Equality Impact Assessment (EIA) Tool

Please ensure you have read the guidance pages prior to completing this tool

This EIA also includes the consideration of a Children's Rights Impact Assessment (CRIA). This supports our commitments to becoming a Child Friendly city. Therefore, we need to demonstrate that the interests of the child are considered on all decisions impacting on them.

Document Control

Control Details:	Draft
Title of EIA/ Decision (DDM): Budget booklet code (if applicable): **If this is a budget EIA, please ensure the title and budget booklet code is the same as the title used within the budget booklet**	Financial Assessments (ASC 006)
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Department:	Adults
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Strategic Budget EIA:	Yes
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Document Amendment Record

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0.1	John Burgin	29/9/25
0.2	John Burgin	7/10/25

Contributors/Reviewers (Anyone who has contributed to this document to be named)

Name	Title role	Date
Jamie-lee Miranda	Equality, Diversity and Inclusion HR Consultant	01/10/2025
Rebecca Dennis	Equality, Diversity & Inclusion Lead	01/10/2025/07/10/2025

Glossary of Terms

Term	**Description**
ContrOCC	Financial Database used to generate invoices and record activity by providers
DREs	Disability Related Expenditure

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Section 1 – Equality Impact

(NCC staff/ Service users/ Citizen/ Community impact)

1. a. Description of proposal/ policy/ service to be assessed

This proposal is to create a programme of rolling reviews of financial assessments, to improve the accuracy of information related to income and disability-related expenditure.

Where the outcome of a Care Act Assessment identifies support needs to be met by a chargeable service, the citizen requires a financial (Fairer Charging) assessment to be completed to confirm if they can contribute towards the cost of the care. Although care needs are reviewed, financial assessments are not, increasing the risk that citizens will not be paying a care charge requisite with their ability to pay.

It is expected that in most cases, a review of care charges is expected to increase the client contribution, as most forms of disability-related expenditure (DREs) should drop-off after 12-months. An example would be including the cost of a new wet-room in a financial assessment; if the cost were £6,000, the assessment would include the cost as disregard from charges by dividing the cost by 52 weeks and including it as a weekly disregard of £115.07 per week (6000/52.14). A programme of rolling reviews will ensure that DRE costs drop-off when appropriate.

Around 3,600 citizens have had a Fairer Charging assessment. Existing capacity means that only new citizens to social care – or those who have specifically requested a change - will receive a financial assessment. The capacity created by the rolling reviews programme will mean that at least 21% of citizens will receive an annual review of their assessed charge. A programme of rolling reviews may also pick-up on changes that might positively impact citizens, for example, where a change in income has meant that the citizen is unable to afford their charge. In this scenario, if a citizen's benefits had changed and their income had gone down, the care charge might be reduced.

The overall impact of this proposal is that Financial Assessments would be more accurate and better reflect the citizens ability to pay for their care and support.

This change will only affect citizens who receive a non-residential package of support (i.e. there is no impact for citizens living in a residential placement or for those paying for a Respite placement).

1. b. Information used to analyse the equalities implications.

N.B When making a decision that impacts specific groups or protected characteristics, please ensure that you are able to demonstrate that you have meaningfully consulted with them. This includes impact on care leavers and the child.

ContrOCC finance data has been used to understand the numbers and proportion of citizens affected by this proposal. Further work to understand demographic changes resulting from this proposal will be undertaken if the proposal is agreed.

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1. c. Who will be affected and how?

Equality group/ individual	Impact type	Positive	Negative	None
People from different ethnic groups	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒
Reasons for your assessment (Including evidence)	People from different ethnic groups may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible. The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions.			
Details of mitigation/ actions taken to advance equality	Consultation will include those who may be negatively impacted to ensure their views help shape mitigation strategies. Intersectionality means some people may be affected in more than one way. We will consider how overlapping identities might increase the risk of unfair treatment and ensure these needs are taken into account during the review A review can both improve or worsen the financial outcome for a citizen (charges more likely to increase but could decrease where a favourable change of income is determined). However, the financial assessment accuracy will increase following a review. A face-to-face assessment is available for citizens disputing any change in their charging. This is likely to have some impact on the team to manage BAU work, which will need monitoring			
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required. Equality impacts will be monitored throughout the review process using demographic data, citizen feedback. Any emerging issues will be addressed through updates to this EIA and the development of targeted actions. Monitoring will ensure that no group is disproportionately affected and that the revised financial assessment reviews support inclusive and equitable outcomes.			

