

## Equality Impact Assessment

Section One: About the Strategy / Policy / Function - *instructions appear in the status bar at bottom of screen*

Service Group	Service	Section	Lead Officer For EIA
DNS	Housing	Benefits	Linda Stephenson
<b>Support Officer(S)</b> Julie Higgins; Andrew Mearns		<b>EIA Completion Date</b> July 2012	
<b>1) Name of policy / function</b>	Local Council Tax Reduction Scheme		
<b>2) Is this new or existing?</b>	New		
<b>3) What is the overall aim(s) of the policy / function?</b>	To provide the most appropriate local council tax reduction scheme for the Borough, minimising the negative impact upon residents.		
<b>4) What are the objectives of the policy / function?</b>	<ul style="list-style-type: none"> <li>• Introduce a new localised council tax reduction scheme, in line with the Local Government Finance Bill (amending the 1992 Local Government Finance Act), which abolishes the national council tax benefit scheme.</li> <li>• Meet the nationally-imposed reduction of 10% from last year's Council Tax Benefit payments total.</li> <li>• Maintain the same level of council tax benefit for pensioners, as they are protected under the Act.</li> <li>• Assist with lifting people off benefits and supporting them back into work.</li> <li>• Provide support for the most vulnerable, ensuring they are not unduly affected.</li> <li>• Several options were considered, including: <ul style="list-style-type: none"> <li>○ Option 1 – Continue to operate the current Council Tax Benefit Scheme on a local basis and fund any shortfall.</li> <li>○ Option 2 – Fully protect those people of working age who currently qualify for 100% benefit</li> </ul> </li> </ul>		

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	<ul style="list-style-type: none"> <li>○ Option 3 – Saving to be fully spread across the full working age caseload (the “Shared Reduction” option)</li> <li>○ Option 4 – Fund 50% of the required saving and spread the remaining 50% across the full working age caseload.</li> <li>○ Option 5 – Option 3 or 4 above, but with a threshold so that where the new amount payable would work out at less than £200 per annum, benefit is adjusted to 100%</li> <li>○ Option 6 – Protect entitlement levels for specific vulnerable groups with greater reductions in entitlement for others</li> <li>○ Option 7 – Utilise a mix of changes to the current system of support</li> <li>○ Option 8 – Abolish Second Adult Rebate (Alternative Maximum Council Tax Benefit)</li> <li>● The current preferred option is that of ‘shared reduction’, where each recipient under ‘pensionable age’ receives the same percentage cut in council tax benefit, alongside the abolition of Second Adult Rebate, as this is seen as minimising the impact on any one particular group.</li> <li>● The report to Cabinet proposes the implementation of options 3 and 8.</li> </ul>
<p><b>5) Who implements this policy / function within Stockton-on-Tees and how?</b></p>	<p>Stockton Benefit Service</p>
<p><b>6) Are there any partner agencies involved in the delivery of this policy / function? If so, whom?</b></p>	<p><b>Stockton Borough Council Customer Services</b> – provide frontline reception service to all Benefit customers in the Stockton and Thornaby customer service centres. Provide email and telephone facility including minicom to all Stockton Housing and Council Tax Benefit customers. The new scheme and the transition process is likely to increase the number of enquiries received.</p> <p><b>Local Taxation Team</b> – responsible for billing and recovery of council tax. The new scheme will increase the number of council tax bills and increase the amount to be collected.</p>
<p><b>7) Are other services affected by this policy / function? If yes which are they?</b></p>	<p>Yes – see section 6.</p>

## Data Review and Analysis

The data analysis should be used to identify who are the actual and potential customers for this policy. And any significant findings across the diversity strands i.e. any data that shows a difference or tells a story about the strand

### **NATIONALLY COLLECTED DATA e.g. Census 2001, Labour Force Survey etc.**

**Please list significant findings for age, disability, faith/belief, gender, race, sexual orientation and community cohesion.**

#### **Age**

The Government has considered the situation for low income pensioners who would currently be eligible for support with their council tax bill. Unlike most other groups, pensioners cannot be expected to seek paid employment to increase their income. The Government therefore proposes that as a vulnerable group, low income pensioners should be protected from any reduction in support as a result of this reform.

It is estimated that approximately 19% of Stockton's population are aged 65 or over.

#### **Disability**

As it is difficult to identify an up-to-date, accurate figure regarding the number of disabled people living in Stockton, national data helps to provide some context. There are 220,000 disabled people, who are not on a 'passported' benefit (income support, income based job seekers allowance or income related employment and support allowance), that claim Council Tax Benefit (CTB) in the UK. This accounts for roughly 8% of CTB claimants under 65.

However, since some of the 'passported' claimants are also likely to be in receipt of a disability premium, this underestimates the total number that could be affected by this policy. As it is not possible to include those on a 'passported' benefit, it is important to consider how many people are disabled in the UK, in order to gain a greater understanding of the potential impact of any changes to CTB. There are an estimated 10 million disabled people living in the UK, which accounts for approximately 17% of the population.

#### **Race/gender**

The Government does not believe 'that this policy will disproportionately affect any particular gender or ethnicity'. However, it is perhaps worth noting that, both nationally and locally, there are almost twice as many female as male claimants, though these figures are skewed significantly by the number of single female claimants with child dependants.

