

# **EQUALITY IMPACT ASSESSMENTS AND ANALYSIS (EqIAA)**

## **Direct Payment: Payment Cards – Updated 2017**

The original Equalities Impact Assessment from 2014 was reviewed and updated as part of the decision making process to move suppliers for the Direct Payment Card. Aquarium provided the service until May 2017, when it withdrew from the market. The Equalities Impact Assessment was reviewed to support the decision to contract with Prepaid Financial Services (PFS) through NEPO, a collaborative procurement framework based in North East councils.

### **Contents:**

**Page 2: EQUALITY IMPACT ASSESSMENT AND ANALYSIS (EqIAA) 2014**

**Page 22: EQUALITY IMPACT ASSESSMENT AND ANALYSIS (EqIAA) 2017 update**

# EQUALITY IMPACT ASSESSMENT AND ANALYSIS (EqIAA) 2014

## Direct Payment: Payment Cards

### SECTION 1 - INTRODUCTION

This EqIAA covers the issue of whether a payment card solution for the delivery of direct payments (DPs) should be implemented from July 2014.

The main purpose of a payment cards service would be twofold:-

- so that the Council is able to enable a greater level of Direct Payments (DPs) take up by marginalised service users who might not ordinarily be able to access banking services, and
- to simplify the requirements for service users in respect of financial monitoring.

This EqIAA investigates the potential equality impacts in relation to the main changes for service users and carers resulting from any implementation of a payment card service.

### Background

The current arrangement for DPs is that, following a social care assessment, a service user may choose to arrange and manage their own care and support by receiving a DP., provided they meet the requirements of the direct payment agreement. Each DP recipient is required to set up a separate bank account in which to receive their DP. If their care and support arrangements are straight forward, the service user may choose to manage the DP completely independently. However if a service user has more complex care needs, or wishes to have support with managing their DP, they are referred to Action for Employment Limited (A4E) for support. DP recipients are required to give us or A4E information (bank statements, receipts and invoices) about what they have spent their DP on. Service users employing staff are required to submit this information every three months. If the yearly Direct Payment is £2,000 or more, and the service user is not employing staff, they are required to submit monitoring information every six months. If the yearly Direct Payment is less than £2,000, and the service user is not employing staff, they are required to submit monitoring information once a year.

The Council currently commissions Action for Employment Limited (A4E) to provide a Direct Payments Support Service to people who wish to take up the option of arranging their own care package using funds provided by the Council. This arrangement includes a managed accounts service where A4E hold a Direct Payment account on behalf of a service user. The user remains in control of their Direct Payment, making key decisions on how the Direct Payment is used and how they meet their needs, and A4E pay invoices and personal assistants on behalf of the user. A4E have a good track record in the provision of this service, with good levels of customer satisfaction.

An introduction of payment cards would:

- Replace the current arrangements for the delivery of direct payments to service users, third parties and for managed accounts.
- Seek to enable more service users to have access to direct payments and as a result have increased choice and control over how their support needs and personalised outcomes are met.

Regardless of the arrangements for delivery, direct payments can only be made to those who have been assessed by the authority to be capable of managing the payments by themselves, or with assistance, as may be available to them.

**Overview of the key changes for service users, carers and service providers should payment cards be introduced.**

**The following provides an overview of the key changes that would be experienced should payment cards be introduced:**

- Service users would no longer be required to open a separate bank account to receive their direct payments.
- The Council would be able to monitor accounts on-line therefore reducing, and in some cases, eliminating the need for service users to supply bank statements, invoices and other onerous financial monitoring information to evidence how direct payments have been used.
- Payment card services do not support the use of cheques as a method of making payments.

## SECTION 2 – RESEARCH AND CONSULTATION CONDUCTED

The following table provides details of people currently receiving a direct payment in South Gloucestershire.

| Users  | Number | Percentage of Total |
|--|--------|---------------------|
| All  | 711    | 100%                |
| Female   | 394    | 55.4%               |
| Male   | 317    | 44.6%               |
| White – English/Welsh/Scottish/Northern Irish/British  | 660    | 92.8%               |
| BME  | 51     | 7.2%                |
| Arab   |        |                     |
| Asian/Asian British – Bangladeshi                      |        |                     |
| Asian/Asian British – Indian                           | #      |                     |
| Asian/Asian British – Pakistani                        | #      |                     |
| Asian/Asian British – Chinese                          | #      |                     |
| Asian/Asian British – Other                            | #      |                     |
| Black/African/Caribbean/Black British – African        | #      |                     |
| Black/African/Caribbean/Black British – Caribbean      | #      |                     |
| Black/African/Caribbean/Black British – Other          | #      |                     |
| Gypsy or Traveller of Irish Heritage                   |        |                     |
| Mixed/Multiple Ethnic Groups – White & Asian           | #      |                     |
| Mixed/Multiple Ethnic Groups – White & Black African   |        |                     |
| Mixed/Multiple Ethnic Groups – White & Black Caribbean |        |                     |
| Mixed/Multiple Ethnic Groups – Other (please state)    | #      |                     |
| White – Irish  | #      |                     |
| White – Other (please state)                           | 21     | 2.3%                |
| Other ethnic group (please state)                      | #      |                     |
| Prefer not to say/Unknown                              | #      |                     |
| 19 - 64  | 478    | 67.2%               |
| 65 - 74  | 77     | 10.8%               |
| Over 75  | 156    | 21.9%               |
| All Disabled People                                    |        |                     |
| Physical impairment                                    | 374    | 52.6%               |
| Sensory impairment                                     | 18     | 2.5%                |
| Mental health condition                                | 56     | 7.9%                |
| Learning disability/difficulty                         | 177    | 24.9%               |
| Long standing illness or health condition              | 54     | 7.6%                |
| Other disability                                       | 32     | 4.5%                |
| Prefer not to say/Unknown                              |        |                     |

NB Where number is less than 10, this has been replaced with # for confidentiality purposes.

- There are slightly more Females than Males in receipt of a direct payment, although the difference is not highly significant.
- The ethnicity of recipients broadly mirrors the overall population of South Gloucestershire (according to the Census 2011, 91.9% of South Gloucestershire declared their ethnicity as White – English/Welsh/Scottish/Northern Irish/British).
- Just over two-thirds of recipients are aged 19 – 64 and there is a significant percentage (21.9%) over the age of 75.
- 100% of recipients have declared a disability.