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Equality group/ individual	Impact type	Positive	Negative	None
Men	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒
Reasons for your assessment (Including evidence)	Men may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible. The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions.			
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Equality group/ individual	Impact type	Positive	Negative	None
Women	☐ NCC staff ☒ Service users ☒ Citizens	☒	☒	☒

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	☐ Community			
Reasons for your assessment (Including evidence)	Women may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible. The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions.			
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Equality group/ individual	Impact type	Positive	Negative	None
Trans	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒
Reasons for your assessment (Including evidence)	Trans people may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible. The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include			

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	greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions.
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Equality group/ individual	Impact type	Positive	Negative	None
Disabled people/ Carers	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒
Reasons for your assessment (Including evidence)	The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions. Proportionally this is more likely to impact on residents with a disability. Disabled people may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible.			

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Details of mitigation/ actions taken to advance equality	Consultation will include those who may be negatively impacted to ensure their views help shape mitigation strategies. Intersectionality means some people may be affected in more than one way. We will consider how overlapping identities might increase the risk of unfair treatment and ensure these needs are taken into account during the review. A review can both improve or worsen the financial outcome for a citizen (charges more likely to increase but could decrease where a favourable change of income is determined). However, the financial assessment accuracy will increase following a review. A face-to-face assessment is available for citizens disputing any change in their charging. This is likely to have some impact on the team to manage BAU work, which will need monitoring
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Equality group/ individual	Impact type	Positive	Negative	None
Pregnancy and maternity	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒
Reasons for your assessment (Including evidence)	Pregnant people may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible. The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions.			
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Details of any arrangements for future monitoring of equality impact (Including any action plans)	Equality impacts will be monitored throughout the review process using demographic data, citizen feedback. Any emerging issues will be addressed through updates to this EIA and the development of targeted actions. Monitoring will ensure that no group is disproportionately affected and that the revised financial assessment reviews support inclusive and equitable outcomes.

Equality group/ individual	Impact type	Positive	Negative	None
Marriage/ Civil Partnership	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒
Reasons for your assessment (Including evidence)	People who are married/in civil partnership may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible. The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions.			
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Details of any arrangements for future monitoring of equality impact (Including any action plans)	Equality impacts will be monitored throughout the review process using demographic data, citizen feedback. Any emerging issues will be addressed through updates to this EIA and the development of targeted actions. Monitoring will ensure that no group is disproportionately affected and that the revised financial assessment reviews support inclusive and equitable outcomes.

Equality group/ individual	Impact type	Positive	Negative	None
People of different faiths/ beliefs and those with none	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒
Reasons for your assessment (Including evidence)	People from different faiths/beliefs may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible. The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions.			
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Equality group/ individual	Impact type	Positive	Negative	None
Lesbian/ Gay/ Bisexual people	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒
Reasons for your assessment (Including evidence)	People from different sexual identities may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible. The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions.			
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Equality group/ individual	Impact type	Positive	Negative	None
Older	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒

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Reasons for your assessment (Including evidence)	The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions. Proportionally this is more likely to impact on residents who are older. Older people may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible.
Details of mitigation/ actions taken to advance equality	Consultation will include those who may be negatively impacted to ensure their views help shape mitigation strategies. Intersectionality means some people may be affected in more than one way. We will consider how overlapping identities might increase the risk of unfair treatment and ensure these needs are taken into account during the review. A review can both improve or worsen the financial outcome for a citizen (charges more likely to increase but could decrease where a favourable change of income is determined). However, the financial assessment accuracy will increase following a review. A face-to-face assessment is available for citizens disputing any change in their charging. This is likely to have some impact on the team to manage BAU work, which will need monitoring
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Equality impacts will be monitored throughout the review process using demographic data, citizen feedback. Any emerging issues will be addressed through updates to this EIA and the development of targeted actions. Monitoring will ensure that no group is disproportionately affected and that the revised financial assessment reviews support inclusive and equitable outcomes.

