Section 75 Screening Form

Part 1. Policy scoping

The first stage of the screening process involves scoping the policy under consideration. The purpose of policy scoping is to help prepare the background and context and set out the aims and objectives for the policy, being screened. At this stage, scoping the policy will help identify potential constraints as well as opportunities and will help the policy maker work through the screening process on a step by step basis.

Public authorities should remember that the Section 75 statutory duties apply to internal policies (relating to people who work for the authority), as well as external policies (relating to those who are, or could be, served by the authority).

Information about the policy

Name of the policy

The Pensions Dashboard Regulations (Northern Ireland) 2022

Is this an existing, revised or a new policy?

Revised

What is it trying to achieve? (intended aims/outcomes)

The proposed Statutory Rule the Pensions Dashboards Regulations (Northern Ireland) 2022, makes provision in respect of pensions dashboard services, which are intended to enable individuals to request and view information relating to their pension entitlements electronically.

Detail

Pensions dashboards (introduced by the Westminster Pension Schemes Act 2021) are an electronic communication service which will allow individuals to see their pensions information (including State Pension) in one place online, as long as their pensions aren't in payment. As many workers will have multiple jobs and potentially have been members of a number of pension schemes over the course of their working life, the intention is that dashboards will help individuals to be reunited with lost pensions. At the same time, they will support people in better planning for their future retirement.

Individuals do not have to use a Pensions dashboard. Dashboards do not replace the existing methods of checking State Pensions or personal pensions. Rather they offer another route to get pensions information.

The Pensions Dashboard Programme was established by the Money and Pensions Service (MaPS[1]) which leads the design and implementation of the pensions dashboards secure digital architecture that will enable dashboards to work. MaPs is responsible for data, security and technical standards relating to pensions dashboards. This is outside the scope of the proposed Statutory Rule.

Proposed Regulations

The proposed Regulations set out the:

- requirements to be met by pensions dashboards services in order to be "qualifying pensions dashboards services";

- requirements for what State Pension data is to be shown on pensions dashboards;

- requirements on trustees or managers of relevant occupational pension schemes in relation to cooperating with and connecting to the MaPS digital architecture, and the data they must provide to individuals via MaPS; and

- provisions for the Pensions Regulator to take enforcement action in relation to pension schemes that do not comply.

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[1] MaPS is an executive non-departmental public body sponsored by DWP. It provides free and impartial debt advice, money guidance and pension guidance to members of the public. It also engages with HMT on policy matters relating to financial capability and debt advice. Its remit is UK-wide. https://moneyandpensionsservice.org.uk

Are there any Section 75 categories which might be expected to benefit from the intended policy?

No

If Yes, explain how.

Who initiated or wrote the policy?

The Department for Work and Pensions initiated the policy.

Who owns and who implements the policy?

The Department for Work and Pensions owns the policy. The Department for Communities implements the policy in Northern Ireland.

Implementation factors

Are there any factors which could contribute to/detract from the intended aim/outcome of the policy/decision?

No

If yes, are they

☐ financial

☐ legislative

☐ other, please specify _____

Main stakeholders affected

Who are the internal and external stakeholders (actual or potential) that the policy will impact upon?

☐ staff

☒ service users

☐ other public sector organisations

☐ voluntary/community/trade unions

☒ other, please specify Those involved in the management and running of Pension Schemes.

Other policies with a bearing on this policy

What are they and who owns them? N/A

Available evidence

Evidence to help inform the screening process may take many forms. Public authorities should ensure that their screening decision is informed by relevant data.

What evidence/information (both qualitative and quantitative) have you gathered to inform this policy? Specify details for **each** of the Section 75 categories.

Section 75 category	Details of evidence/information
All categories	The aim of the Statutory Rule is to make relevant legislative provision in respect of pensions dashboard services, which are intended to enable individuals to request and view information relating to their pension entitlements electronically, as long as the pensions are not in payment. Individuals do not have to use a Pensions dashboard. Dashboards do not replace the existing methods of checking State Pensions or personal pensions. Rather they offer another route to get pensions information. The Pensions Dashboard Programme was established by MaPS which leads the design and implementation of the pensions dashboards secure digital architecture that will enable dashboards to work. MaPS is responsible for data, security and technical standards relating to pensions dashboards. This is outside the scope of the proposed Statutory Rule. The Department considers the Rule to be technical in nature and as such, there is no relevant evidence or information available to inform this screening.