## Consultation

A cross-section of existing service users have been consulted in depth about payment cards to assess views and to find out any concerns or barriers to their acceptance. In conducting the consultation, a cross section of service users was taken, including older people, people with learning difficulties, a new direct payment recipient and people with physical and/ or sensory impairments. The following table displays the questions used and responses gained.

### Appendix 1 – Survey of Direct Payment Recipients

| Questions   | S/User 1  | S/User 2  | S/User 3   | S/User 4   | S/User 5  | S/User 6   | S/User 7  | S/User 8   | S/User 9   | S/User 10  |
|---|---|---|--|--|---|--|---|--|--|--|
| Do you generally understand how payment cards work?   | Yes   | Yes   | Yes  | Yes  | Yes   | Yes  | Yes (although repeated references to credit card and debts suggest that there was not a full understanding) | Yes  | No   | Yes  |
| Do you use, or have you ever used, payment cards - debit cards, gift cards etc?   | Yes I use cards regularly.  | Yes, I have used both debit cards and gift cards  | Yes, I have used debit and gift cards            | Yes, I use a debit card  | Yes, I use a debit card                                       | Yes, I have used both debit cards and gift cards   | Yes, I have used a debit card   | Yes, I use both debit and gift cards   | Yes, both debit and credit cards.  | Yes, I have used both debit and gift cards               |
| If you were offered a payment card as a way of receiving your Direct Payment, would you choose to have one?                               | Yes   | No. I like using a bank account. Monthly statements make it easier to budget for additional support from my own contributions | I would consider it                              | Due to my life expectancy, I would choose to stay with the current system.                                       | Yes, I think it sounds easier.                                | No, I would prefer to stay with the current system as I do not want to disrupt everything that is set up | No, I like to be able to pay by cheque to my carers and I would not want to use phone banking               | Yes, I think it would be much easier as I have to use cheques but as I am visually impaired, I have to rely on other people to write them. Using telephone banking and BACS would allow me to be independent | No, I am concerned about how I would pay my PAs.   | Not sure   |
| If you had been offered the choice of a payment card when you first started receiving Direct Payments, would you have chosen to have one? | Yes, it would have been much easier as my mobility issues make it difficult to get to the bank to set up an account | No, a bank account is preferable but if it was the only choice it wouldn't have stopped me going to direct payments           | Yes, it is easier than setting up a bank account | Yes -it would be easier to set up and would save using cheques which causes delay for my PA receiving the funds. | Yes, it would have been easier than setting up a bank account | Yes as would have been better not to have had to set up a bank account                                   | No, I would prefer to have a bank account   | Yes  | No, I would always want to have a bank account to be able to pay by cheque and to receive monthly statements.      | Yes, as it would have saved setting up a bank account    |
| If we were to make it a mandatory requirement to change to a payment card to receive direct payments, how would you feel about this?      | It wouldn't bother me, as long as there is still the option to make payments by standing order to my carer.         | I would change as I realise that change sometimes has to happen but I would be concerned over budgeting. Support in           | I am flexible about the change.                  | I accept that change has to happen and I can see the benefits.   | It wouldn't bother me at all.                                 | Not happy. Imposing the system makes people feel powerless   | I would not be happy. I do not like cards and would still want to pay by cheque.                            | No problem   | I would be upset as I believe there should be choice over how direct payments are received to suit the individual. | I would be happy to change as long as there was support. |

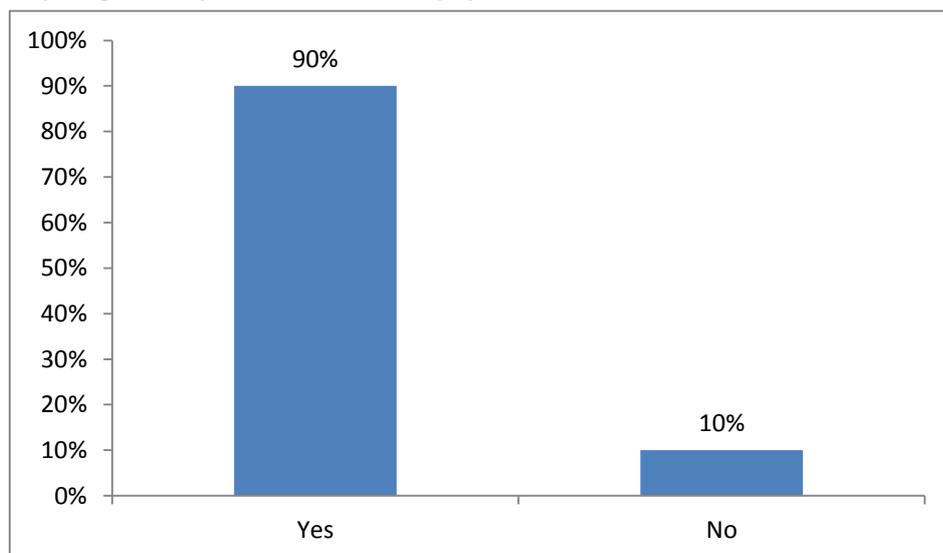
|  |   |   |  |   |  |   |  |   |  |                                     |
|--|---|---|--|---|--|---|--|---|--|-------------------------------------|
|  |   | making the change would be very important   |  |   |  |   |  |   |  |                                     |
| Do you think the way the Council could monitor how Direct Payments are spent with payment cards is a better way? | Yes, I think this is a better and easier way for the council to monitor expenditure   | It is better for the Council but I am not too worried about current monitoring system as I am very organised  | It is better for the Council. I am quite happy with the current system as I don't find the monitoring too onerous. | Yes much better as it will cut down on work that I have to do currently.                          | Yes, it saves time on having to complete the monitoring  | Yes, thinks it would be much better as it would be more streamlined and could potentially save the Council money on monitoring  | Yes but I am not bothered by the current system  | Yes, I would be very happy to not have to complete quarterly monitoring and I think that it would be empowering to those that cannot currently access a bank account. | No. I am quite happy with the current system and having A4E to assist me when and if required. | Yes                                 |
| How would you feel about the Council being able to look at your payment card records?                            | Not bothered. The council have a right to look at this so this is a much better way of giving them access.  | Not bothered.   | It would not bother me.  | It does not bother me.  | It would not bother me.  | It would not bother me.   | I think it would be intrusive.   | Not bothered.   | I think it sounds illegal and not right.   | Not bothered                        |
| Finally, what are your overall thoughts on payment cards?  | It is a very good idea as it is easier to set up, saves setting up a separate bank account and helps people with mobility issues. Overall this is much better approach. | My main concern is managing my finances as I don't use the internet. I would be worried about how to keep a record of what is left on the card. Phone support would not be the best solution. I would like to continue receiving a monthly statement. | They seem easy to use, overall a very good idea with less hassle to set up and with regard to the monitoring.      | This is a good idea as it seems simpler and easier to set up with less time spent for monitoring. | I think it is much better than the current system. I maybe would need some support initially in making the change over to the new way. | I like the concept and think it would be good for people who cannot access mainstream bank accounts. I am strongly opposed to the name 'payment cards' as I feel that this is disempowering to individuals. | The system that is currently used is running smoothly and I would not want to change it. | I feel very positive about payment cards as they are a very good alternative to having a separate bank account.   | I would not be happy at all with the system.   | Generally I think it is a good idea |

