

Equality Check ✓

Stage 1 - what is being assessed?
Name of strategy / policy /service / review being assessed: PENSIONS SERVICE Pensions Office and Investments Office including Treasury Management
Date: January 2015
Stage 2 - who is carrying out the assessment?
Members of the assessment team: Pensions Communication Team and Investment Office
Others involved in the assessment (external challenge):
Stage 3 - aims of the strategy or service
Briefly describe the aims of the strategy or service: To provide an attractive and affordable pension arrangement that is regarded by employers and members as a valued part of their employment package in accordance with Local Government Pension Regulations, guidance issued by the Local Government Employers (LGE) the Fund's Funding and Investment Strategy and Council Policy. To provide effective Treasury Management to the Council and Pension Fund with regards to the investment of surplus cash and the need to borrow monies from the capital markets with regards to capital programme and other projects.
Stage 4 - knowing our customers, communities and employees
List the main customers, employees, users or groups receiving, delivering or affected by, this strategy or service: The Tyne and Wear Pension Fund's customers are – Fund Employers, Employer Pension Liaison staff, Pension staff, Potential, Active, Deferred, Pensioner and Beneficiary members, legal and non legal representatives, in house AVC providers, trade union representatives, Pensions Committee and investment partners, government departments and national and regional pension forums and working groups South Tyneside Council's lead for Treasury Management and capital budget monitoring, the Cabinet and Council.

Stage 5 - background information

List any information from previous surveys, customer feedback or any relevant performance information that relates to this strategy or service:

An annual satisfaction survey is carried out on all of our Employers. Employers have expressed 100% satisfaction with our service.

Cyclical satisfaction surveys are carried out on samples of Active, Deferred and Pensioner Members. In our most recent surveys;

96.96 of active members, 98.35% of deferred and 97.66% of our pensioner members expressed satisfaction with our service.

Members who attend pension presentations are asked for feedback on content and delivery. All feedback is scrutinised - satisfaction is always extremely high.

We do not carry out regular surveys of users of the Treasury Management Service, results against the approved Treasury Management Strategy are reported back to Cabinet after the end of each financial year highlighting the Council's performance against targets agreed before the start of that year.

Stage 6 - this stage looks at barriers to accessing services and any possible discrimination that customers and communities may face

Age

Please describe any barriers or potential discrimination

Age requirements and restrictions relating to membership and payment of benefits are included in the Local Government Pension Scheme (LGPS) Regulations which are set by Government and contained in Statutory Instruments.

The LGPS contains age and cost restrictions on early payment of benefits. Overriding Regulations exempt a wide range of age related issues that typically exist in connection with pension schemes. This means there is no statutory requirement to amend LGPS rules.

In the past the Fund has attempted but not been able to identify why potential members choose not to join or opt out within 3 months as we would need this information from our employers and they have been unable to supply it to us.

Through auto enrolment procedures employers may in the future be better placed to provide us with information which would allow us to investigate any correlation between age, and non membership to try and address any barriers, issues, perceptions, misconceptions etc which may or may not become apparent. The Fund aims to monitor this.

Cost may also be a barrier to entry. Different age profiles may experience varying financial circumstances. Cost may be a barrier alone. Again employee contributions are determined by the Scheme rules.

Please describe any measures you have already got in place to reduce inequality, not only in the workplace but also externally, and to ensure customers can access this service:

The Fund makes known to all its customers that information is available in other formats e.g. large print and that special requirements are available where needed e.g. the loop system in the reception area. The building meets accessibility standards but where an aged or infirm member requests a home visit we would do so.

Where in a particular setting, disability e.g. in a pension presentation a disability is highlighted to us we would do everything possible to ensure those attending have their specific and or additional needs met.

Pensions staff are aware that in dealing with customers and colleagues they must at all times

- act professionally and sensitively
- respectfully and courteously and
- that all member information is confidential.

The Council's Customer Advocacy Team is used to provide impartial and external assistance. Use of other external sources are explored as and when required.

