



## Equality Impact Assessment Initial Screening - Relevance to Equality Duties

***Before you complete an Equality Impact Assessment you must read the guidance notes and unless you have a comprehensive knowledge of the equality legislation and duties, it is strongly recommended that you attend an EIA training course.***

The EIA should be used to identify likely impacts on:

- disability
- race
- sex
- gender reassignment
- age
- religion or belief
- sexual orientation
- pregnancy and maternity
- caring responsibilities (usually only for HR policies and change management processes such as back offices)

1. Name of the proposed new or changed legislation, policy, strategy, project or service being assessed.

The MOJ proposes to implement provisions within Sections 95-105 of the Tribunals, Courts and Enforcement Act 2007 which relate to Information Requests and Information Orders. These provisions will enable the creditor to seek information regarding the best course of action to recover their debt, and subsequently the court to request information from an individual or another government department to assist it in dealing with the creditor's request.

2. Individual Officer(s) & unit responsible for completing the Equality Impact Assessment.

Samantha Toyn/ Helen Magill, Enforcement Policy, Civil, Family and Legal Aid Policy Directorate.

3. What is the main aim or purpose of the proposed new or changed legislation, policy, strategy, project or service and what are the intended outcomes?

Aims/objectives	Outcomes
1. To implement provisions in the Tribunals, Courts and Enforcement Act 2007 which would introduce Information Requests. 2. To implement provisions in the Tribunals, Courts and Enforcement Act 2007 which would introduce Information Orders	The power to enable creditors to apply to the court for information about their debtors will allow creditors to make a better informed decision about the most appropriate type of enforcement to pursue. This will lead to a simpler and more effective process of enforcement by improving the ability of responsible creditors to recoup debts more quickly and successfully. It will also reduce the need for court hearings solely for the purposes of trying to obtain information from the debtor in person.

	<p>The courts will be able to develop a data-sharing gateway with HMRC and DWP in respect of employment status information; and be able to obtain information about a debtor's assets from banks and third parties. Speed and accuracy of information will impact positively on the ability of the creditor to obtain their debt, and potentially increase the likelihood of the debtor complying as a result of the greater effectiveness of a well informed choice of enforcement mechanism.</p>
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4. What existing sources of information will you use to help you identify the likely equality impacts on different groups of people?

*(For example statistics, survey results, complaints analysis, consultation documents, customer feedback, existing briefings, submissions or business reports, comparative policies from external sources and other Government Departments).*

<p>Responses to earlier consultation documents for TCE 2007 Act. Discussions with stakeholders. Other Gov depts - DWP/HMRC</p> <p>Users of the Civil and Family Courts are not required to provide personal information about themselves and as such MoJ/HMCTS have no data on the type of people who use the service. Consequently, at this stage we are only able to deduce the likely impacts on various groups based on statistics gathered from the Office of National Statistics (ONS), CAFCASS, other government departments and published research papers.</p> <p>A survey of users of the Probate Service was conducted in 2009 and provides some further information which has been considered. Data on the general demographics and income of the population of England and Wales will enable an assessment of the likely impact of the proposals on different groups. Information has been obtained from the Office of National Statistics (ONS), the Department for Work and Pensions (DWP) and CAFCASS, which includes:</p> <p>2010 Annual Survey of Hours and Earnings (ASHE), (ONS)</p> <p>Households below average income, an analysis of the income distribution 1994/95 - 2007/08 (DWP)</p> <p>ONS Labour Force Survey Jan- Mar 2009</p> <p>Published research papers and articles 'Women in the Labour Market' ONS; 'Ethnicity Data for Jobseekers' Allowance Claimants' ONS; 'What's costs got do with it?' The impact of changing court fees on users' MoJ; 'HMCS Probate Service Survey 2009' MoJ. Responses to earlier consultation documents for TCE 2007 Act. Discussions with stakeholders. Other Gov depts - Land Registry/HMCS/DWP (CMEC)/DCLG/BIS. Court user surveys . Judicial statistics.</p>
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5. Are there gaps in information that make it difficult or impossible to form an opinion on how your proposals might affect different groups of people. If so what are the gaps in the information and how and when do you plan to collect additional information?

*Note this information will help you to identify potential equality stakeholders and specific issues that affect them - essential information if you are planning to consult as you can raise specific issues with particular groups as part of the consultation process. EIAs often pause at this stage while additional information is obtained.*

Users of the Civil and Family Courts are not required to provide personal information about themselves and as such MoJ/HMCTS have no data on the type of people who use the service. Consequently, at this stage we are only able to deduce the likely impacts on various groups based on statistics gathered from the Office of National Statistics (ONS), CAFCASS, other government departments and published research papers or individual court user questionnaires.

We will endeavour to gather more information during the consultation process and before we consult on the details of the proposals.

6. Having analysed the initial and additional sources of information including feedback from consultation, is there any evidence that the proposed changes will have a **positive impact** on any of these different groups of people and/or promote equality of opportunity?

