



GUILDFORD
B O R O U G H

Full Equality Impact Assessment (EIA)

Service: Revenue and Payment Services

Service Unit: Cashiering Service

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Date(s) relevant to EIA:

Initial customer observation: 2007 and 2008

Tenants Federation: 15 July 2009

Community and Health Scrutiny Committee: 23 July 2009

Guildford Access Group: 8 September 2009

Individual Customer consultation: June 2009 – to date

Executive: 10 September 2009

Consultation following Executive 10 September 2009: 11
September 2009 to closure date 24 December 2009

Communications Programme: 11 September 2009 to 24
December 2009

Introduction

As a Local Authority Guildford Borough Council is required to ensure that any changes proposed to any service continue to meet the needs of all service users and to pay particular attention to the needs of any group or groups that are identified as more likely to be disadvantaged by the change

The proposal for closure of the face to face cashiering service was examined by the Community and Health Scrutiny Committee on 23 July 2009. The Committee resolved 'that the Executive be advised that the Committee supports the proposal provided that 100% of those customers who currently pay cash to the Council can continue to do so without financial disadvantage.'

The issue of financial disadvantage has been covered in the body of the Executive report as the six strands of equality that are defined are concerned with ethnicity, gender, sexual orientation, religion/belief, age and disability.

Six Strands of Equality

Research to date has unanimously demonstrated that amongst the strands of equality, only age and disability are relevant indicators of detrimental impact following the closure of the front desk cashiering facility. This is largely due to an increased dependency upon cash transactions amongst members of these groups. Whilst the Council has to ensure that facilities are made available for payments however, the facilities do not necessarily have to be provided by the Council on the Council premises. The Council is also not obliged to accept cash when tendered.

Both formal and informal research completed to date suggests preferences amongst these strands are based on custom and practice. Answers to questions relating to reasons for preference such as "I've always done it like this" and "it's easier" are typical.

The option to use the cash office for making payment is entirely the choice of the user, amongst a number of other payment options made available to all customers. The cashiers' service does not determine service provision that is based on the other four strands of equality either – ethnicity, gender, sexual orientation or religion/belief.

What are the aims of the service?

The Council has provided a cashiering service at Millmead for many years and provides a face to face service receipting payments for rents, council tax, business rates, miscellaneous debtors, car park fines and permits and other sundries such as green bags and special collections. The cashiers take payment in cash, cheque and credit/debit cards and the office is open for 39½ hours per week.

The cash office not only provides front desk cashiering facilities but also:

- Processes the incoming post for Revenue and Financial Services
- Handles and processes around 46,000 postal remittances per year
- Manages applications for bus permits (concessionary fares)
- Manages the BACS transmission service (direct debit collection processing for rents, council tax, business rates and debtors and payments for creditors, wages, salaries and housing benefits)
- Administers most of the petty cash for the Council and
- Organises the cash and credit/debit card security and banking arrangements

None of these tasks impact on customers from the point of view of equalities. Bus permits are provided on an application basis commensurate with an age threshold being attained and will continue to be provided at the front desk; it is only cashiering that will be affected by the change at this stage.

The cash office is now providing a service for just a small selection of customers faced with a liability for payment. Research carried out by officers at various times over the past couple of years has indicated that most of the visitors to the cash office use it as a matter of custom and practice even though they have a wide variety of convenient, more cost effective payment channels available. The main report covers the current usage and the relationship with other methods of payment and the number of 'payers' across the borough.

How is access currently provided?

The cashiers' service is provided from Millmead House, on the ground floor alongside the main Council reception point and the Revenues and Benefits counter.

The Council offices are not on a main bus route and a visit to the offices will require a journey down a narrow street, which is potentially dangerous for older citizens on foot.

Tenants that receive most benefit from the location of the Council are those of Millmead Court who have the advantage of making a short walk from their properties that lie adjacent to Millmead House.

Ethnicity: Na

Disability: The reception at Millmead House has been adapted for wheelchair users, partially sighted and blind users. The journey from a bus stop is hazardous for both groups due to the location of the Council offices. Customers who are hard of hearing or deaf have the on site services of the Cash Office/Creditors Manager who is trained to level two in sign language.

Some customers are aided by walking sticks and have been identified as part of the ongoing customer research, but the use of such walking aids does not appear to prevent customers from making the hazardous journey from town centre bus stops or other areas of the town.

It has been identified that the number of customers falling into these categories is limited to around 20 – 25.

Gender: Na

Age: Both formal and informal research completed to date suggests preferences amongst this strand are based on custom and practice. Council tax records are prevented by law from containing dates of birth, although rent records hold this information and will be used to identify those aged 55 and over so that a personal service can be provided in the transition period to relevant users should it be required. This service will be provided discreetly as experience and research has shown that age is not a significant issue in terms of preferred payment method, as both younger and older customers use technology, banking, post office and cashiering services to make payments.

Religion or belief: Na

Sexual orientation: Na

Who is the Cash Office designed to serve?

The cash office has existed for all customers to make payments – not only in cash but also by cheque and credit/debit card. The statistics show that around 200 of the 600/700 weekly visitors make a payment at the cash office by cheque or card, neither of which has to be paid this way as they clearly have access to banking services to make payments.

Ethnicity: Na

Disability: The Council offices have been designed to accommodate physically disabled and blind/partially sighted customers. The physical attributes of the building are supported by the skills of the Chief Cashier/Creditors Manager who is trained to level two in sign language.

