

APPENDIX C

Equalities Impact Assessment - 2019/2020 CTRS Revisions

Please state the service / project your proposal relates to:	Council Tax Reduction Scheme (CTRS)
Lead Officer:	Julie Turner / Mark Halls
Directorate:	Resources
Is this a new policy or a review of an existing policy or service? :	Revision of CTRS scheme for 2019/20
What are the aims and purpose of this proposal? :	To provide a 3% inflation increase to the 2018/19 CTRS income bands with effect from 1 April 2019, and To provide for an annual inflation increase to the Income Bands from 1 April 2020 The CTRS Scheme provides financial support to help working-age residents on low incomes or out of work benefits to meet their council tax liability.
Which of the geographic areas does this proposal affect? (Insert any specific wards or state all borough):	Borough Wide
Which stakeholder group or groups does this proposal affect? (Broad groups - e.g. Staff at LBS, residents, third and voluntary sector):	Low income working age residents and their families. Working age residents with a relevant need (defined by receipt of certain disability benefits). Care Leavers Residents, Council Officers, third and voluntary sector groups all providing support to vulnerable residents.
Whose needs is the proposal designed to meet? (Specific groups of people e.g. those who directly use the service):	Low income working age residents and their families (NB pension age scheme remains protected) Working age residents with a relevant need (defined by receipt of certain disability benefits). Care Leavers
What evidence has been collected to inform this proposal?	Statistical claim information gathered from the Revenues and Benefits processing system. Enquiries received from members and residents about the scheme. CTRS new claim process customer survey Public consultation, which ran from 21 September to 18 November 2018

APPENDIX C

<p>What equality-related information, for example through consultation with stakeholders, has been gathered on this proposal? :</p>	<p>Equality information gathered from the Revenues and Benefits processing system. Equality information gathered from CTRS new claim process customer survey Equality information gathered from the public consultation.</p>																																																												
<p>Based on the information you have collated, which equality characteristics may be affected by this proposal:</p>	<table border="1" data-bbox="695 512 1398 1863"> <thead> <tr> <th colspan="3" style="background-color: yellow;">Analysis of CTR scheme as at 30 November 2018</th> </tr> <tr> <th style="background-color: yellow;">Age</th> <th style="background-color: yellow;">Percentage</th> <th style="background-color: yellow;">Number</th> </tr> </thead> <tbody> <tr> <td>Under 25</td> <td>3.39%</td> <td>368</td> </tr> <tr> <td>25-59</td> <td>56.66%</td> <td>6,142</td> </tr> <tr> <td>60 or Over</td> <td>39.95%</td> <td>4,330</td> </tr> <tr> <td style="text-align: right;">Sum:</td> <td>100.00%</td> <td>10,840</td> </tr> <tr> <th style="background-color: yellow;">Sex</th> <td></td> <td></td> </tr> <tr> <td>Female</td> <td>66.93%</td> <td>7,256</td> </tr> <tr> <td>Male</td> <td>33.07%</td> <td>3,584</td> </tr> <tr> <th style="background-color: yellow;">Children in household</th> <td></td> <td></td> </tr> <tr> <td>Yes</td> <td>35.92%</td> <td>3,894</td> </tr> <tr> <td>No</td> <td>64.08%</td> <td>6,946</td> </tr> <tr> <th style="background-color: yellow;">Household makeup</th> <td></td> <td></td> </tr> <tr> <td>Single Parent</td> <td>25.64%</td> <td>2,779</td> </tr> <tr> <td>Single Person</td> <td>54.06%</td> <td>5,860</td> </tr> <tr> <td>Couple without Children</td> <td>10.02%</td> <td>1,087</td> </tr> <tr> <td>Couple with Children</td> <td>10.28%</td> <td>1,114</td> </tr> <tr> <th style="background-color: yellow;">Partner in household</th> <td></td> <td></td> </tr> <tr> <td>Yes</td> <td>20.30%</td> <td>2,201</td> </tr> <tr> <td>No</td> <td>79.70%</td> <td>8,639</td> </tr> </tbody> </table> <p>NB. Numbers may fluctuate against other data as it drawn from the live benefit system in real time and therefore the number of 'live' cases change as claims</p>	Analysis of CTR scheme as at 30 November 2018			Age	Percentage	Number	Under 25	3.39%	368	25-59	56.66%	6,142	60 or Over	39.95%	4,330	Sum:	100.00%	10,840	Sex			Female	66.93%	7,256	Male	33.07%	3,584	Children in household			Yes	35.92%	3,894	No	64.08%	6,946	Household makeup			Single Parent	25.64%	2,779	Single Person	54.06%	5,860	Couple without Children	10.02%	1,087	Couple with Children	10.28%	1,114	Partner in household			Yes	20.30%	2,201	No	79.70%	8,639
Analysis of CTR scheme as at 30 November 2018																																																													
Age	Percentage	Number																																																											
Under 25	3.39%	368																																																											
25-59	56.66%	6,142																																																											
60 or Over	39.95%	4,330																																																											
Sum:	100.00%	10,840																																																											
Sex																																																													
Female	66.93%	7,256																																																											
Male	33.07%	3,584																																																											
Children in household																																																													
Yes	35.92%	3,894																																																											
No	64.08%	6,946																																																											
Household makeup																																																													
Single Parent	25.64%	2,779																																																											
Single Person	54.06%	5,860																																																											
Couple without Children	10.02%	1,087																																																											
Couple with Children	10.28%	1,114																																																											
Partner in household																																																													
Yes	20.30%	2,201																																																											
No	79.70%	8,639																																																											

