

## Appendix 3

### Equality Impact Assessment (EIA)

The separate EIA guidance notes outline what should be included for each section. Please read them before you begin. If you have any queries, contact your Corporate Equality Group rep, or the Engagement Team on 643 2828.

**1. Author, service area, date**

*Tracy Hunter, Revenues Benefits and Customer Services*

**2. Who else has been involved in writing this EIA?**

- *Anne Foreman Communications and Engagement Advisor*
- *Anne Gibb Community Team Leader – Revenue, Benefits and Customer Services*

**3. What proposal is this EIA assessing?**

*To introduce a Risk Based Verification (RBV) Process for assessing Housing Benefit (HB) and Council Tax Support(CTS) Claims.*

**4. What is the purpose of your proposal and what is it expected to achieve?**

A Risk Based Verification process will allow claims to HB and CTS to be categorised into three groups Low, Medium and High depending on the risk they pose to committing fraud and error.

By introducing a RBV policy it is expected that it will achieve the following:

- Reduce the level of evidence required by some claimants, so reducing the number of contacts and improve customer experience
- Identify a greater number of cases that are likely to be of higher risk of fraud and error allowing resources to target these cases to identify more fraud and error in the system, delivering a more robust assessment, and providing confidence in the system

- Deliver a more effective way of working by reducing the time to gather evidence and thus improve processing times overall
- Deliver efficiencies through less chasing of evidence and improved administration

A computer system will be used to categorise claims into one of three groups using established statistical information within the system. This statistical information has been built up over a number of years from data gathered on previous claims.

The implementation of this policy will have a positive impact for those low risk HB/CTS claimants as they will be required to produce less evidence in support of their claim.

Medium risk will remain the same as they currently do.

High risk claimants will be required to provide the same evidence but this must be original documents in support of their claim however there will be further checks carried out such as credit reference checks to help determine if there are any discrepancies in the claim.

When a risk rating is assigned the product takes no account of ethnicity, gender, religion etc in determining the risk group or and therefore the level of verification required. It is unknown what RBV category any of the protected characteristics groups will fall into, so there is no evidence to indicate that people with any of the protected characteristic will be detrimentally impacted by the introduction of RBV. It is therefore considered that RBV does not have any direct equality issues with people of protected characteristic as all cases are treated the same.

Evidence from other LA's who have implemented RBV advises that there is no detrimental impact on any groups with protected characteristics, as the system used to implement RBV does not use any of the protected characteristics to assess a risk group. Additionally there has been no evidence to suggest that there have been any unintended consequences to suggest RBV impacts detrimentally on any protected group.

To give assurance once we have built up our own data following implementation we will be able to identify if there has been any disproportionate impact on any group with protected characteristics within North Tyneside.

**5. Is there any relevance to the aims of the public sector equality duty? Write your answers in the table**

Aim	Yes, No, or N/A	Details if 'yes'
Eliminate unlawful discrimination, victimisation and harassment	NA	

Advance equality of opportunity between people who share a protected characteristic and those who do not	NA	
Foster good relations between people who share a protected characteristic and those who do not	NA	

**6. Analysis by characteristic** *Write your answers in the table*

Protected characteristic	Potential positive or negative impact?	Explanation and evidence
Age	Non Known	Age structure of North Tyneside

		<ul style="list-style-type: none"> <li>• 17.7% of North Tyneside residents are aged under 16 (35,700 people)</li> <li>• 64.0% of North Tyneside residents are aged 16-64 (128,900 people)</li> <li>• 18.3% of North Tyneside residents are aged 65 and over (36,900 people)</li> </ul> <p>These figures are from the latest ONS mid-year population estimates for 2012.</p> <p>The median age for North Tyneside (2011 census table KS102EW) is 41 years, which ranks North Tyneside as 153 out of 348 local authorities in England and Wales – where a ranking of 1 is the highest median age. The median age for England and Wales is 39.</p>
Disability	Possible negative	<p>According to the ONS Annual Population Survey using the latest data available (January 2012 to December 2012) In North Tyneside an estimated *25.9% of the resident population aged 16-64 were disabled, a total of 33,300 individuals.</p> <p>*The % figure has a 'margin of error' of +/-2.7% i.e. the true value is likely (with a 95% probability) to be between 23.2% and 28.6%.</p> <p>Currently around 14% of our current claimants are in receipt of a welfare benefit that would mean they were treated as having a disability.</p> <p>Those falling into a high risk group would be expected to provide original documentation, and this is likely to require a visit to a Customer First Centre to provide this.</p> <p>This requirement may prove difficult for some if their disability makes it hard for them to leave home or they have mobility issues.</p>
Gender	Non Known	Of North Tyneside's total population (ONS mid 2012 estimate) of 201,400 - 97,200 were male (48.3%) and 104,200 were female (51.7%).
Gender reassignment	Non Known	

