

**Title of policy / procedure / function / project / decision:**

Electronic Payslips for Pensioners

### **Evidence based equality analysis**

Main aims, purpose and outcomes and how does it fit in with the wider aims of the organisation:

The project will see the move to electronic (online) payslips and P60s for those receiving a Local Government Pension Scheme (LGPS) pension from Cheshire Pension Fund and Gratuity recipients. The move to online payslips will support the delivery of modern and efficient services underpinned by both Council's Council Plans and Digital Strategies. The project will also support the delivery of Council priorities relating to tackling the climate emergency whilst supporting efficiency targets to contribute towards the achievement of both Council's Medium Term Financial Plans.

There are over 35,000 LGPS and Gratuity recipients that are paid by the payroll team within Transactional Shared Services and not all live within the catchment area for Cheshire West & Chester Council or Cheshire East Council. A number live outside of the UK.

Lead officer: Clare Povah (Transactional Services Manager – Recruitment & Pay)

Stakeholders: Cheshire Pension Fund, residents, Transactional Services colleagues.

For each of the areas below, an assessment needs to be made on whether the policy has a positive, negative or neutral impact, and brief details of why this decision was made and notes of any mitigation should be included. Where the impact is negative, this needs to be given a high, medium or low assessment. It is important to rate the impact of the policy based on the current situation (i.e. disregarding any actions planned to be carried out in future).

High impact – a significant potential impact, risk of exposure, history of complaints, no mitigating measures in place etc.

Medium impact – some potential impact exists, some mitigating measures are in place, poor evidence

Low impact – almost no relevancy to the process, e.g. an area that is very much legislation led and where the Council has very little discretion

	<b>Neutral</b>	<b>Positive</b>	<b>Negative</b>
Target group / area			
<b>Race and ethnicity</b>  (including Gypsies and Travellers, refugees, asylum seekers etc.)	No direct impacts identified.		
<b>Disability</b>  (as defined by the Equality Act - a physical or mental impairment that has a substantial and long-term adverse effect on a person's ability to carry out normal day-to-day activities)		<p>Pensioners and Gratuities recipients with visual impairments will be able to access their pay details on screen which will be larger and therefore clearer than the current pay slip size or through other assistive technology.</p> <p>Where recipients are mentally impaired and have a power of attorney appointed, their representative will be able to access the payslips online and will be notified by email when there is a payslip available.</p>	<p>Recipients whose level of impairment would require access to "reading" software would be impacted by the change.</p> <p>The option to receive a printed payslip will be retained by exception for those where their disability prevents them using technology. This will be assessed on a case-by-case basis.</p> <p>Medium</p>
<b>Sex</b> (male or female)	No direct impacts identified.		

<b>Gender identity</b> (gender reassignment)	No direct impacts identified.		
<b>Religion and belief</b> (including lack of belief)	No direct impacts identified.		
<b>Sexual orientation</b> (including heterosexual, lesbian, gay, bisexual and others)	No direct impacts identified.		
<b>Age</b> (children and young people aged 0 – 24, adults 25 – 50, younger older people 51 – 75/80; older older people 81+. Age bands are for illustration only as overriding consideration should be given to needs)			<p>Potential negative impact for some older pensioners due to varying levels of digital confidence and digital access. This can be mitigated by providing clear guidance on how to access online payslips and setting up their accounts and ensuring that the online payslip system meets accessibility standards.</p> <p>Local initiatives in the areas where pensioners reside can also provide support in overcoming confidence and access issues.</p>

			<p>Electronic payslips offer increased convenience and accessibility, and older users can benefit from this.</p> <p>Medium</p>
<p><b>Care Experienced</b> (all young people and adults who have been in the care of Cheshire West and Chester Council - for a period of 13 weeks or more - from the age of 14 years. This includes those children/young people for whom the Council currently or have previously held corporate parenting responsibilities)</p>	<p>No direct impacts identified.</p>		
<p><b>Carers</b> (people who care for others, informally or formally)</p>	<p>No direct impacts identified</p>		
<p><b>Rural communities</b></p>			<p>Whilst there have been improvements in internet coverage in rural areas, limited access areas remain.</p> <p>Local initiatives in the areas where the pensioner resides could help address</p>