Note to reader - If you are aware of and would like the Department to take into account any further evidence or information relevant to this policy, please send this to: SSPLD@communities-ni.gov.uk

Needs, experiences and priorities

Taking into account the information referred to above, what are the different needs, experiences and priorities of each of the following categories, in relation to the particular policy/decision?

Specify details for **each** of the Section 75 categories

Section 75 category	Details of needs/experiences/priorities
All categories	The Department considers this policy to be technical in nature and as such, there is no relevant evidence or information available to inform this screening. There is no evidence of any different needs, experiences and priorities for people within any of the Section 75 categories in relation to this policy.

Part 2. Screening questions

Introduction

In making a decision as to whether or not there is a need to carry out an equality impact assessment, the public authority should consider its answers to the questions 1-4 which are given on pages 66-68 of this Guide.

If the public authority's conclusion is **none** in respect of all of the Section 75 equality of opportunity and/or good relations categories, then the public authority may decide to screen the policy out. If a policy is 'screened out' as having no relevance to equality of opportunity or good relations, a public authority should give details of the reasons for the decision taken.

If the public authority's conclusion is **major** in respect of one or more of the Section 75 equality of opportunity and/or good relations categories, then consideration should be given to subjecting the policy to the equality impact assessment procedure.

If the public authority's conclusion is **minor** in respect of one or more of the Section 75 equality categories and/or good relations categories, then consideration should still be given to proceeding with an equality impact assessment, or to:

- measures to mitigate the adverse impact; or
- the introduction of an alternative policy to better promote equality of opportunity and/or good relations.

In favour of a 'major' impact

a) The policy is significant in terms of its strategic importance;

b) Potential equality impacts are unknown, because, for example, there is insufficient data upon which to make an assessment or because they are complex, and it would be appropriate to conduct an equality impact assessment in order to better assess them;

c) Potential equality and/or good relations impacts are likely to be adverse or are likely to be experienced disproportionately by groups of people including those who are marginalised or disadvantaged;

d) Further assessment offers a valuable way to examine the evidence and develop recommendations in respect of a policy about which there are

concerns amongst affected individuals and representative groups, for example in respect of multiple identities;

e) The policy is likely to be challenged by way of judicial review;

f) The policy is significant in terms of expenditure.

In favour of 'minor' impact

a) The policy is not unlawfully discriminatory and any residual potential impacts on people are judged to be negligible;

b) The policy, or certain proposals within it, are potentially unlawfully discriminatory, but this possibility can readily and easily be eliminated by making appropriate changes to the policy or by adopting appropriate mitigating measures;

c) Any asymmetrical equality impacts caused by the policy are intentional because they are specifically designed to promote equality of opportunity for particular groups of disadvantaged people;

d) By amending the policy there are better opportunities to better promote equality of opportunity and/or good relations.

In favour of none

a) The policy has no relevance to equality of opportunity or good relations.

b) The policy is purely technical in nature and will have no bearing in terms of its likely impact on equality of opportunity or good relations for people within the equality and good relations categories.

Taking into account the evidence presented above, consider and comment on the likely impact on equality of opportunity and good relations for those affected by this policy, in any way, for each of the equality and good relations categories, by applying the screening questions given overleaf and indicate the level of impact on the group i.e. minor, major or none.

Screening questions

1. What is the likely impact on equality of opportunity for those affected by this policy, for each of the Section 75 equality categories? minor/major/none

Section 75 category	Details of policy impact	Level of impact? minor/major/none
All categories	No impact identified	None

2. Are there opportunities to better promote equality of opportunity for people within the Section 75 equalities categories?

Section 75 category	If **Yes**, provide details	If **No**, provide reasons
All categories		No - this policy does not offer any opportunity for people within any of the section 75 categories. The aim of the Statutory Rule is to make relevant legislative provision in respect of pensions dashboard services, which are intended to enable individuals to request and view information relating to their pension entitlements electronically. Individuals do not have to use a Pensions dashboard. Dashboards do not replace the

Section 75 category	If **Yes**, provide details	If **No**, provide reasons
		existing methods of checking State Pensions or personal pensions. Rather they offer another route to get pensions information. The Department considers the Rule to be technical in nature and as such, there is no relevant evidence or information available to inform this screening.