APPENDIX C

are updated.

Ethnic Origin as at 30-11-2018	Count	%
Arab	22	0.20%
Asian or Asian British: Bangladeshi	56	0.52%
Asian or Asian British: Indian	64	0.59%
Asian or Asian British: Pakistani	167	1.54%
Asian or British : Any other Backgrnd	340	3.14%
Black-Black British: African	249	2.30%
Black-Black British: Caribbean	101	0.93%
Black-Black British: Other	62	0.57%
Chinese	22	0.20%
Gypsy/Traveller	1	0.01%
Mixed :Any other mixed background	67	0.62%
Mixed: White and Asian	54	0.50%
Mixed: White and Black African	7	0.06%
Mixed: White and Black Caribbean	94	0.87%
Unknown		44.58%
White: Any other White background	531	4.90%
White: British	4139	38.18%
White: Irish	32	0.30%
Sum:	10,840	
Percentage:		100.00%

APPENDIX C

Please give further information on how these characteristics may be affected

All groups or characteristics could feel a beneficial impact as a result of these proposals. The 2016/17 revisions, effective from 1 April 2017, did not provide for an inflation increase. The revisions proposed in the report recommend a change to the Income Bands, which may see some classes of claimants fall into a lower income band and therefore receive an increase in the percentage reduction applied to their council tax liability. For example, if a household has an income of £205 they currently fall within income band £201 to £250 and receive a 60% reduction against their council tax. From 1 April 2019 they would fall into income band £157 to £207 and receive a 70% reduction.

Ethnicity – as the scheme is accessible by all it should not impact negatively on this group. Although, it is recognised that this group may be in marginally lower income brackets and therefore have greater need to access the scheme. The Council will need to ensure that there are no barriers to access the scheme for customers where English is not their first language.

Disability

The scheme has a level of protection for any claimant and /or their partner in receipt of a disability related benefit (such as Disability Living Allowance (DLA) or Personal Independence Payments (PIP)).

Case Type	Number of cases
Disability needs currently receiving full CTRS	2,460 22.33% of current caseload
Disability needs currently receiving part CTRS	487 4.42% of current caseload

Age

Working age families could see the biggest impact financially due to the impact of other reforms i.e Benefit Cap and Universal Credit.