Please provide details of who benefits from the positive impacts and the evidence and analysis used to identify them.

The proposals are expected to raise equity and fairness, as the original judgment is assumed to be fair hence the quicker, more effective and more complete implementation of this judgement should improve fairness. While it is therefore expected that creditors will benefit from an improved enforcement system it is not known what breakdown of demographics creditors or debtors fall into: eg they may be economically less well off individuals or large firms with capital.

7. Is there any feedback or evidence that additional work could be done to promote equality of opportunity?

If the answer is yes, please provide details of whether or not you plan to undertake this work. If not, please say why.

There is no information to suggest any additional work would promote equality of opportunity.

The proposals aim to facilitate the enforcement process and remove some of the bureaucratic hurdles that both creditors and debtors have to jump to satisfy the judgment order.

8. Is there any evidence that proposed changes will have **an adverse equality impact** on any of these different groups of people?

Please provide details of who the proposals affect, what the adverse impacts are and the evidence and analysis used to identify them.

There are no anticipated adverse equality impacts as a result of the proposed changes.

9. Is there any evidence that the proposed changes have **no equality impacts**?

Please provide details of the evidence and analysis used to reach the conclusion that the proposed changes have no impact on any of these different groups of people.

Assessment of Impact

The changes to the processes for the application and making of Information requests and Orders aim to reduce the administrative burden on creditors in recovering sums due under a judgment order. Permitting creditors to apply for Information Requests & Orders would present creditors with a new opportunity to obtain independent information about a debtor's circumstances. It is intended that this will reduce delay for the creditor in recovering judgment debts and prevent the debtor from evading payment of court judgment debts through lack of engagement or non-compliance.

Gender (including gender identity).

The impact of these changes will not affect any particular group adversely. The proposals go to improving debt recovery and those with judgment debts are not necessarily from any particular minority group.

Gender

Any impact in terms of gender would be closely related to the difference in income between men and women in society as a whole. On average women's weekly earnings are lower than men's with a 12.8% gender pay gap in 2008 according to the ONS. This is due in part to the fact that more women work part-time and on average part-time employees receive lower hourly earnings than full-time employees. There are proportionately less women in employment than men (70% in 2008 compared to 78% of men). As women earn less on average than men and there are proportionately more men in employment it is conceivable that women will be impacted to a greater degree by any changes to the enforcement process. It is possible that women will be more likely to have unsecured and secured debts than their male equivalent, but we do not hold evidence for this or that women are more or less careful with credit than men. The proposed changes are to Information Requests & Orders and will assist where the judgment creditor does not have sufficient information on the debtor to enforce the judgment debt. There is no evidence to suggest that there are any significant differences between the genders on who pays a debt, consequently the impact on this group should be the same as any other group facing debt enforcement.

Race

There is no evidence to suggest that these new enforcement provisions will automatically disadvantage court users from minority ethnic backgrounds. The DWP's 'Households Below Average Income Analysis 1994/5 - 2007/08 shows that households headed by someone from a minority ethnic group were more likely to have a lower household disposable income. This is particularly true of the Pakistani/Bangladeshi group with over 50% of these households in the bottom grouping of disposable household income. There may be some suggestion that minority ethnic groups may be impacted to a higher degree than other groups on grounds of income, however there is no evidence at this time to suggest that minority ethnic groups fall into debt more or less than other groups.

Disability

There is no evidence to suggest improving the effectiveness of enforcement will disproportionately impact individuals due to disability. The only probable link to disability is as a result of income. Disabled households tend to have a lower disposable income than non-disabled households. DWP's 'Households Below Average Income Analysis 1994/5 - 2007/8 shows 55% of disabled households in the two lower disposable income quintiles compared to 36% of non-disposable households. However there is no evidence to suggest that individuals with a disability are more or less likely to fall into debt and be pursued through the courts and be subject to enforcement orders.

Religion and Beliefs

There is a lack of information available concerning the earning of different religious groups and information is not collected by HMCTS in relation to court users. There is no information about the religion of those who are subject to judgment orders. The proposals are not expected to impact on people on account of their religion or beliefs.

Age

Individuals under the age of 18 are not allowed to take out loans or credit card agreements or other hire purchase agreements. The proposals are unlikely to impact on individuals under the age of 18 as they are unlikely to be pursued for unpaid debts by creditors, nor have many assets against which to enforce. There is no information about the ages of individuals who fail to pay creditors and who are pursued by creditors through the courts. There is no evidence to suggest that the proposals will impact upon one particular age group more than another.

#### Sexual Orientation

There is no available information concerning the breakdown of the sexual orientation of individuals who fail to pay their creditors. There is not any suggestion that the proposals will impact adversely on a person because of their sexual orientation.

