

Impact Assessment (IA)

| | | | |
|---|---|------------------------|-------------------|
| Name of the project, policy, service, or strategy: | Payment Strategy | | |
| Responsible officer: | Katrina Sykes | | |
| Service Lead: | Asim Khan – on behalf of Head of ICT | | |
| Date of assessment: | 17/11/2023 | Date of review: | 01/06/2024 |



Introduction

Overview

What is an Impact Assessment?

The Impact Assessment is a tool to ensure that any policy, project, strategy, or service is assessed to consider any positive or negative impacts for all our residents with regards to equalities, health and sustainability. It is important that this is done in a timely manner and ideally it should precede the start of the project, policy or strategy concerned at Chorley Council or South Ribble Borough Council.

Who is the Impact Assessment for?

The responsibility of conducting the Impact Assessment is with the leading officer of the policy that is being assessed, with service leads responsible for the final sign off of the assessment. Once complete and signed off, the Impact Assessments are submitted to Performance and Partnerships, who are responsible for storing, monitoring, and ensuring the quality of the assessments. The assessment tool covers both Chorley and South Ribble Borough Council.

Why do we need to do Impact Assessments?

As Councils, we are committed as community leaders, service providers, and employers. Therefore, we will work to ensure that everybody is afforded equality of opportunity and good life chances. The Impact Assessment is a tool we use to ensure that we fulfil these commitments and thus meet our legal duties.

Instructions

Quick steps for completion

Follow the quick steps below when completing the Impact Assessment:

1. Sections: There are three sections to the Impact Assessment. These include:

- Equality impact: the impact on the nine equality strands, which include age, disability, sex, gender reassignment, race, religion, sexual orientation, pregnancy and maternity, and marriage and civil partnership. See the **Equality Framework**.
- Health and environmental impact: the impact on health and wellbeing as well as the environment.
- Reputational impact: the impact on the Councils' reputation and our ability to deliver our key priorities. Reference should be made to the Corporate Strategies.

2. Rating and evidence: Each section has a number of questions that should be given a rating and evidence given for why the rating has been selected. This allows us to quantify the impact. The rating key is outlined below:

| Code | Description |
|------|-----------------|
| P | Positive impact |
| N | Negative impact |
| NI | Neutral impact |

3. Actions: Once a rating is given, actions should be identified to mitigate any negative impacts or maximise any positive impacts of the policy, project, or strategy that is being assessed.

4. Sign off: Once the assessment is completed, sign off is required by a Service Lead.

5. Submit: Once signed off, the Impact Assessment should be sent to the Performance and Partnerships Team, who will store the assessment securely and check for quality.

6. Follow up: Actions should be implemented and changes should be made to the policy, project, or strategy that has been assessed, with follow ups conducted annually to monitor progress.

Information and Support

Contact details

To submit your completed Impact Assessment or for guidance and support, please contact Performance and Partnerships at performance@chorley.gov.uk or performance@southribble.gov.uk

Equality Impact

| Area for consideration | P | N | NI | Evidence | Further action required |
|--|---|---|----|--|--|
| What potential impact does this activity have upon: | | | | | |
| Those of different ages? | | N | | <p>Findings from the Financial Lives 2020 Survey found that ‘found that around 2.4 million people aged 65 and over in the UK relied on cash to a great extent in their day-to-day life’.</p> <p>https://www.ageuk.org.uk/latest-press/articles/2021/one-in-five-older-people-rely-on-cash-for-everyday-spending/</p> <p>One of the elements of the Payment Strategy is to stop the collection of cash and cheques from the council offices. This may be viewed as a negative impact on those who prefer to pay by cash, who are generally those in the older demographic.</p> <p>Cash payments will still be possible from a greater number of outlets, however, those who attend the council offices with a cash payment would be turned away.</p> | <ol style="list-style-type: none"> 1. Identify all payment outlets within both Boroughs. 2. Upload locations of payment outlets onto both Councils’ websites. 3. A QR code generator for services where a cash payment will be available at an AllPay outlet. 4. Comms campaign to raise awareness. 5. Target comms for those who are elderly. 6. Customer Service training for officers dealing with customers wanting to make cash payments. |
| Those with physical or mental disability? | P | | | <p>The Payment Strategy positively impacts those with a physical disability as it allows them to access outlets in their local community to</p> | |

| | | | | | |
|---|---|--|----|---|---|
| | | | | make cash payment for council services, instead of having to make inconvenient trips to the council offices simply to make a payment. | |
| Those who have undergone or are undergoing gender reassignment? | | | NI | The Payment Strategy has no direct impact on those who have undergone or are undergoing gender reassignment. | |
| Those who are pregnant or are parents? | P | | | The Payment Strategy offers multiple options of payments, including increasing the digital options and providing more services to be paid for at outlets in the community, making transacting with the Councils more straightforward. | |
| Those of different races? | | | N | It is acknowledged that in order to ensure that digital payment methods are accessible, the right translation tools are in place to support those who cannot speak English. | The website already has a translation tool in place for digital payment methods. 7. Instructions for how to use an AllPay outlet will be uploaded to the website to allow the translation tool to be used. |
| Those of different religions or beliefs? | | | NI | The Payment Strategy has no direct impact on those of different religions or beliefs. | |
| Those of different sexes? | | | NI | The Payment Strategy has no direct impact on those of different sexes. | |
| Those of different sexual orientations? | | | NI | The Payment Strategy has no direct impact on those of different sexual orientations. | |

| | | | | | |
|--|--|--|----|---|--|
| Those who are married or in a civil partnership? | | | NI | The Payment Strategy has no direct impact on those who are married or in a civil partnership. | |
| Socio-economic equality or social cohesion? | | | NI | The Payment Strategy has no direct impact on socio-economic equality or social cohesion. | |