### Profile of Service Users surveyed:

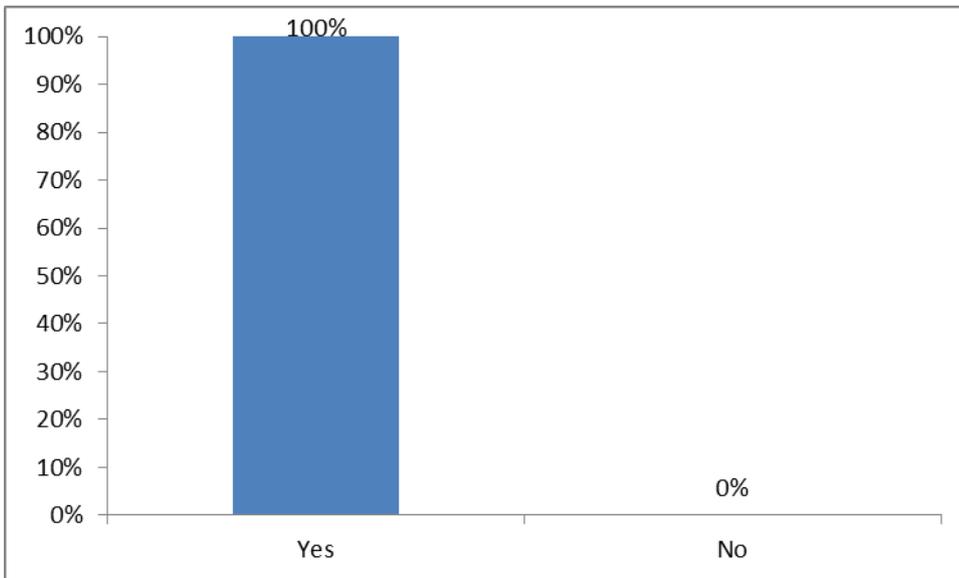
| S/U | Age Group | Gender | Ethnicity                                       | Disability                |
|-----|-----------|--------|---|---------------------------|
| 1   | 19 - 64   | Female | White British                                   | Yes – physical impairment |
| 2   | 65 - 74   | Female | Asian/Asian British – Pakistani                 | Yes – sensory impairment  |
| 3   | 19 - 64   | Female | White British                                   | Yes – mental health       |
| 4   | Over 75   | Female | White British                                   | Yes – mental health       |
| 5   | 19 - 64   | Male   | White British                                   | Yes - autistic            |
| 6   | 19 - 64   | Female | White British                                   | Yes – physical impairment |
| 7   | 19 - 64   | Female | White British                                   | Yes – learning difficulty |
| 8   | 19 - 64   | Male   | White British                                   | Yes – sensory impairment  |
| 9   | 19 - 64   | Male   | White British                                   | Yes – physical impairment |
| 10  | 19 - 64   | Male   | Black/African/Caribbean/Black British – African | Yes – physical impairment |

### An overview of survey responses

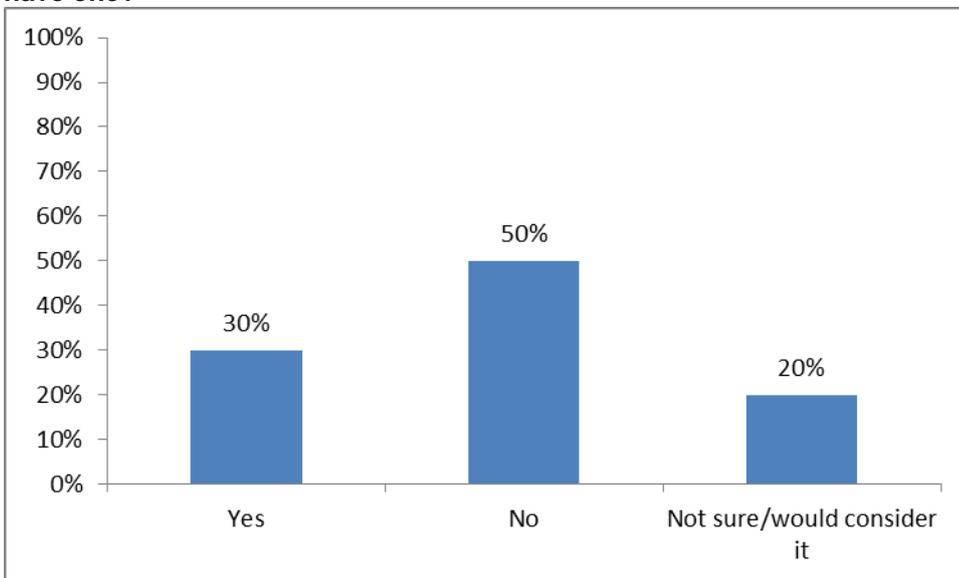
Do you generally understand how payment cards work?