#### Summary

Due to the nature of the proposals any impact on different groups will be financial, in so far as creditors will be able to apply and attach a TPDO, and AEO or other enforcement method more easily than under the current arrangements. Creditors apply for enforcement against individuals who have not responded to requests for payment or who have not settled following the judgment order. These individuals cannot be identified by gender, race, age, or other named group as personal circumstances dictate. Why an individual fails to pay an outstanding sum or chooses not to engage with the creditor may be due to a number of different factors. The proposals will not adversely affect any minority group.

10. Is a full Equality Impact Assessment Required? Yes  No

If you answered 'No', please explain below why not?

NOTE - You will need to complete a full EIA if:

- the proposals are likely to have equality impacts and you will need to provide details about how the impacts will be mitigated or justified
- there are likely to be equality impacts plus negative public opinion or media coverage about the proposed changes
- you have missed an opportunity to promote equality of opportunity and need to provide further details of action that can be taken to remedy this

**If your proposed new or changed legislation, policy, strategy, project or service involves an Information and Communication Technology (ICT) system and you have identified equality impacts of that system, a focused full EIA for ICT specific impacts should be completed. The ICT Specific Impacts template is available from MoJ ICT or can be downloaded from the Intranet at: <http://intranet.justice.gsi.gov.uk/justice/equdiv/equal-impact.htm>, and should be referenced here.**

Information Orders and Requests are contained in the Tribunals, Courts and Enforcement Act 2007 but have not yet been set out in regulations or implemented. We will be consulting on the details at a later stage (Regulations). We will revisit the impact assessment and the equality impact assessment at that time, but we do not anticipate that there is an adverse equality impact on any minority group as a result of the proposals. We do not, therefore, envisage a need for a full Equality Impact Assessment at a later stage.

11. Even if a full EIA is not required, you are legally required to monitor and review the proposed changes after implementation to check they work as planned and to screen for unexpected equality impacts. Please provide details of how you will monitor evaluate or review your proposals and when the review will take place.

Responses to the consultation paper will be monitored. Further consultation will be undertaken on the detail of the proposals and responses to that paper will also be monitored. Other than Judicial Statistics, information regarding judgment debts and enforcement mechanisms are not currently collected by HMCS, and it is difficult to envisage how it could be collected in the future. Research into minority groups that have judgment debts and enforcement orders made against them will be undertaken before the next consultation to inform the EIA for that process.

12. Name of Senior Manager and date approved

You should now complete a brief summary (if possible, in less than 50 words) **setting out which policy, legislation or service the EIA relates to, how you assessed it, a summary of the results of consultation, a summary of the impacts (positive and negative) and, any decisions made, actions taken or improvements implemented as a result of the EIA.** The summary will be published on the external MoJ website.

This Equality Impact Assessment relates to Information Requests and Information Orders introduced by the TCE Act 2007. These provisions will enable the creditor to apply to the court which will then seek independent information regarding the best course of action to recover their debt. The court will request such information via information-sharing gateways with other government departments (HMRC/DWP) or by orders to individuals or third parties to assist it in dealing with the creditor's request. These provisions are intended for consultation and as yet are not fully assessed as to their impacts.

Name (must be grade 5 or above): Nick Goodwin

Department: Justice Policy Group

Date: 18 February 2011

Note: The EIA should be sent **by email to [anthony.shepherd@justice.gsi.gov.uk](mailto:anthony.shepherd@justice.gsi.gov.uk) of the Corporate Equality Division (CED), for publication.**

# Full Equality Impact Assessment

13. Which group(s) of people have been identified as being disadvantaged by your proposals. What are the equality impacts?

14. What changes are you planning to make to your original proposals to minimise or eliminate the adverse equality impacts? Please provide details of the proposed actions, timetable for making the changes and the person(s) responsible for making the changes.

15. Please provide details of whether or not you will consult on the proposed changes, particularly with disabled people and if you do not plan to consult, please provide the rationale behind that decision.

16. Can the adverse impacts you identified during the initial screening be justified and the original proposals implemented without making any adjustments to them? Please set out the basis on which you justify implementing the proposals without adjustments.

17. Do your proposals miss an opportunity to promote equality of opportunity? If so, do you plan to take action to remedy this and if so, when? Please provide details.

18. You are legally required to monitor and review the proposed changes after implementation to check they work as planned and to screen for unexpected equality impacts.

Please provide details of how you will monitor/evaluate or review your proposals and when the review will take place.

19. Summary details, sign off by Senior Manager and date approved.

You should now complete a brief summary (if possible, in less than 50 words) **setting out which policy, legislation or service the EIA relates to, how you assessed it, a summary of the results of consultation, a summary of the impacts (positive and negative) and, any decisions made, actions taken or improvements implemented as a result of the EIA.** The summary will be published on the external MoJ website.

Name (must be grade 5 or above):

Department:

Date:

Note: The EIA should be sent **by email to [anthony.shepherd@justice.gsi.gov.uk](mailto:anthony.shepherd@justice.gsi.gov.uk) of the Corporate Equality Division (CED), for publication.**