Health, Social and Environmental Impact

| Area for consideration | P | N | NI | Evidence | Further action required |
|--|---|---|----|--|-------------------------|
| What potential impact does this activity have upon: | | | | | |
| Enabling residents to start well (pre-birth to 19)? <i>(Please consider childhood obesity, vulnerable families, and pregnancy care)</i> | | | NI | The Payment Strategy is not targeted at those who are under 19. | |
| Enabling residents to live well (16 to 65 years)? <i>(Please consider mental and physical wellbeing, living environment, healthy lifestyles, and improving outcomes)</i> | P | | | The Payment Strategy supports those who are digitally skilled by providing more digital options for transacting with the Councils. | |
| Enabling residents to age well (over 65 years)? <i>(Please consider social isolation, living independently, dementia, and supporting carers and families)</i> | | | N | <p>Findings from the Financial Lives 2020 Survey found that 'found that around 2.4 million people aged 65 and over in the UK relied on cash to a great extent in their day-to-day life'.</p> <p>https://www.ageuk.org.uk/latest-press/articles/2021/one-in-five-older-people-rely-on-cash-for-everyday-spending/</p> <p>One of the elements of the Payment Strategy is to stop the collection of cash and cheques from the council offices. This may be viewed as a negative impact on those who prefer to pay by cash, who are generally those in the older demographic.</p> <p>Cash payments will still be possible from a greater number of outlets, however, those who attend the council offices with a cash payment would be turned away.</p> | See actions 1-6. |

| | | | | | |
|--|---|--|----|--|--|
| Natural environment? <i>(Please consider impact on habitation, ecosystems, and biodiversity)</i> | | | NI | No impact identified. | |
| Air quality and pollution? <i>(Please consider impact on climate change, waste generation, and health)</i> | P | | | The Payment Strategy has a positive impact on air quality and pollution because it encourages residents to make payments in their local community instead of travelling to the Council offices. | |
| Natural resources? <i>(Please consider the use of materials and as well as transport methods and their sustainability)</i> | | | NI | | |
| Rurality? <i>(Please consider the impact of those who live in rural communities, their access to services/activities)</i> | P | | | The Payment Strategy has a positive impact on rurality as it encourages residents to make payments in their local community instead of travelling to the Council offices. There are 59 AllPay outlets in South Ribble and 69 AllPay outlets in Chorley and at least two AllPay outlets in all wards across both Councils meaning that everyone transacting with the councils in cash can do so within their local communities. | |

Strategic Impact

| Area for consideration | P | N | NI | Evidence | Further action required |
|---|---|---|----|--|---|
| What potential impact does this activity make upon: | | | | | |
| <p>The Councils' reputation? <i>(Please consider impact on trust, confidence, our role as community leaders, and providing value for money)</i></p> | | N | | <p>On the surface, stopping taking payments at the Councils' office may be perceived to be a negative action, however, the principles of the Payment Strategy is to utilise existing services within the borough who offer a service to take payments. This will open up more options for those wanting to pay via cash or cheque.</p> | <p>Effective communication is required to target those who are most impacted.</p> |
| <p>Our ability to deliver the Corporate Strategy? <i>(Please refer to the Strategic Objectives)</i></p> | P | | | <p>The Payment Strategy will positively impact the delivery of the corporate strategy by allowing the Councils to provide responsive digital services, which frees up officer time to assist in the delivery on other services offered by the Councils.</p> | |

Impact Assessment Action Plan

If any further actions were identified through the Impact Assessment, then they should be listed in the table below:

| Action | Start Date | End Date | Lead Officer |
|---|------------|------------|------------------|
| 1. Identify all payment outlets within both Boroughs. | 06/11/2023 | 17/11/2023 | Katrina Sykes |
| 2. Upload locations of payment outlets onto both Councils' websites. | 01/12/2023 | 31/12/2023 | Katrina Sykes |
| 3. A QR code generator for services where a cash payment will be available at an AllPay outlet. | 01/01/2024 | 31/03/2024 | Katrina Sykes |
| 4. Comms campaign to raise awareness | 01/02/2024 | Ongoing | Katrina Sykes |
| 5. Target comms for those who are elderly. | 01/02/2024 | Ongoing | Katrina Sykes |
| 6. Customer Service training for officers dealing with customers wanting to make cash payments. | 01/01/2024 | 28/02/2024 | Anne-Louise Pugh |

| | | | |
|---|------------|------------|---------------|
| 7. Instructions for how to use an AllPay outlet will be uploaded to the website to allow the translation tool to be used. | 01/12/2023 | 31/12/2023 | Katrina Sykes |
|---|------------|------------|---------------|