this will only affect clients who are means-tested as having enough income/savings to pay for their social care so those on a low income will not be impacted.</p>
Young people not in employment education or training	Yes <input type="checkbox"/> / No <input checked="" type="checkbox"/>	<p>This will not affect people below the age of 18.</p>

4. What will be the impact of delivery of any proposals on satisfaction ratings amongst different groups of residents?

There may be some impact on customer satisfaction as some clients will be under increased pressure to pay debts for their social care to the council. However, these will be people who have been assessed as able to pay and have received the service that they owe the money for.

Additionally, the project should improve understanding of the financial assessment process, which may negate any impact on satisfaction ratings by making the process clearer to adults in Barnet.

5. How does the proposal enhance Barnet's reputation as a good place to work and live?

The proposal enhances Barnet's reputation as a good place to live by improving the communications around social care. Information about finances will be more readily available and payment for social care will more efficient through the use of direct debits. This will make Barnet a better place to live.

The money recovered in the debt process will also be used to provide other vital services around adult social care that help Barnet's reputation as a good place to work and live.

6. How will members of Barnet's diverse communities feel more confident about the council and the manner in which it conducts its business?

Improved processes will lead to less large debts accumulating and better recovery rates for the Council

7. Please outline what measures and methods have been designed to monitor the application of the policy or service, the achievement of intended outcomes and the identification of any unintended or adverse impact? Include information about the groups of people affected by this proposal. Include how frequently the monitoring will be conducted and who will be made aware of the analysis and outcomes? This should include key decision makers. Include these measures in the Equality Improvement Plan (section 16)

- The department has a complaints procedure and reports on these to committee and internal governance meetings.
- Client satisfaction is measured through an annual survey with the results published and taken to committee.
- Clients' and their carers' views will be taken into consideration as part of standard social work procedures

8. How will the new proposals enable the council to promote good relations between different communities? Include whether proposals bring different groups of people together, does the proposal have the potential to lead to resentment between different groups of people and how might you be able to compensate for perceptions of differential treatment or whether implications are explained.

N/A

9. How have employees and residents with different needs been consulted on the anticipated impact of this proposal? How have any comments influenced the final proposal? Please include information about any prior consultation on the proposal been undertaken, and any dissatisfaction with it from a particular section of the community. Please refer to Table 2

As this process is based on the existing debt collection process, no additional formal consultation is deemed as necessary.

The department takes resident engagement seriously and has an Involvement Board and several forums for residents to give views and influence service delivery.

Overall Assessment

10. Overall impact			
Positive Impact <input type="checkbox"/>	Negative Impact or Impact Not Known ¹ <input type="checkbox"/>	No Impact <input checked="" type="checkbox"/>	
11. Scale of Impact			
Positive impact: Minimal <input type="checkbox"/> Significant <input type="checkbox"/>	Negative Impact or Impact Not Known Minimal <input type="checkbox"/> Significant <input type="checkbox"/>		
12. Outcome			
No change to decision <input checked="" type="checkbox"/>	Adjustment needed to decision <input type="checkbox"/>	Continue with decision <i>(despite adverse impact / missed opportunity)</i> <input type="checkbox"/>	If significant negative impact - Stop / rethink <input type="checkbox"/>

¹ 'Impact Not Known' – tick this box if there is no up-to-date data or information to show the effects or outcomes of the function, policy, procedure or service on all of the equality strands.

13. Please give full explanation for how the overall assessment and outcome was decided.

As the work is based around adult social care, it will have the largest impact on age and disability. Older adults and those with a disability are more likely to be in social care, and thus get into bad debt which needs to be recovered. Females are also overrepresented in the adults social care cohort, and this will impact people with mental health conditions and carers.

Though there may be some adverse effects on people through the distress caused from debt collection, the process of making financial assessment clearer and introducing direct debit should have a positive impact on adults. An improved process will be designed with older adults and those with a disability in mind, meaning that navigating financial assessment should become an easier prospect for those who struggle with it the most. This will improve the lives of these groups and generally have a positive impact. Some individuals will end up paying more than they would otherwise, but this will be based on evidence of an ability to pay and that the debt is genuine.

There is an impact based on levels of income and unemployment for any policy around social care. However, the nature of client contributions as a means tested policy means only those who have enough income or savings to pay will be required to, and it will only be these groups that debt will need to be recovered from. Therefore, it should have no impact.

14. Equality Improvement Plan

Please list all the equality objectives, actions and targets that result from the Equality Analysis (continue on separate sheets as necessary). These now need to be included in the relevant service plan for mainstreaming and performance management purposes.

Equality Objective	Action	Target	Officer responsible	By when

1st Authorised signature (Lead Officer/Project Sponsor): Sam Raffell (Head of Care Quality and Customer Finance)	2nd Authorised Signature (Service lead/Project Manager) Will Hammond (Head of Transformation)
Date: 17/12/19	Date: 17/12/19