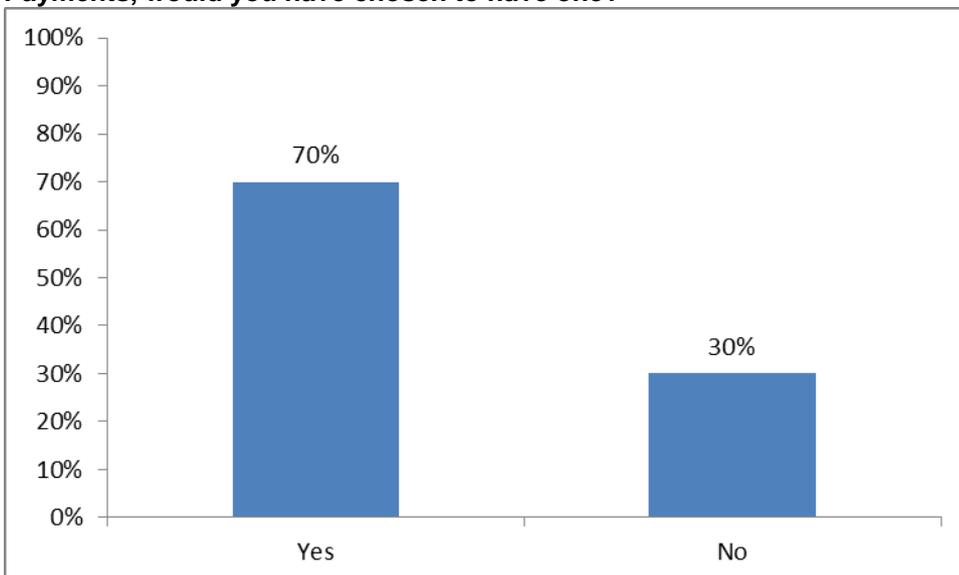
Do you use, or have you ever used, payment cards - debit cards, gift cards etc?



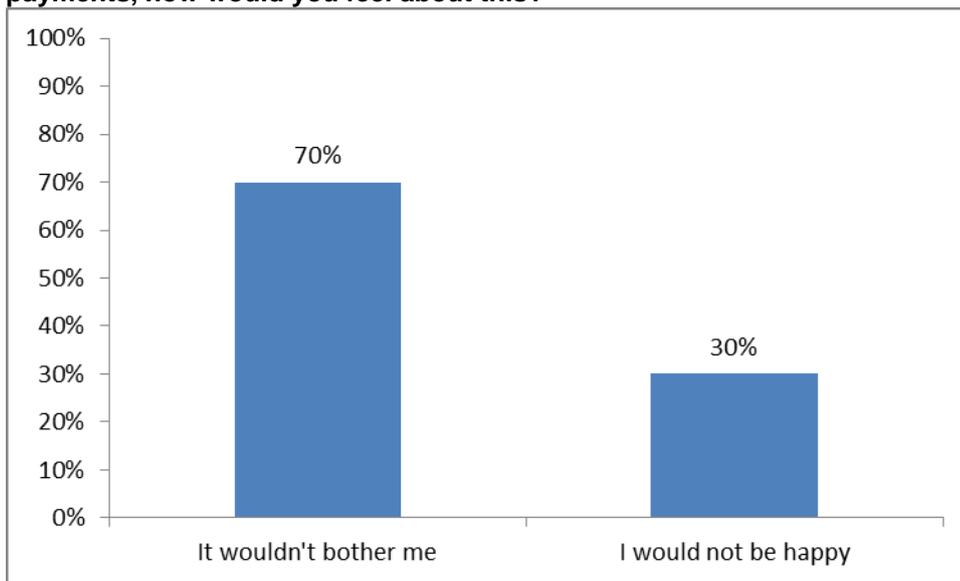
**If you were offered a payment card as a way of receiving your Direct Payment, would you choose to have one?**



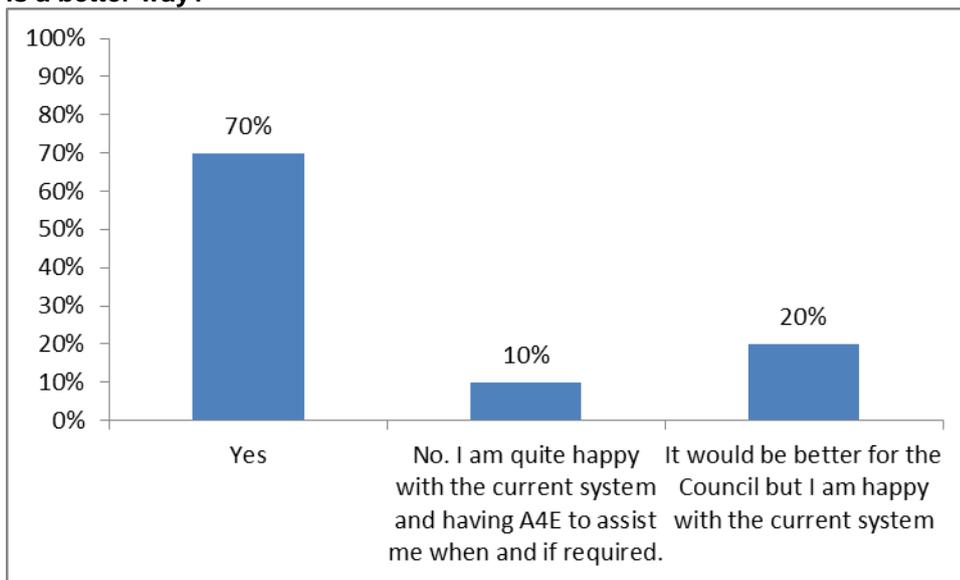
**If you had been offered the choice of a payment card when you first started receiving Direct Payments, would you have chosen to have one?**



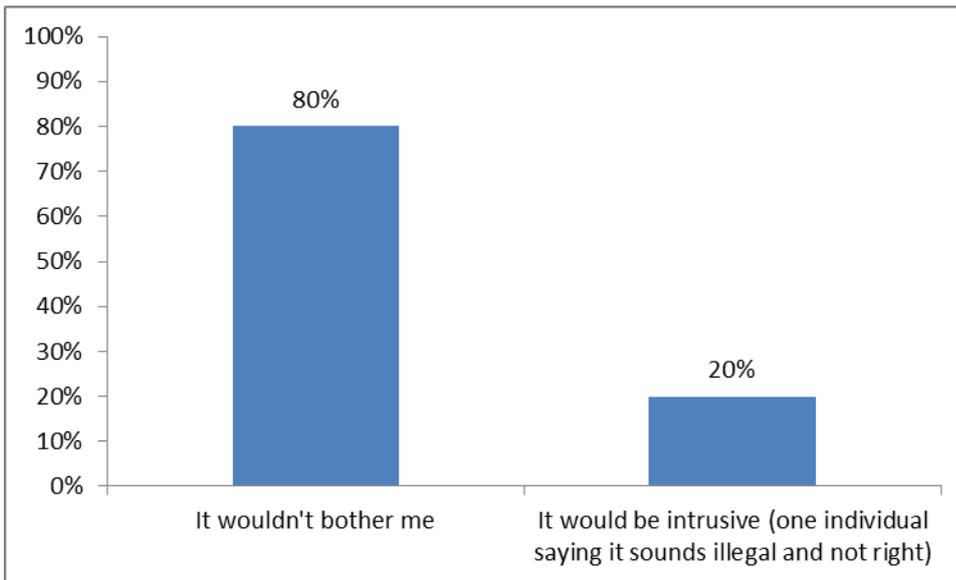
**If we were to make it a mandatory requirement to change to a payment card to receive direct payments, how would you feel about this?**