Equality group/ individual	Impact type	Positive	Negative	None
Younger	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒
Reasons for your assessment (Including evidence)	Younger people may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible. The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include			

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	greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions.
Details of mitigation/ actions taken to advance equality	Consultation will include those who may be negatively impacted to ensure their views help shape mitigation strategies. Intersectionality means some people may be affected in more than one way. We will consider how overlapping identities might increase the risk of unfair treatment and ensure these needs are taken into account during the review A review can both improve or worsen the financial outcome for a citizen (charges more likely to increase but could decrease where a favourable change of income is determined). However, the financial assessment accuracy will increase following a review. A face-to-face assessment is available for citizens disputing any change in their charging. This is likely to have some impact on the team to manage BAU work, which will need monitoring
Details of any arrangements for future monitoring of equality impact (Including any action plans)	Equality impacts will be monitored throughout the review process using demographic data, citizen feedback. Any emerging issues will be addressed through updates to this EIA and the development of targeted actions. Monitoring will ensure that no group is disproportionately affected and that the revised financial assessment reviews support inclusive and equitable outcomes.

Equality group/ individual	Impact type	Positive	Negative	None
Care Experience (Please refer to the guidance notes for further information)	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒
Reasons for your assessment (Including evidence)	People with care experience may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible. The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions.			
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Equality group/ individual	Impact type	Positive	Negative	None
Other (E.g. Cohesion/ good relations, Health status, vulnerable children/ adults), Childs Rights/interest of the child, socio-economic background (e.g. financial vulnerable) What considerations have been made to understand the impact of stigma within your decision? (link to the guidance)	☐ NCC staff ☒ Service users ☒ Citizens ☐ Community	☒	☒	☒
Reasons for your assessment (Including evidence)	Other groups/individuals may see an increase/new charge for their care and support or a decrease - this proposal supports fairer charging, to ensure financial assessments are as accurate and up to date as possible. The proposed changes could have both positive and negative impacts depending on individual circumstances. Positive impacts may include greater fairness and transparency in pricing, while negative impacts could involve changes to personal contributions.			

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1. d. Summary of any other potential impact
(Including cumulative impact/ human rights implications):

None

Section 2 – Equality outcome

Please include summary of the actions identified to reduce disproportionate negative impact, advance equality of opportunity and foster good relations. Please pull out all the mitigations you have identified and summarise them in this action plan

Equality Outcome	Adjustments to proposal and/or mitigating SMART actions	Lead Officer	Date for Review/ Completion	Update/ complete
Eliminate unlawful discrimination, harassment, victimisation, and any other conduct prohibited by the Equality Act 2010.	No mitigation required at this point. Potential concerns will be identified through measures already identified. Impact on			

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	citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.			
Advance equality of opportunity between those who share a protected characteristic and those who don't	No mitigation required at this point. Potential concerns will be identified through measures already identified. Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and review, where required.			
Foster good relations between those who share a protected characteristic and those who don't	No mitigation required at this point. Potential concerns will be identified through measures already identified. Impact on citizens, regardless of protected characteristics, should continue to be monitored by the service in line with the Care Act, including reassessment and			

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	review, where required.			
(Please add other equality outcomes as required – e.g., mitigate adverse impact identified for people with a disability)				

Outcome(s) of equality impact assessment:

☒	No major change needed	☐	Adjust the policy/proposal
☐	Adverse impact but continue	☐	Stop and remove the policy/proposal

Please note: All actions will need to be uploaded onto Pentana

Section 3 – Approval and publishing

The assessment must be approved by the manager responsible for the service /proposal. **Approving Director details** (name, role, contact details)**:** **Approving Director Signature:**	**Date sent for advice:**
Author Signature: 	**7th October 2025**
Equality Team Signature: R.Dennis	**Date of final approval:**

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For further information and guidance, please visit the Equality Impact Assessment Intranet Pages

For EIA advice and/ or publishing please raise a ticket via Employee Service Centre

PLEASE NOTE: FINAL VERSIONS OF EIA'S MUST BE SENT TO THE EQUALITY & EMPLOYABILITY TEAM, OTHERWISE RECORDS WILL REMAIN INCOMPLETE.

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