Self - employed households – no children	92 0.85% of current caseload
--	---------------------------------

APPENDIX C

	Self-employed households with children.	312 2.88% of current caseload
	Household with children currently receiving full CTR	728 6.72% of current caseload
	Self-employed childminders	2 0.02% of current caseload
	Households with children currently receiving part CTR	3,166 29.21% of current caseload
<p>Pensioners are not adversely affected as their level of council tax support is statutory. However, to be classified as a 'pensioner' they have to have reached the qualifying age for retirement or qualify for Pension Credit (PC). With the introduction of Universal Credit (UC) it will be the younger member of the couple who determines if the couple can claim UC or PC as both partners will have to achieve the qualifying age for retirement pension. This is not expected to affect existing claimants.</p> <p>Religion There should be no negative impacts on this group.</p> <p>Sexual orientation There should be no negative impacts on this group.</p> <p>People with caring responsibilities Carers Allowance is ignored (disregarded) as income in the existing CTRS. There is no proposal to revise how carers allowance is treated.</p> <p>Gender Single female and single female parents are likely to be more affected than single males or couple households. It is widely accepted that female workers are generally more low paid than their male counterparts and there are significantly higher proportions of female single parents than males.</p> <p>Social class There should be no negative impacts on this group. However, it is recognised that those from deprived areas are more likely to receive support from the</p>		

APPENDIX C

	<p>Government and their local authority in the form of benefits.</p>
<p>What will be done to promote equality of opportunity as part of this proposal?:</p>	<p>The Council will amend its website and publicity regarding the scheme to reflect all latest revisions.</p> <p>Notification letters will be issued to customers providing accurate information about how much Council Tax Reduction they are entitled to with effect from 1 April 2019.</p> <p>The Council will also work with the voluntary sector, stakeholders and other strategic partners to promote take up of the scheme for low income and vulnerable residents.</p> <p>Targeted support will be delivered by the Welfare Reform Outreach Team who make contact with the most vulnerable residents and arrange visits to offer tailored support</p> <p>The Council continues to host events at local children's centres, carers centres and GP surgeries. It is important that non means tested reliefs, discounts and exemptions are promoted which if applicable would reduce the council tax liability.</p> <p>These include:</p> <ul style="list-style-type: none"> ● Single person discount - the Council promote this at every opportunity but also carry out an annual review to ensure continued eligibility ● Disability Reduction - entitlement means that the banding of the property is reduced to the next level to reflect the fact that part of the property has been adapted to meet the needs of a disabled person ● Exemption due to severe mental impairment - residents in receipt of Attendance Allowance suffering from mental impairment e.g. dementia can receive discounts (or a full exemption if they live alone). <p>To facilitate take up of any of the above the Revenues and Benefits team will identify potential cases by cross matching records. Contact will then be made with residents that could benefit from these potential reliefs to provide support in helping them to make an application.</p>

APPENDIX C

<p>In what way could this proposal positively or negatively impact on the physical and/or mental wellbeing of residents?</p> <p>If there is a negative impact what action will be taken to mitigate this? What evidence has been or will be collected? :</p>	<p>Deprivation is a known factor in public health matters with those in lower socioeconomic groups suffering from poorer health and shorter life expectancy.</p> <p>The CTRS could have a negative impact on residents struggling financially and are already finding it hard to meet their day to day living expenses.</p> <p>The Council currently has a Hardship Fund of £50,000 to help provide additional support to customers facing hardship.</p> <p>The hardship fund will be promoted and targeted to those most affected by welfare reform changes.</p> <p>Customers with vulnerabilities or difficulties paying are offered support including extended payment arrangements and income benefit maximisation.</p> <p>Within council tax regulations a number of exemptions and discounts are available and offered for people with disabilities and severe mental impairment.</p> <p>Disability related benefit payments remain ignored (disregarded) in the calculation of a CTRS reduction.</p> <p>Maximising collection of council tax helps to maximise the provision of support and services for the Council's most vulnerable service users including those with a protected characteristics.</p>
<p>What data monitoring or evaluation activity has been put into place to monitor the impact of this proposal?</p>	<p>Statistical claim information gathered from the Revenues and Benefits processing system.</p> <p>Enquiries received from members and residents about the scheme.</p> <p>Feedback in the form of complaints and customer surveys.</p>

This page is intentionally left blank