**Do you think the way the Council could monitor how Direct Payments are spent with payment cards is a better way?**



**How would you feel about the Council being able to look at your payment card records?**



**What are your overall thoughts on payment cards?**

|   |
|---|
| It is a very good idea as it is easier to set up, saves setting up a separate bank account and helps people with mobility issues. Overall this is much better approach.   |
| My main concern is managing my finances as I don't use the internet. I would be worried about how to keep a record of what is left on the card. Phone support would not be the best solution. I would like to continue receiving a monthly statement. |
| They seem easy to use, overall a very good idea with less hassle to set up and with regard to the monitoring.   |
| This is a good idea as it seems simpler and easier to set up with less time spent for monitoring.   |
| I think it is much better than the current system. I maybe would need some support initially in making the change over to the new way.  |
| I like the concept and think it would be good for people who cannot access mainstream bank accounts. I am strongly opposed to the name 'payment cards' as I feel that this is disempowering to individuals.   |
| The system that is currently used is running smoothly and I would not want to change it.  |
| I feel very positive about payment cards as they are a very good alternative to having a separate bank account.   |
| I would not be happy at all with the system.  |
| Generally I think it is a good idea   |

## **Evidence and Findings from other Local Authorities**

A number of other Local Authorities who have already implemented a payment card service for the delivery of direct payments have been contacted to assess the ease of implementation and any negative impacts on service users.

### ***London Borough of Merton – Project Manager Lorraine Taylor***

Merton commenced a project looking at introducing payment cards for direct payments in 2010. Merton's direct payments service was run in-house, with a small team of officers. The project team carried out extensive market research to look for service providers and authorities that were using payment cards but at the time there were very few authorities that were using cards, especially within the adult social care remit. The main requirement for Merton was around the functionality of the card and ensuring that it could deliver the service they required. They selected Advanced Payments Solutions (APS) as their card provider. The Payment cards and Merton Managed accounts were launched on the 1st July 2011 and an action plan was devised in order to transfer existing Direct Payments clients over. To date Merton have issued in excess of 800 cards.

#### **Key Advice:**

- Choose the provider who can deliver exactly what you need. (Merton didn't go out to tender as there was only a single supplier who could meet their specification requirements.)
- Choose a flexible provider who specialises in Payment cards and values your business
- Involve the right people, the key people delivering this will be the people delivering the current service, not necessarily project teams.
- Decide who will pay the charges, Merton passes on its charges as the customer is given the money to manage their affairs, if they set up 10 direct debits to pay for various services then they have to pay for that from their budget.

### ***Lancashire County Council – Project Manager Andy Brown***

Lancashire first ran a payment cards pilot in direct payments in 2010 but the scheme provider's card functionality failed to deliver the anticipated benefits. Lancashire moved the pilot onto payment cards provided by Advanced Payment Solutions (APS) in September 2012. Lancashire are able to use the management information to have an instant, up-to-date view of transactions and can remotely block cards or reclaim money. Additionally, any misuse of funds, or difficulty in managing direct payments, can be picked up almost in real time. Lancashire anticipate that they will achieve £2m per annum of reclaims expected from a £40m per annum direct payments spend and plan to have all 3,000 of their direct payments recipients using payment cards by April 2014.

#### **Key Advice**

- Involve social workers as their attitudes in front of service users can make a huge difference. Explain to them the benefits to the service users, the Council and to themselves.
- Explore the market and find a card provider who's flexible and has a track record in doing what you're thinking of. Ask them if what they offer is available today or is in development.
- Know what you're trying to achieve and be realistic, especially about timescales.

### **Nottingham County Council**

The original pilot in direct payments in 2010 only consisted of 20 cards as there were few examples of using cards in this way at that time and Nottingham was cautious due to being an early adopter. Usage quickly grew to 60 service users and now 240 cards are in use. This figure still only represents 10% of all direct payments recipients as the focus has been limited to providing cards for recipients who were struggling to open bank accounts. Nottingham have already secured £30k by reclaiming funds so far on the limited targeted roll out. The cards have been very well received by clients as they feel they give them a greater degree of independence and improve their life skills as they use them for payments and monitor their spend online. No problems whatsoever have been encountered in terms of persuading people to take the cards.

#### Key Advice

- Make sure you choose a card provider who will build a strong relationship and work with you. They will have ideas from other implementations which can really help.
- An effective telephone support service, provided by the scheme provider, is vital to ease implementation and help service users.
- Understand exactly what you want the cards to do and keep that focus to deliver real benefits.

A number of card providers have been consulted to assess ease of implementation of a payment card service, timescales and any service user requirements or costs.

## SECTION 3 - IDENTIFICATION AND ANALYSIS OF EQUALITIES ISSUES AND IMPACTS

Consultation and research conducted as an integral element of this EqIAA have raised equalities issues to be considered and addressed. The following list highlights the key equalities impacts along with responses to each issue raised:

| Issue Identified   | Response  |
|--|---|
| The use of payment cards for Direct Payments results in no need to set up a separate bank account.   | This has the potential to deliver positive impacts in relation to all protected characteristic groups, particularly people with learning disabilities/difficulties and some older people, due to an increased simplicity in the process. The payment card approach was seen by some consultees as being much simpler than the current method which requires the set-up of a specific bank account.  |
| Straight forward monitoring allows identification of higher risk allowing us to put in place support where needed.   | This has the potential to deliver positive impacts in relation to all protected characteristic groups, particularly for more vulnerable groups. The Council would recruit to an additional post to enable comprehensive and on-going monitoring to be carried out. Part of the mandatory requirements for a card provider would be to allow us to set parameters for automatic notification of issues (e.g. where no money has been spent during a month or all funds have been withdrawn in a single transaction) to enable immediate identification or potential safeguarding or fraud issues. This allows the Council to be highly proactive in relation to the identification of risk/potential risk. |
| In emergency situations additional funds could be loaded on a card so that the money is available for instant use.   | This has the potential to deliver positive impacts in relation to all protected characteristic groups, particularly for more vulnerable groups.   |
| Payment cards offer a greater level of security as funds are secured in the event of loss or theft of the card.  | This has the potential to deliver positive impacts in relation to all protected characteristic groups, particularly for more vulnerable groups.   |
| For those service users who want to receive a direct payment, but feel they need help managing their money, a payment card can be set up in the name of the service user but, with their consent, sent to a third party or organisation who administer the direct payment on behalf of the service user. | This allows for personalised support to be delivered in order to meet individual needs. The current support provider (A4E) would be maintained to support the change to any card service. A4E offer a managed accounts service and have a good record in customer satisfaction levels. The continuation of this support has been recognised by consultees.  |
| Some small suppliers or sole traders don't accept card payments as the costs to do so are too high and the level of business does not warrant the cost of a merchant terminal  | As long as the supplier has a bank account, a direct debit or BACs transfer could be arranged. All transactions can be arranged on-line or via the card providers' telephone  |

|  |   |
|--|---|
| <p>needed to deliver the service. Given the drive to develop and use the voluntary and community sector, this could present a significant issue.</p>   | <p>service. In some circumstances, we may also enable a service user to withdraw limited amounts in cash to make payments if no other alternative can be arranged.</p>  |
| <p>As with all credit, debit and payment cards, you can only use them to make payments if you know the PIN. Forgotten PINs are a common issue with cards and can delay payments to service providers.</p>  | <p>This issue raises potential concerns for users, particularly in relation to those who may be proportionately more likely to forget PINs which covers people with learning disabilities/difficulties and some older people. The card provider will have a series of security questions which can be asked in the event of a forgotten PIN. A third party can be set up to administer the card account for those service users who are prone to memory issues. All service users would continue to have a choice about whether to receive a direct payment or for the Council to directly commission support on their behalf. People with more severe memory loss are less likely to choose to receive a direct payment to purchase support in the first instance.</p>   |
| <p>Older people may be more reserved in taking up the cards as they are statistically more likely to use cheques than younger people. Older people may struggle with access to on-line records and carrying out transactions on-line as they are statistically less likely to have access to the internet and/or to be comfortable with accessing on-line resources.</p> | <p>Support will be provided (from Social Workers/ Care Managers/ other Council staff and A4E) to assist existing Direct payment recipients with implementation of payment cards and new service users to receive, understand and use the cards.</p> <p>A mandatory requirement of any selected provider would be to provide a telephone enquiry service, available at all times, in addition to their on-line resources.</p> <p>The Council would provide, and send out, print outs of card statements to service users upon request.</p> <p>Receiving a direct payment will remain the choice of service users and will not be mandatory.</p> <p>Service users can elect to have a third party to manage their direct payment on their behalf.</p> <p>People will be able to access the balance of their card account via ATMs or at Post Office branches.</p> |
| <p>People whose first language is not English may find it more difficult to understand the payment card service and to communicate with the payment card provider.</p>   | <p>A mandatory requirement of any selected provider will be to have resources in place to ensure that service users with communication difficulties receive appropriate support.</p>  |

|  |   |
|--|---|
|  | <p>The Council will provide a translation and interpretation service relating to all aspects of the payment card solution where requested, including translation of information leaflets, letters and any other documentation. The Council has robust procedures in place in the form of a comprehensive “Translations and Interpreting Toolkit”.</p> <p>Receiving a direct payment will remain the choice of service users and will not be mandatory.</p> <p>Service users can elect to have a third party to manage their direct payment on their behalf.</p>   |
| <p>People with learning disabilities, physical and/or sensory impairments may find it more difficult to use payment cards. Specifically: People with Learning Disabilities may have difficulties in using the card or accessing on-line financial information. People with dementia may have difficulty remembering security detail or PIN numbers. People with sensory loss may have difficulties in using a computer or telephone.</p> | <p>Support will be provided (from Social Workers/ Care Managers/ other Council staff and A4E) to assist existing Direct payment recipients with implementation of payment cards and new service users to receive, understand and use the cards</p> <p>A mandatory requirement of any selected provider will be to provide a telephone enquiry service, available at all times, in addition to their on-line resources.</p> <p>A mandatory requirement of any selected card provider would be for their website to meet W3C standards to enable Cardholders with audio and sight impairment the ability to use the website</p> <p>The Council will provide, and send out, print outs of card statements to service users upon request.</p> <p>Receiving a direct payment will remain the choice of service users and will not be mandatory.</p> <p>Service users can elect to have a third party to manage their direct payment on their behalf.</p> |
| <p>Card service provider procurement</p>   | <p>In the event that a payment card option is taken further, any procurement exercise undertaken would be subject to the council’s Equalities in Procurement process, ensuring supplier compliance with the General Equality Duty as set out in Part 11 of the Equality Act 2010.</p>   |

## SECTION 4 - EqIAA OUTCOME

| Outcome  | Response                            |
|--|-------------------------------------|
| <b>Outcome 1:</b> No major change required.  | <input checked="" type="checkbox"/> |
| <b>Outcome 2:</b> Adjustments to remove barriers or to better promote equality have been identified.                           | <input type="checkbox"/>            |
| <b>Outcome 3:</b> Continue despite having identified potential for adverse impact or missed opportunities to promote equality. | <input type="checkbox"/>            |
| <b>Outcome 4:</b> Stop and rethink.  | <input type="checkbox"/>            |

A central question to be addressed as part of the decision-making process is that of whether a decision to implement payment cards would be lawful under equality-based legislation and allow South Gloucestershire Council to meet the requirements of Equality Act 2010 c. 15 Part 11 Chapter 1 Section 149, namely the duty to have due regard to the need to:

1. Eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by the Equality Act 2010.
2. Advance equality of opportunity between persons who share a protected characteristic and persons who do not share it.
3. Foster good relations between persons who share a protected characteristic and persons who do not share it.

The following provides an explanation of the outcomes of this EqIAA.