*Sources: CLG full EIA, based upon Family Resources 2009/10 Survey data; ONS; DWP*

**LOCALLY AND SERVICE AREA COLLECTED DATA e.g. IPSOS MORI Household Survey, BVPIs, Viewpoint, Comments and Complaints, User Surveys, Evaluation Forms**  
**Please list significant findings for age, disability, faith/belief, gender, race sexual orientation and community cohesion**

Please note that most of the following figures are based upon a snapshot of working age households in receipt of council tax benefit (CTB) at the end of 2011/12 (12,801 households out of a total of 82,955, which equates to 15%). Whilst they are as accurate as possible, they are intended only as a guide. None of these figures include people over 65, as they are protected under the Local Government Finance Bill. They do not include households where a 'passport' benefit is in payment. Throughout this analysis, the 'extreme' decreases in CTB tend to relate to households with a council tax band of D-H.

**Carers**

Approximately 170 households receive the carer's premium. The average decrease in CTB would be £3.50 per week.

**Lone parents**

A third (4,281) of households claiming CTB are described as 'lone parent'. These would see an average decrease in CTB of just over £3 per week. As mentioned above, it is likely that more women than men will be affected, though there are no precise figures on this. The average decrease in CTB is slightly lower than with some other groups. This reflects the fact that lone parents are more likely to live in a household which qualifies for a Single Person Discount, thus reducing the initial council tax liability.

**Families with children**

There are almost 2,000 families with children claiming CTB. The average decrease in CTB for these families would be £4 per week. The average decrease for families with children is higher than for some other groups, notably lone parents. This reflects the fact that there will be two adults in family households and therefore the Single Person Discount does not apply.

**Under 25s**

Almost 600 claimants are single people under the age of 25. The average decrease in CTB for these people would be £2.75 per week. Again this lower average decrease reflects the qualification for single person discount.

**War disabled and war widowed**

Based on the information available, it would appear that only a very small number of households (14) can be defined as including those who are war disabled and/or war widowed. The majority of these would see a decrease in CTB of between £2.80 and £4.40 per week.

**Disability**

Based on the information available, approximately 772 (6%) of households claiming CTB received the disability premium. The average

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decrease in CTB for each household would be £3.20 per week. In a very small number of cases there would be a decrease of between £6 and £8 per week.

126 households receive the disabled child premium. The average decrease in CTB would also be £3.20 per week. In a very small number of cases there would be a decrease of between £6 and £9 per week.

Given the lack of information on those receiving 'passported' benefits, it should be noted that the most recent local survey indicated that 18% of claimants were disabled, which is similar to the national figure of 17%.

### **Race/Gender**

Approximately 5% of Stockton's population are non-white. It is unknown how many claim CTB.

### **Abolishing second adult rebate**

In addition to the 'equal pain' approach, it is proposed that the second adult rebate be abolished. At present, approximately 150 households would lose entitlement altogether, equating to an average loss of £4.80 per week. A further 100 who are subject to the better buy calculation will revert to receiving local tax support and will see an average decrease of less than a £1.00.

The following table summarises the key figures outlined above:

<b>Group/policy</b>	<b>Average weekly decrease in CTB</b>	<b>Number of households affected</b>
Carers	£3.50	174
Lone parents	£3	4,281
Families with children	£4	1,952
Under 25s	£2.75	586
War disabled and war widowed	£3.40	14
Disabled people	£3.20	772
Abolishing second adult rebate	£4.80	150
	£1.00	100

*N.B. Above does not include those on a 'passported' benefit*

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### Stage 2 Scoring the Policy

Now that you have all the information available you can move onto scoring the policy for impact:

	Does it reduce discrimination?	Does it or is it likely to promote equality of opportunity?	Does it promote good relations between these groups?	Does it encourage participation in public life and access to council services?	Does it promote positive attitudes and images to different groups?	Total Score for strand
<b>Age</b>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	9
<b>Disability</b>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	9
<b>Faith/Belief</b>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	9
<b>Gender</b>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	9
<b>Race</b>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	9
<b>Sexual Orientation</b>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	9
<b>Community Cohesion</b>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	9

<b>Total Score</b>	<b>63</b>
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**Scoring System:**

- Score 3 if the policy has a positive effect
- Score 2 if the policy has a neutral effect
- Score 1 if the policy has a negative effect
- [If a score has been awarded due to lack of data rather than anticipated effect please indicate by using the check box](#)

**Evidencing the Score** - Positive impact scores (3) should be evidenced in the table below. This is not a repeat of the data in the review and analysis section but a demonstration of how the policy or strategy is having a positive impact. For example, if there is a specific section in a document that sets out what you are trying to achieve, please reference here.

<b>Score being evidenced</b>	<b>Reference / Source / Justification for the score</b>
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**Equality Impact Assessment Summary**



<b>Name of policy / function</b>	Localised Council Tax Benefit Scheme
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<b>Service Group</b>	<b>Service</b>	<b>Lead Officer For EIA</b>
DNS	Housing	Linda Stephenson
<b>Support Officer(S)</b> Julie Higgins; Andrew Mearns		<b>EIA Completion Date</b> July 2012

**Action Plan:**

This action plan highlights that will address the issues highlighted in the Equalities Impact Assessment. Longer term issues will be developed into actions within the relevant Service Improvement Plan. They will also be included in the Disability, Gender and Race Action plans that form part of the Council's Single Equality Scheme

Objective - To ensure Policy / Function is being delivered so all residents have equal opportunities to benefit from its aims and objectives.		
<b>Key Actions</b>	<b>Who is responsible?</b>	<b>Timescale</b>
To consult with members of the public and key affected groups through relevant forums, including Disability Action Group, Over 50's Assembly and the BME Network.	<b>Linda Stephenson</b>	By Nov 2012

<b>Stage 3 Publication and Monitoring</b> Date of Publication Date Set for Review	<b>Published Score</b>
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