3. To what extent is the policy likely to impact on good relations between people of different religious belief, political opinion or racial group? minor/major/none

Good relations category	Details of policy impact	Level of impact minor/major/none
All Good relations category	No impact identified.	None

4. Are there opportunities to better promote good relations between people of different religious belief, political opinion or racial group?

Good relations category	If **Yes**, provide details	If **No**, provide reasons
All categories		The aim of the Statutory Rule is to make relevant legislative provision in respect of pensions dashboard services, which are intended to enable individuals to request and view information relating to their pension entitlements electronically. Individuals do not have to use a Pensions dashboard. Dashboards do not replace the existing methods of checking State Pensions or personal pensions. Rather they offer another route to get pensions information. The Department considers the Rule to be technical in nature and as such, there is no relevant evidence or information available to inform this screening.

Additional considerations

Multiple identity

Generally speaking, people can fall into more than one Section 75 category. Taking this into consideration, are there any potential impacts of the policy/decision on people with multiple identities?
(*For example; disabled minority ethnic people; disabled women; young Protestant men; and young lesbians, gay and bisexual people).*

Provide details of data on the impact of the policy on people with multiple identities. Specify relevant Section 75 categories concerned.

N/A

Part 3. Screening decision

In light of your answers to the previous questions, do you feel that the policy should: (please underline one)

1. **<u>Not be subject to an EQIA</u>**
2. **Not be subject to an EQIA (with mitigating measures /alternative policies)**
3. **Be subject to an EQIA**

If 1 or 2 (i.e. not be subject to an EQIA), please provide details of the reasons why:

The aim of the Statutory Rule is to make relevant legislative provision in respect of pensions dashboard services, which are intended to enable individuals to request and view information relating to their pension entitlements electronically.

The Pensions Dashboard Programme was established by MaPS which leads the design and implementation of the pensions dashboards secure digital architecture that will enable dashboards to work. MaPS is responsible for data, security and technical standards relating to pensions dashboards. This is outside the scope of the Statutory Rule.

Individuals do not have to use a Pensions dashboard. Dashboards do not replace the existing methods of checking State Pensions or personal pensions. Rather they offer another route to get pensions information.

The Department considers the Rule to be technical in nature and as such it is not expected to have any impact on Equality of Opportunity or Good Relations for any of the Section 75 Groups, therefore an EQIA is not required.

If 3. (i.e. <u>to conduct an EQIA</u>), please provide details of the reasons:

Mitigation

When the public authority concludes that the likely impact is 'minor' and an equality impact assessment is not to be conducted, the public authority may consider mitigation to lessen the severity of any equality impact, or the introduction of an alternative policy to better promote equality of opportunity or good relations.

Can the policy/decision be amended or changed or an alternative policy introduced to better promote equality of opportunity and/or good relations?

If so, **give the reasons** to support your decision, together with the proposed changes/amendments or alternative policy.

N/A

Part 4. Monitoring

Effective monitoring will help identify any future adverse impacts arising from the policy which may lead you to conduct an EQIA, as well as help with future planning and policy development.

You should consider the guidance contained in the Commission's Monitoring Guidance for Use by Public Authorities (July 2007).

The Commission recommends that where the policy has been amended or an alternative policy introduced, then you should monitor more broadly than for adverse impact (See Benefits, P.9-10, paras 2.13 – 2.20 of the Monitoring Guidance).

Please detail proposed monitoring arrangements below:

As no adverse impacts have been identified, no section 75 monitoring arrangements will be put in place.

Part 5 - Approval and authorisation

Screened by:	Position/Job Title	Date
Officer of the Department for Communities	DP	08/07/22
Approved by:		
A senior officer of the Department for Communities	Grade 5	25/11/22

Note: A copy of the Screening Template, for each policy screened should be 'signed off' and approved by a senior manager responsible for the policy, made easily accessible on the public authority's website as soon as possible following completion and made available on request.