As a result of the research conducted and the consultation carried out with a diverse range of service-users, this EqIAA has identified a number of issues as identified in Section 3 of this document. In relation to these issues, it has been identified that:-

- Disabled People
- Older People
- People from a Black, Asian and Minority Ethnic (BAME) background would be proportionately more impacted than other groups.

However, the payment card approach, although resulting in change which would require some level of 'getting used to' for all DP recipients brings with it numerous benefits which would impact positively upon these groups (as well as other protected characteristic groups). These are:

- The use of payment cards for Direct Payments results in no need to set up a separate bank account.
- Straight forward monitoring allows Council identification of higher risk allowing us to put in place support where needed in a more timely fashion.
- The current support provider (A4E) would be maintained to support the change to any card service. A4E offer a managed accounts service and have a good record in customer satisfaction levels. Service users can elect to have a third party to manage their direct payment on their behalf.
- All service users would continue to have a choice about whether to receive a direct payment or for the Council to directly commission support on their behalf. Receiving a direct payment will remain the choice of service users and will not be mandatory.
- Support will be provided (from Social Workers/ Care Managers/ other Council staff and A4E) to assist existing Direct payment recipients with implementation of payment cards and new service users to receive, understand and use the cards.
- A mandatory requirement of any selected provider would be to provide a telephone enquiry service, available at all times, in addition to their on-line resources.

- The Council would provide, and send out, print outs of card statements to service users upon request.
- The Council will provide a translation and interpretation service relating to all aspects of the payment card solution where requested, including translation of information leaflets, letters and any other documentation. The Council has robust procedures in place in the form of a comprehensive “Translations and Interpreting Toolkit”.
- A mandatory requirement of any selected card provider would be for their website to meet W3C standards to enable Cardholders with audio and sight impairment the ability to use the website
- any procurement exercise undertaken would be subject to the council’s Equalities in Procurement process, ensuring supplier compliance with the General Equality Duty as set out in Part 11 of the Equality Act 2010.

## **SECTION 5 – ACTIONS AS A RESULT OF THIS EQIAA**

We will ensure the full Equalities in Procurement process is undertaken to procure a card provider. Mandatory requirements for a card provider will include:

- A W3C website which must be available 24 hours a day and every day of the year
- the provision of a telephone service to enable card holders to set up any and all transactions as required over the phone
- Resources in place to ensure that cardholders who do not speak English and/or require information in various formats receive appropriate support.
- The provision of cards to “third parties” who would administer the account on behalf of the named service user.

We will establish and recruit to an additional post to enable on-going, comprehensive monitoring of card accounts to identify any potential safeguarding or fraud issues associated with direct payment recipients.

We will conduct on-going equalities monitoring of satisfaction levels, compliments, concerns and complaints in relation to any card scheme introduced. This data would be analysed annually and any areas for improvement identified.

We will continue to commission support from A4E to enable current direct payment recipients to be supported in a change to the card service.

A4E will continue to offer a managed account service to direct payment recipients.

We will ensure that accessible supporting information about a card service will be available in a range of formats.

We will ensure that should payment cards be implemented, the above list of actions will be timetabled to offer appropriate support to existing direct payment recipients.

We will continue to offer the choice to service users of receiving a direct payment and this will not become mandatory.

## 2017 Update of Equalities Impact Assessment first produced in 2014

### SECTION 3 - IDENTIFICATION AND ANALYSIS OF EQUALITIES ISSUES AND IMPACTS

| Issue Identified in 2014  | Response  | Updated response 2017 in the light of Aquarium withdrawing and proposal to transfer card provision to PFS  |
|---|---|--|
| <p>The use of payment cards for Direct Payments results in no need to set up a separate bank account.</p>                 | <p>This has the potential to deliver positive impacts in relation to all protected characteristic groups, particularly people with learning disabilities/difficulties and some older people, due to an increased simplicity in the process. The payment card approach was seen by some consultees as being much simpler than the current method which requires the set-up of a specific bank account.</p>   | <p>No change. New direct payment users have generally welcomed the provision of an account</p>   |
| <p>Straight forward monitoring allows identification of higher risk allowing us to put in place support where needed.</p> | <p>This has the potential to deliver positive impacts in relation to all protected characteristic groups, particularly for more vulnerable groups. The Council would recruit to an additional post to enable comprehensive and on-going monitoring to be carried out. Part of the mandatory requirements for a card provider would be to allow us to set parameters for automatic notification of issues (e.g. where no money has been spent during a month or all funds have been withdrawn in a single transaction) to enable immediate identification or potential safeguarding or fraud issues.</p> | <p>This has proved to be one of the most beneficial aspects of introducing the cards. Swift identification of issues has enabled the Partnership and Commissioning team and operational colleagues to intervene and address issues at a much earlier stage. It has also enabled a more robust response to safeguarding issues as the system enables the council to identify which service users are buying services from particular providers, or employing personal assistants involved in safeguarding alerts. PFS offer a comprehensive range of reporting to</p> |

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|   | This allows the Council to be highly proactive in relation to the identification of risk/potential risk.   | enable this to continue.  |
| In emergency situations additional funds could be loaded on a card so that the money is available for instant use.  | This has the potential to deliver positive impacts in relation to all protected characteristic groups, particularly for more vulnerable groups.  | Funds have been quickly moved into direct payment accounts and this facility will continue with PFS.  |
| Payment cards offer a greater level of security as funds are secured in the event of loss or theft of the card.   | This has the potential to deliver positive impacts in relation to all protected characteristic groups, particularly for more vulnerable groups.  | This continues level of security continues with PFS.  |
| For those service users who want to receive a direct payment, but feel they need help managing their money, a payment card can be set up in the name of the service user but, with their consent, sent to a third party or organisation who administer the direct payment on behalf of the service user.                    | This allows for personalised support to be delivered in order to meet individual needs. The current support provider (A4E) would be maintained to support the change to any card service. A4E offer a managed accounts service and have a good record in customer satisfaction levels. The continuation of this support has been recognised by consultees. | Managed accounts can be set up in PFS, and additional cards are available for family members who are supporting the service user to manage the account.                         |
| Some small suppliers or sole traders don't accept card payments as the costs to do so are too high and the level of business does not warrant the cost of a merchant terminal needed to deliver the service. Given the drive to develop and use the voluntary and community sector, this could present a significant issue. | As long as the supplier has a bank account, a direct debit or BACs transfer could be arranged. All transactions can be arranged on-line or via the card providers' telephone service. In some circumstances, we may also enable a service user to withdraw limited amounts in cash to make payments if no other alternative can be arranged.               | This has not proved to be problematic with the Aquarium card and will not be a problem with PFS.  |
| As with all credit, debit and payment cards, you can only use them to make payments if you know the PIN. Forgotten PINs are a common issue with cards and can delay payments to service providers.  | This issue raises potential concerns for users, particularly in relation to those who may be proportionately more likely to forget PINs which covers people with learning disabilities/difficulties and some   | No change – however for service users with cognitive issues, the change to the new provider will potentially be a challenge if there isn't a managed account provider in place. |