Marriage and civil partnership status	Non Known	
Pregnancy and maternity	Non Known	
Race	Possible negative	<p>At the time of the 2001 Census, 97.0% of North Tyneside were classified as White British.</p> <p>In the 2011 Census 95.1% of North Tyneside residents were classified as White British (the actual description changed to White: English/Welsh/Scottish/Northern Irish/British). The most significant minority ethnic group was Asian/ Asian British (1.9%), followed by White: Other White (1.2%) and mixed/multiple ethnic groups (0.9%).</p> <p>People with this protected characteristic who fall into the high risk group and have to provide original evidence may have difficulty understanding what they are required to provide if English is not their first language.</p>
Religion or belief	Not known	<p>Using the latest information available (2011 Census), 65.5% of usual North Tyneside residents said they had religion. 63.8% identified themselves as Christian, 0.2% as Buddhist, 0.3% Hindu, 0.0% Jewish, 0.7% Muslim, 0.2% Sikh, 0.3% other religion. 28.1% had no religion and 6.4% were 'religion not stated'.</p>
Sexual orientation	Not known	

**7. Have you carried out any engagement in relation to this proposal? If so, what?**

- We have discussed this with the Senior Leadership Team and at Lead Member Briefings, additionally the proposal to adopt a RBV policy has been discussed with Internal and External Audit and there has been no negative feedback to this proposal.
- Section 151 Officer has considered the proposal and again no negative feedback to the proposal was provided.
- We have contacted other LA's who have adopted a RBV approach and there has been no negative feedback from this.
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8. Is there any information you don't have that you need to find?  
No

9. What actions are already in place, or will be taken, to remove or reduce potential negative impacts? (add more lines to the table if you need to) *Write your answers in the table*

Action	Responsibility	Timescale
<ul style="list-style-type: none"> <li>Without implementing a RBV and gathering data we are unable to know for certain whether there are any groups with the above protected characteristics who will be disproportionately detrimentally impacted.</li> <li>Through monitoring and reporting any groups with any of the above characteristics who are detrimentally affected should be identified.</li> <li>Those with a disability who fall into a high risk group and who because of their disability would find it difficult to visit a Customer First Centre to provide the original evidence could be provided with a home visit if this is necessary.</li> <li>For those who English is not their first language and who fall into a high risk group where there will be a requirement to provide original evidence, will have a translator provided for them where this is necessary.</li> <li>The EIA will be reviewed annually and any appropriate changes made based on what the monitoring outcomes have told us.</li> </ul>	<p>Mick Ripley – Revenues and Benefits Manager</p> <p>Tracy Hunter – Client Manager</p> <p>Mick Ripley – Revenues and Benefits Manager</p> <p>Mick Ripley – Revenues and Benefits Manager</p> <p>Tracy Hunter – Client manager / Mick Ripley – Revenues and Benefits Manager</p>	<p>Ongoing.</p> <p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p> <p>Annually</p>

10. Are there any potential negative impacts that cannot be removed or reduced? If so, why is this?

- No

11. Based on your conclusions from this assessment, what are your next steps?

- To assess ongoing through reporting and monitoring

- 12. How will the impact of this proposal be monitored after it is introduced?**
- We will monitor RBV through regular updates between the Client and Partner and through monthly reporting.
  - We will monitor any complaints due to RBV, and any feedback from our internal/external partners.
- 13. When will this EIA be reviewed?**
- Annually.