Gender: Na

Age: There is no service design issue that specifically relates to access for elderly or younger customers.

Religion or belief: Na

Sexual orientation: Na

Use of service and types of transactions

Over the last few years the number of transactions conducted over the counter at Millmead has remained fairly static. However, 2008/9 has seen a drop in the number of cash and cheque payers and a minor increase overall in the use of credit/debit cards as can be seen below.

Cash office counter payment methods

	Cash	Cheque	Cards	Total
2006/7	23,783	10,535	3,088	37,406
2007/8	23,754	8,946	3,577	36,277
2008/9	22,136	8,323	3,682	34,141

The table shows the categories and total number of transactions carried out during 2008/2009. Customers frequently carry out more than one transaction per visit and also select cash for one transaction and an alternative method for another. The 22,136 cash transactions are carried out by approximately 500 people

Fund	Cash	Cheque	Cards	Total
Council Tax	11,042	4,356	2,073	17,471
Rents	8,400	1,652	940	10,992
General ledger	1,345	1,559	341	3,245
General Debtors	564	383	96	1,043
Car park fines and permits	552	94	218	864
Business Rates	201	272	10	483
Green bags and special collections	32	7	4	43
Total transactions	22,136	8,323	3,682	34,141

The total number of people using the cash office is between 600 and 700 per week. Some of these are repeat visits. This is a small number considering that there are over 51,000 council tax payers, 5,450 housing tenants, 1,050 private garage owners and 3,800 businesses in the borough.

Ethnicity, Disability, Gender, Age, Religion or belief, Sexual orientation

Over the years the Council has not been required to maintain detailed transactional information about the profile of its customers in relation to the six strands of equality. Changes in legislation mean that such information will be gathered going forward.

What barriers exist to prevent customers from using the service?

The payments service at the Millmead cash office is an optional, free of charge service for any customer wanting to pay rent, council tax, business rates, miscellaneous debtors, car park fines and permits and other sundries such as green bags and special collections.

The service is only open 39.5 hours per week with the offices located along a fairly remote stretch of road. The alternative payment options will increase access for customers, particularly those using the post office and bank as they have 24/7 online facilities and are both open on a Saturday whereas the council offices are not.

Ethnicity: Na

Disability: Although Millmead has limitations as regards access, a small number of disabled customers still manage to find their way to the offices. Clearly access has not been a particular issue for them and they should be well served by the post office or bank or alternatively placing a cheque in the Millmead post box or opting for one of the other cost free alternatives set out in the main report.

Gender: Na

Age: There are no barriers that relate to the age of customers either with the cash office or alternative methods of payment.

Religion or belief: Na

Sexual orientation: Na

What consultation has been carried out with service users?

Informal consultation has been carried out over the last two years with all types of service users. This has been supplemented with more formal questionnaires distributed at the end of July/beginning of August 2009. Formal consultation has also been carried out with the Tenants Federation, the Community and Health Scrutiny Committee and individual service users and is in the process of being undertaken with the Guildford Access Group.

The cash office is small and transactions have been handled by the same counter team in general. Consequently they know their customers. This team has been involved and consulted throughout. They have helped design the questionnaires and conducted structured conversations during transactions to determine reasons why customers use the cash office in preference to other methods of payment. Where there is confusion about possible alternatives the staff have provided the relevant information.

A few customers have been vocal in their opposition to the closure of the counter service, but the majority have stated that the alternatives are

Annex II

acceptable. To date nine out of ten cash payers have confirmed that they have access to banking services. This will enable them to use an alternative method payment if required without incurring additional cost or having the need to make journeys to the cash office.

Further consultation will be carried out with all users of the service prior to closure. This will ensure that any customer presented with specific difficulties caused by the change can be dealt with on a one to one basis. A closer examination of individual user needs will become apparent when questionnaires are returned, which should be around the beginning of September 2009.

EIA Action plan

Subject	Detail	Date
<p>Communications.</p> <p>1. To ensure all residents and customers are aware of the withdrawal of face to face cashiering facilities, and</p> <p>2. To ensure customers with specific difficulties caused by the change are not financially disadvantaged and are dealt with on a one to one basis.</p>	<p>About Guildford – to every household.</p> <p>Tenants Compact Magazine – for all Council tenants.</p> <p>Questionnaires/1:1s</p> <p>Website</p> <p>Surrey Advertiser</p> <p>Council tax mailshot – re-billing of council tax due to Police capping gives opportunity to inform every household of the change.</p>	<p>November edition.</p> <p>November edition.</p> <p>Ongoing and from 11 September 2009.</p> <p>From 11 September 2009.</p> <p>October/November 2009.</p> <p>New bills to be issued from 14 September 2009.</p>
<p>Individual customers</p> <p>To ensure customers with specific difficulties caused by the change are not financially disadvantaged and are dealt with on a one to one basis.</p>	<p>Questionnaires/1:1s</p> <p>Identification of over 55s to assist with specific circumstances.</p>	<p>Ongoing and from 11 September 2009.</p>
<p>Guildford Access Group</p>	<p>Formal consultation prior to Executive 10 September 2009.</p>	<p>8 September 2009.</p>
<p>EIA</p>	<p>Full assessment</p>	<p>For 10 September 2009 Executive as requested by CHSC.</p>
<p>Executive Committee</p>	<p>For a decision to withdraw face to face cashiering facilities from 24 December 2009.</p>	<p>10 September 2009.</p>