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|  | <p>older people. The card provider will have a series of security questions which can be asked in the event of a forgotten PIN. A third party can be set up to administer the card account for those service users who are prone to memory issues. All service users would continue to have a choice about whether to receive a direct payment or for the Council to directly commission support on their behalf. People with more severe memory loss are less likely to choose to receive a direct payment to purchase support in the first instance.</p>   |   |
| <p>Older people may be more reserved in taking up the cards as they are statistically more likely to use cheques than younger people. Older people may struggle with access to on-line records and carrying out transactions on-line as they are statistically less likely to have access to the internet and/or to be comfortable with accessing on-line resources.</p> | <p>Support will be provided (from Social Workers/ Care Managers/ other Council staff and A4E) to assist existing Direct payment recipients with implementation of payment cards and new service users to receive, understand and use the cards.</p> <p>A mandatory requirement of any selected provider would be to provide a telephone enquiry service, available at all times, in addition to their on-line resources.</p> <p>The Council would provide, and send out, print outs of card statements to service users upon request.</p> <p>Receiving a direct payment will remain the choice of service users and will not be mandatory.</p> | <p>PFS provide telephone banking. The council will continue to send out monthly statements to those service users requesting them, which tends to be older people who do not use online banking.</p> <p>We are not aware of older people turning down direct payments as a result of the direct payment card.</p> |

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|  | <p>Service users can elect to have a third party to manage their direct payment on their behalf.</p> <p>People will be able to access the balance of their card account via ATMs or at Post Office branches.</p>   |   |
| <p>People whose first language is not English may find it more difficult to understand the payment card service and to communicate with the payment card provider.</p> | <p>A mandatory requirement of any selected provider will be to have resources in place to ensure that service users with communication difficulties receive appropriate support.</p> <p>The Council will provide a translation and interpretation service relating to all aspects of the payment card solution where requested, including translation of information leaflets, letters and any other documentation. The Council has robust procedures in place in the form of a comprehensive “Translations and Interpreting Toolkit”.</p> <p>Receiving a direct payment will remain the choice of service users and will not be mandatory.</p> <p>Service users can elect to have a third party to manage their direct payment on their behalf.</p> | <p>No change. We will draw on the experience of using the Aquarium card, and streamline information for service users as much as possible. The change from Aquarium to PFS will be easier this time, in that:</p> <p>Service users will be used to a direct payment card system</p> <p>The change was introduced in 2014 at the same time as the introduction of the Direct Payment Approved Provider list. This caused significant confusion amongst some service users.</p> |

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| <p>People with learning disabilities, physical and/or sensory impairments may find it more difficult to use payment cards. Specifically:<br/>         People with Learning Disabilities may have difficulties in using the card or accessing on-line financial information.<br/>         People with dementia may have difficulty remembering security detail or PIN numbers.<br/>         People with sensory loss may have difficulties in using a computer or telephone.</p> | <p>Support will be provided (from Social Workers/ Care Managers/ other Council staff and A4E) to assist existing Direct payment recipients with implementation of payment cards and new service users to receive, understand and use the cards. A mandatory requirement of any selected provider will be to provide a telephone enquiry service, available at all times, in addition to their on-line resources. A mandatory requirement of any selected card provider would be for their website to meet W3C standards to enable Cardholders with audio and sight impairment the ability to use the website</p> <p>The Council will provide, and send out, print outs of card statements to service users upon request.</p> <p>Receiving a direct payment will remain the choice of service users and will not be mandatory.</p> <p>Service users can elect to have a third party to manage their direct payment on their behalf.</p> | <p>There has been an increase in managed accounts since the introduction of the payment card, often as a result of potential conflicts of interests with personal assistants supporting their employers to make payments to them. This reduces the potential impacts on people with learning difficulties.</p> <p>However the change to PFS is likely to disadvantage this group of service users the most, and resources will need to be put into supporting those who do not have a managed account or nominated family members to support them.</p> |
| <p>Card service provider procurement</p>  | <p>In the event that a payment card option is taken further, any procurement exercise undertaken would be subject to the council's Equalities in Procurement process, ensuring supplier compliance with the General Equality Duty as set out in Part 11 of the Equality Act 2010.</p>  | <p>This is covered in the NEPO framework documentation</p>   |

## SECTION 4 - EqIAA OUTCOME

| Outcome  | Response                            |
|--|-------------------------------------|
| <b>Outcome 1:</b> No major change required.  | <input type="checkbox"/>            |
| <b>Outcome 2:</b> Adjustments to remove barriers or to better promote equality have been identified.                           | <input checked="" type="checkbox"/> |
| <b>Outcome 3:</b> Continue despite having identified potential for adverse impact or missed opportunities to promote equality. | <input type="checkbox"/>            |
| <b>Outcome 4:</b> Stop and rethink.  | <input type="checkbox"/>            |

User engagement was carried out in July 2016 with current and potential direct payment recipients; direct payment recipients demonstrated higher satisfaction with their care and support arrangements than people with commissioned services.

Parents of disabled children and people who had started receiving direct payments for under a year showed a lower level of satisfaction than other direct payment service users. There was no significant variation in satisfaction across equalities groups.

This updated EqIAA has identified a number of issues as identified in Section 3 of this document. In relation to these issues, it has been identified that:-

- People with learning difficulties and cognitive impairment, where there isn't a managed account in place or nominated family members to offer support may be disadvantaged.
- People whose first language isn't English would be proportionately more impacted than other groups.

We will mitigate these risks by:

- Ensuring that accessible supporting information about the PFS card is available in different formats if requested. This will include easy read information.
- We will continue to offer the choice to service users of receiving a direct payment and this will not become mandatory.
- Support will be provided from PFS and the direct payments monitoring team to assist direct payment recipients with implementation of the PFS system.
- The Council will continue to provide monthly bank statements where requested.