Disability

f:\support\comms\twpf.info new website 2011\fund's plans and policies\equality impact assessment\equality impact assessment january 2015.doc

Please describe any barriers or potential discrimination:

In the past the Fund has attempted but not been able to identify why potential members choose not to join or opt out within 3 months as we would need this information from our employers and they have been unable to supply it to us.

Through auto enrolment procedures employers may in the future be better placed to provide us with information which would allow us to investigate any correlation between disability, and non membership to try and address any barriers, issues, perceptions, misconceptions etc which may or may not become apparent. The Fund aims to monitor this.

Please describe any measures you have already got in place to reduce inequality, not only in the workplace but also externally, and to ensure customers can access this service:

The Fund makes known to all its customers that information is available in other formats e.g. Braille and that special requirements are available where needed e.g. the loop system in the reception area. The building meets accessibility standards but where a disabled member requests a home visit we would do so.

Where in a particular setting disability e.g. in a pension presentation a learning ability is highlighted to us in a pensions presentation we would do everything possible to ensure those attending have their specific and or additional needs met and that technical terms are explained in simple terms and any jargon are avoided.

Pensions staff are aware that in dealing with all customers and colleagues they must at all times act;

- professionally and sensitively
- Respectfully and courteously and
- that all member information is confidential.

The Council's Customer Advocacy Team is used to provide impartial and external assistance. Use of other external sources are explored as and when required

Gender reassignment

Please describe any barriers or potential discrimination:

LGPS members who undergo gender reassignment are treated in accordance with the LGPS Regulations.

Please describe any measures you have already got in place to reduce inequality, not only in the workplace but also externally, and to ensure customers can access this service:

Scheme rules were amended in April 2006 to recognise gender reassignment.

Pensions staff are aware that in dealing with all customers and colleagues they must at all times act;

- professionally and sensitively
- respectfully and courteously and
- that all member information is confidential.
-

The Council's Customer Advocacy Team is used to provide impartial and external assistance. Other external sources are explored as and when required

Marriage and civil partnership

Please describe any barriers or potential discrimination:

LGPS benefits are determined and paid in accordance with the LGPS Regulations.

Automatic benefits to registered Civil Partners were introduced on 5 December 2005

Benefits for Nominated Co-habiting Partners were introduced for those members who contributed to the Scheme on or after 1 April 2008.

Earlier members are unable to nominate a cohabiting partner for benefits.

Please describe any measures you have already got in place to reduce inequality, not only in the workplace but also externally, and to ensure customers can access this service:

Pensions staff are aware that in dealing with all customers and colleagues they must at all times act;

- professionally and sensitively
- respectfully and courteously and
- that all member information is confidential

The Council's Customer Advocacy Team is used to provide impartial and external assistance. Use of other external sources are explored as and when required

Pregnancy and maternity

Please describe any barriers or potential discrimination:

LGPS benefits are determined and paid in accordance with the LGPS Regulations.

Please describe any measures you have already got in place to reduce inequality, not only in the workplace but also externally, and to ensure customers can access this service:

Pensions staff are aware that in dealing with all customers and colleagues they must at all times act;

- professionally and sensitively
- respectfully and courteously and
- that all member information is confidential
-

The Council's Customer Advocacy Team is used to provide impartial and external assistance. Use of other external sources are explored as and when required

Race

Please describe any barriers or potential discrimination:

LGPS benefits are determined and paid in accordance with the LGPS Regulations.

All staff need to be competent in accessing translation services – if they are not, then a barrier could be created to communication.

Pension information is by its nature technical - customers whose first language is not English may experience difficulty unless technical terms are fully explained in simple terms where possible.

In the past the Fund has attempted but not been able to identify why potential members choose not to join or opt out within 3 months as we need this information from our employers and they have been unable to supply it to us. However, if employers were now in a position to provide us with this information we could investigate any correlation between race and non membership to try and address any barriers, issues, perceptions, misconceptions etc.