			<p>access issues. Local libraries etc. could provide access support.</p> <p>The option to receive a paper payslip will be retained by exception for those where internet access prevents them using technology and no local support is available. This will be assessed on a case-by-case basis.</p> <p>Low.</p>
<p><b>Areas of deprivation</b> (include any impact on people living in poverty who may not live in areas identified as deprived)</p>			<p>While deprivation is not directly linked to receipt of a pension, there may be an indirect impact where digital poverty exists. This is mitigated through retained paper provision by exception and signposting to local support.</p> <p>Medium</p>

<p><b>Human rights</b> (see guidance note for key areas to consider)</p>	<p>No direct impacts identified.</p>		
<p><b>Health and wellbeing and Health Inequalities</b> (consider the wider determinants of health such as education, housing, employment, environment, crime and transport, plus impacts on lifestyles and effects on health and care services)</p>			<p>Pensions and Gratuities recipients who experience digital poverty or lack the technology or skills needed to access the electronic solution may be negatively impacted by this change.</p> <p>For those with limited IT skills this can be mitigated by providing clear guidance on how to access online payslips and setting up their accounts and ensuring that the online payslip system meets accessibility standards.</p> <p>Local initiatives in the areas where pensioners reside can also provide support in overcoming confidence and access issues.</p> <p>The option to receive a paper payslip will be retained by exception for</p>

			<p>those where internet access prevents them using technology and no local support is available. This will be assessed on a case-by-case basis.</p> <p>Medium.</p>
<p><b>Procurement/partnership</b> (if project due to be carried out by contractors/partners etc, identify steps taken to ensure equality compliance)</p>	<p>The electronic payslip solution is currently provided by Latcham and Pensioners and Gratuities recipients will be accessing the same platform as Council employees. The solution is already used for council employees and meets council standards</p>		

**Evidence (see guidance note for details of what to include here):**

Whilst there is a legal requirement to provide pensioners with payslips and end of year P60's, this does not specify that the information must be provided in paper format. Employers can choose whether they provide printed or electronic (online) payslips. Please see the links below for confirmation of this.

[Payslips: employee rights - GOV.UK](#)

[Payslips: guidance on legislation in force from April 2019 requiring employers to include additional information on payslips \(page 5\)](#)

Pensioners will be able to view their payslips at a time and place that suits them. They are stored on their account for 7 years and can be accessed and printed as required. Those living outside of the UK will have access to their payslip immediately without the delays imposed by using Air Mail. For new retirees from Cheshire West & Chester Council and Cheshire East Council they will continue with the same account as they currently have for their employee payslips providing continuity of service and records.

Other Local Government Pension Funds have moved to digital only payslips in recent years.

[Pension payslips | Berkshire Pension Fund](#)

**Action plan:**

<b>Actions required</b>	<b>Priority</b>	<b>Outcomes required</b>	<b>Officer responsible</b>	<b>Review date</b>
Development and sign off for an appropriate opt-out form and an accompanying assessment tool to manage requests to retain printed payslips.	High	Request form and supporting tool to assess opt-out requests is available that allows for fair and consistent assessments based on individual circumstances.	Clare Povah / Sam Renshaw/Heidi Catherall	May 2026
Review of existing support materials provided to employees at point of registration.	High	Materials updated to include additional support and guidance, improved readability and other improvements identified.	Clare Povah / Sam Renshaw	May 2026

High level desktop review of pensioner residential areas to assist with identifying local opportunities for support.	Medium	Catalogue of local support options for areas where there are larger cohorts of pensioners.	Clare Povah / Sam Renshaw / David Thomson	September 2026
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<b>Sign off</b>	
Lead officer:	Clare Povah
Approved by Tier 4 Manager:	
<b>Moderation and/or Scrutiny</b>	
Date: Moderation Panel 6 March 2026	
<b>Date analysis to be reviewed based on rating</b> (high impact – review in one year, medium impact - review in two years, low impact in three years)	2028