


EQUALITY IMPACT ASSESSMENT – INCOME AND CREDIT MANAGEMENT POLICY

SECTION ONE: INFORMATION ABOUT THE PROPOSAL

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| Author(s): The person completing the EIA template. | Paul Walshe | Department and service: | Finance | Date of assessment: | 31 July 2025 |
| Lead Officer: Head of Service, Service Director, or Strategic Director. | Paul Walshe, Head of Revenues, Benefits and Service Centre | Signature: |  | Approval date: | 31 July 2025 |
| Overview: | A policy is required 'Income and Credit Management Policy' to ensure the council is maximising its ability to recover collectable debt across its debt recovery activities, including council tax, business rates and sundry debts. This policy will provide guidance for PCC staff in collecting debt, helping to provide consistency and removing ambiguity | | | | |
| Decision required: | Approval of the Income and Credit Management Policy | | | | |

SECTION TWO: EQUALITY IMPACT ASSESSMENT SCREENING TOOL

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| Potential external impacts: Does the proposal have the potential to negatively impact service users, communities or residents with protected characteristics? | Yes | X | No | |
| Potential internal impacts: Does the proposal have the potential to negatively impact Plymouth City Council employees? | Yes | | No | X |
| Is a full Equality Impact Assessment required? (if you have answered yes to either of the questions above then a full impact assessment is required and you must complete section three) | Yes | | No | X |

If you do not agree that a full equality impact assessment is required, please set out your justification for why not.

SECTION THREE: FULL EQUALITY IMPACT ASSESSMENT

| Protected characteristics (Equality Act, 2010) | Evidence and information (e.g. data and consultation feedback) | Adverse impact | Mitigation activities | Timescale and responsible department |
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| Age | <p>Plymouth</p> <ul style="list-style-type: none"> 16.4 per cent of people in Plymouth are children aged under 15. 65.1 per cent are adults aged 15 to 64. 18.5 percent are adults aged 65 and over. 2.4 percent of the resident population are 85 and over. <p>South West</p> <ul style="list-style-type: none"> 15.9 per cent of people are aged 0 to 14, 61.8 per cent are aged 15 to 64. 22.3 per cent are aged 65 and over. <p>England</p> <ul style="list-style-type: none"> 17.4 per cent of people are aged 0 to 14. 64.2 per cent of people are aged 15 to 64. 18.4 per cent of people are aged 65 and over. <p>(2021 Census)</p> | <p>The Income and Credit Management Policy proposes that where it is deemed appropriate, that Adult Social Care debt cases be referred to an Enforcement Agent to recover debt on the council's behalf.</p> | <p>The ability to refer debt to an Enforcement Agent will be an additional option when all other recovery action has been exhausted. The decision on such action will be taken on a case-by-case basis, and based on the customers individual circumstances.</p> | <p>The monitoring of debt levels will be ongoing. The Service Centre is responsible for recovering Adult Social Care debt (within Finance).</p> |

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| <p>Care experienced individuals</p> <p>(Note that as per the Independent Review of Children's Social Care recommendations, Plymouth City Council is treating care experience as though it is a protected characteristic).</p> | <p>It is estimated that 26 per cent of the homeless population in the UK have care experience. In Plymouth there are currently 7 per cent of care leavers open to the service (6 per cent aged 18-20 and 12 per cent of those aged 21+) who are in unsuitable accommodation.</p> <p>The Care Review reported that 41 per cent of 19-21 year old care leavers are not in education, employment or training (NEET) compared to 12 per cent of all other young people in the same age group.</p> <p>In Plymouth there are currently 50 per cent of care leavers aged 18-21 Not in Education Training or Employment (54 per cent of all those care leavers aged 18-24 who are open to the service).</p> <p>There are currently 195 care leavers aged 18 to 20 (statutory service) and 58 aged 21 to 24 (extended offer). There are more care leavers aged 21 to 24 who could return for support from services if they wished to.</p> | <p>The Income and Credit Management Policy provides a framework for collecting debt, which may include individuals with care experience.</p> | <p>The council does not hold Care Experience data within the same systems which manage debt collection. If a customer is identified as care experienced in the process of debt recovery, then teams will engage with the customer to signpost and support as required.</p> | <p>The monitoring of debt levels will be ongoing.</p> <p>Finance teams are responsible for recovering debt across Council Tax, Business Rates and Sundry Debts.</p> |
| <p>Disability</p> | <p>9.4 per cent of residents in Plymouth have their activities limited 'a lot' because of a physical or mental health problem.</p> <p>12.2 per cent of residents in Plymouth have their activities limited 'a little' because of a physical or mental health problem (2021 Census)</p> | <p>Plymouth City council does not hold data for this protected characteristic in relation to income and credit management.</p> <p>There will be no adverse impacts as Plymouth City Council does not discriminate on the basis of disability.</p> | <p>N/A</p> | <p>N/A</p> |