Please describe any measures you have already got in place to reduce inequality, not only in the workplace but also externally, and to ensure customers can access this service:

The Fund makes known to all its customers that written pension information is available in any other language. Once requested we record the members request on their pension record and all future written communication will be sent in the appropriate language.

The Fund makes use of the approved interpreting service to communicate with any of its customers where required.

Where in a particular setting ethnicity is highlighted to us e.g. in a pensions presentation we would do everything possible to ensure those attending have their specific and or additional needs met.

Religion and belief

Please describe any barriers or potential discrimination:

LGPS benefits are paid in accordance with LGPS Regulations.

Information in relation to our customers' religion and belief is not required or known to us.

Please describe any measures you have already got in place to reduce inequality, not only in the workplace but also externally, and to ensure customers can access this service:

The Fund's in house Additional Voluntary Contribution Policy includes an investment option which is consistent with the principles of the Shariah Law.

Pensions staff are aware that in dealing with all customers and colleagues they must at all times act;

- professionally and sensitively
- respectfully and courteously and
- that all member information is confidential

Pensions staff are aware that any personal requirements on the basis of their religion and belief would be met wherever possible.

Sex

Please describe any barriers or potential discrimination:

All LGPS benefits are paid in accordance with LGPS Regulations.

Government Actuary Department provides different calculation factors for male and female. This is to reflect differing life expectancies. Factors are kept under review and adjusted.

Please describe any measures you have already got in place to reduce inequality, not only in the workplace but also externally, and to ensure customers can access this service:

Pensions staff are aware that in dealing with all customers and colleagues they must at all times act;

- professionally and sensitively
- respectfully and courteously and
- that all customer information is confidential

Sexual orientation

Please describe any barriers or potential discrimination:

Customers' sexual orientation is not known to us. All LGPS benefits are paid in accordance with LGPS Regulations

Provisions exists for benefits for Civil Partnership Cohabiting Partners. Historical exclusions apply.

Please describe any measures you have already got in place to reduce inequality, not only in the workplace but also externally, and to ensure customers can access this service:

Pensions staff are aware that in dealing with all customers and colleagues they must at all times act;

- professionally and sensitively
- respectfully and courteously and
- that all customer information is confidential

Other groups or issues (e.g. gypsies and travellers, lone parents, financial exclusion, socio-economic)

Please describe any barriers or potential discrimination:

LGPS benefits are calculated and paid in accordance with the LGPS Regulations. A difficulty may arise in following Fund policy if a customer entitled to a benefit did not have access to a bank account for geographic, socio economic or due to financial exclusion.

Please describe any measures you have already got in place to reduce inequality, not only in the workplace but also externally, and to ensure customers can access this service:

Pensions staff are aware that in dealing with all customers and colleagues they must at all times act;

- professionally and sensitively
- respectfully and courteously and
- that all customer information is confidential

Cost may also be a barrier to entry. Different age profiles may experience varying financial circumstances. Cost may be a barrier alone. Again employee contributions are determined by the Scheme rules.

Stage 7 - action plan					
From the previous section list the specific actions required to address any problems you have identified:					
Action	Service Plan / Delivery Plan	Officer responsible	Timescale	Resources	Milestones, monitoring and review details
Establish whether employers can identify opt outs /non members and use this information to highlight any equality issues if any become apparent	Included in Operational Plan	HC	In line with Auto Enrolment timeframe	Within Communications Team	Auto Enrolment will provide information on opting out, but will only cover sex and age profiles
Ensure all pensions staff are competent with accessing disability and language needs	Included in Operational Plan	HC	Ongoing	Within Communications Team	
Stage 8 - publish the results					
<ul style="list-style-type: none"> o I confirm that these actions are being adopted as everyday practice and if necessary incorporated into the Service Plan or Delivery Plan. o Forward electronic copies to Strategy and Performance Team for publication 					
Signed by Lead officer	Heather Chambers			Date:	20.1.15