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| Gender reassignment | 0.5 per cent of residents in Plymouth have a gender identity that is different from their sex registered at birth. 0.1 per cent of residents identify as a trans man, 0.1 per cent identify as non-binary and, 0.1 per cent identify as a trans women (2021 Census). | Plymouth City council does not hold data for this protected characteristic in relation to income and credit management. There will be no adverse impacts as Plymouth City Council does not discriminate on the basis of gender reassignment. | N/A | N/A |
| Marriage and civil partnership | 40.1 per cent of residents have never married and never registered a civil partnership. 10 per cent are divorced, 6 percent are widowed, with 2.5 per cent are separated but still married. 0.49 per cent of residents are, or were, married or in a civil partnerships of the same sex. 0.06 per cent of residents are in a civil partnerships with the opposite sex (2021 Census). | Plymouth City council does not hold data for this protected characteristic in relation to income and credit management. | N/A | N/A |
| Pregnancy and maternity | The total fertility rate (TFR) for England was 1.62 children per woman in 2021. The total fertility rate (TFR) for Plymouth in 2021 was 1.5. | Plymouth City council does not hold data for this protected characteristic in relation to income and credit management. | N/A | N/A |

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| Race | <p>In 2021, 94.9 per cent of Plymouth's population identified their ethnicity as White, 2.3 per cent as Asian and 1.1 per cent as Black (2021 Census)</p> <p>People with a mixed ethnic background comprised 1.8 per cent of the population. 1 per cent of the population use a different term to describe their ethnicity (2021 Census)</p> <p>92.7 per cent of residents speak English as their main language. 2021 Census data shows that after English, Polish, Romanian, Chinese, Portuguese, and Arabic are the most spoken languages in Plymouth (2021 Census).</p> | <p>Plymouth City council does not hold data for this protected characteristic in relation to income and credit management.</p> <p>There will be no adverse impacts as Plymouth City Council does not discriminate on the basis of race.</p> | N/A | N/A |
| Religion or belief | <p>48.9 per cent of the Plymouth population stated they had no religion. 42.5 per cent of the population identified as Christian (2021 Census).</p> <p>Those who identified as Muslim account for 1.3 per cent of Plymouth's population while Hindu, Buddhist, Jewish or Sikh combined totalled less than 1 per cent (2021 Census).</p> | <p>Plymouth City council does not hold data for this protected characteristic in relation to income and credit management.</p> <p>There will be no adverse impacts as Plymouth City Council does not discriminate on the basis of religion and/or belief.</p> | N/A | N/A |
| Sex | <p>51 per cent of our population are women and 49 per cent are men (2021 Census).</p> | <p>Plymouth City council does not hold data for this protected characteristic in relation to income and credit management.</p> <p>There will be no adverse impacts as Plymouth City Council does not discriminate on the basis of sex.</p> | N/A | N/A |

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| Sexual orientation | 88.95 per cent of residents aged 16 years and over in Plymouth describe their sexual orientation as straight or heterosexual. 2.06 per cent describe their sexuality as bisexual, 1.97 per cent of people describe their sexual orientation as gay or lesbian. 0.42 per cent of residents describe their sexual orientation using a different term (2021 Census). | Plymouth City council does not hold data for this protected characteristic in relation to income and credit management. There will be no adverse impacts as Plymouth City Council does not discriminate on the basis sexual orientation. | N/A | N/A |
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SECTION FOUR: HUMAN RIGHTS IMPLICATIONS

| Human Rights | Implications | Mitigation Actions | Timescale and responsible department |
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| | No implications arising from this proposal | N/A | N/A |

SECTION FIVE: OUR EQUALITY OBJECTIVES

| Equality objectives | Implications | Mitigation Actions | Timescale and responsible department |
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| Work together in partnership to: <ul style="list-style-type: none"> promote equality, diversity and inclusion facilitate community cohesion support people with different backgrounds and lived experiences to get on well together | No implications arising from this proposal | N/A | N/A |
| Give specific consideration to care experienced people to improve their life outcomes, including access to training, employment and housing. | No implications arising from this proposal | N/A | N/A |

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| Build and develop a diverse workforce that represents the community and citizens it serves. | No implications arising from this proposal | N/A | N/A |
| Support diverse communities to feel confident to report crime and anti-social behaviour, including hate crime and hate incidents, and work with partners to ensure Plymouth is a city where everybody feels safe and welcome. | No implications arising from this proposal | N/A | N/A |