

EQUALITY IMPACT ASSESSMENT AND ANALYSIS (EqIAA)

COUNCIL TAX REDUCTION SCHEME

SECTION 1 - INTRODUCTION

This EqIAA discusses the proposals relating to the council tax reduction scheme.

Background

In April 2013, council tax benefit was replaced by a local council tax reduction scheme. People who are entitled to a council tax reduction pay less council tax. Under council tax benefit the council received a grant from the government to cover the entire cost of entitlements. Under the current council tax reduction scheme there is a shortfall in funding. Should the council not change the scheme it could result in a rise of more than 2.5% in council tax for everyone.

The government has said people of state pension credit age will continue to be assessed under a national scheme and will not be affected by any changes.

Proposals from April 2014

Option 1: Change the scheme to reduce entitlements by a standard percentage

Option 2: Change the scheme so that entitlements are based on bands of income

Option 3: Change the scheme's rules and the entitlement limits

There is also an option relating to 'vulnerable groups' of people having some protection from the impact of whichever scheme is chosen, these are:

- Families and lone parents with children under the age of five (as at 1 April 2014)
- Families and lone parents with disabled children up to the age of 18
- Individuals with additional needs due to disabilities
- Any other 'vulnerable groups' as identified via public consultation

Option 1: Change the scheme to reduce entitlements by a standard percentage

The current scheme's rules remain the same for this option (a full EqIAA is available in relation to the current scheme) but all recipients will have their entitlement reduced by a standard percentage.

If the decision was made **not** to have any protection for vulnerable groups it is estimated that all households (excluding pensioner households) that are entitled to a reduction in their council tax would pay at least 38% of their council tax.

If the decision was made that vulnerable groups should have some protection from the impact of the scheme, it is estimated that all households (excluding pensioner households) would pay at least 52% of their council tax.

Option 2: Change the scheme so that entitlements are based on bands of income

The rules would change for this option as an applicant's net income (and that of their partner) would determine their entitlement to a council tax reduction.

Option 3: Changes to the scheme's rules and the entitlement limits

This option requires a number of changes to be made to the current scheme. If this option was adopted it would also be necessary to place limits on the amount of entitlement a person can receive.

As the rules are complex the modelling for this option does not include any protection for vulnerable groups. However if the council decided that vulnerable groups should have some protection from the impact of the scheme it would have an effect on those not protected.

The two main kinds of changes that can be made are:

a) amending the current rules by:

- Increasing the non-dependant deduction
A non-dependant is someone other than the householder who is over 18 and who normally lives in the household on a non commercial basis such as an adult son, daughter, relative or friend. A deduction is an amount taken off entitlement to council tax reduction because it is assumed non-dependants contribute to household income.
- Removing disregards and premiums related to families, such as the current disregard of child benefit as an income.
- Changing the maximum amount of savings or investments an applicant can have before they are entitled to a council tax reduction.
- Not granting a reduction after set periods of time to those applicants in receipt of jobseekers' allowance (income based).
- Only granting a reduction to those applicants in receipt of certain benefits.
- Not granting a reduction to those applicants who are in receipt of certain benefits.

b) introducing entitlement limits

There are two types of entitlement limits: minimum and maximum. As the rules are complex the modelling for this option does not include any protection for vulnerable groups. However if the council decided that vulnerable groups should have some protection from the impact of the scheme it would have an effect on those not protected and they would be entitled to less.

- A minimum limit is where there is no entitlement below a certain level.
- A maximum limit is where entitlement is capped at a certain level.

SECTION 2 - CONSULTATION CONDUCTED

The Council issued a public consultation with regard to the Council Tax Reduction Scheme.

The consultation commenced on 24 June 2013 and ran to 16 September 2013 - a period of 12 weeks.

- Consultation methods included:-
 - 3 workshops open to members of the public (Kingswood 15th July and 15th August; Yate 18th July)
 - 4 Road shows (Kingswood 12th September, Yate Shopping Centre 11th September, Thornbury Shopping Centre 9th September, Willow Brook Centre 6th September and Kings Chase Shopping Centre 12th September)
 - Three drop-in sessions (Staple Hill Library 8th August, Cadbury Heath Library 22nd July, Patchway Library 17th July)
 - Online consultation via the council's website
 - Paper based consultation via Libraries and One-Stop Shops, including a poster and leaflet campaign.
 - Welfare Advice Partnership presentation
 - Meetings with Social Housing Providers
 - Consultation with the Care Forum, CVS, Town Clerks, Parish Councils and All Members
 - Letters to all existing LCTR recipients (15,580)
 - Meeting with the Gypsy and Traveller Unit
 - Consultation with the South Gloucestershire Equalities Forum
 - Articles in South Gloucestershire News
 - Press release.

Consultation Results

The consultation included questions in relation to respondent's:-

- Gender
- Age
- Ethnic Origin
- Disability

In order that results and feedback can be disaggregated in respect of the questions raised.

The table at Appendix 1 to this EqIAA shows the consultation results as disaggregated according to Protected Characteristic group. The following page provides a discussion of the disaggregated results.

Responses to the question “Which option do you think the council should adopt?”

- 58% of respondents preferred Option 2. This Option was particularly favoured by Over 65s, Non-White British people and Non-Disabled People. Less Disabled People favoured Option 2 compared to the overall result, however Option 2 was still favoured by 52% of Disabled respondents making it the most favoured Option of Disabled People.

Responses to the question “Should the council provide protection for vulnerable groups?”

- 70% of respondents wished to see protection for vulnerable groups. Females, Non-White British and Disabled People were particularly in favour of this. There were no groups that were particularly less likely to want to see protection for vulnerable groups.

Survey respondents were also asked to specify which groups should be considered as vulnerable and would therefore receive some protection from the full impact of the scheme. The council suggested three types of vulnerable groups (based on Dept. of Work and Pensions definition) and asked for suggestions for others that could be considered.

Responses to the question “If you think the council should introduce some protection for vulnerable groups from the full impact of the scheme, which groups do you think should be considered as vulnerable?”

- 57% of respondents felt that protection should be provided to individuals with additional needs due to disabilities. Males and Non-White British people were less likely to agree with this (51% and 42% respectively).
- 46% of respondents felt that protection should be provided to families and lone parents with disabled children up to the age of 18. Females, Over 65s, Non-White British and Non-Disabled People were more likely to agree with this (52%, 53%, 53% and 51% respectively).
- 24% of survey respondents felt that protection should be provided to families and lone parents with children under the age of 5. Non-White British People were more likely to agree with this (32%)

22% of survey respondents made suggestions for other vulnerable groups that should receive some protection from the full impact of the scheme. These suggestions include:

Table 1: Table to show responses to the question “If you think the council should introduce some protection for vulnerable groups from the full impact of the scheme, which groups do you think should be considered as vulnerable?”

Other vulnerable groups suggested	Comment
Pensioners and the elderly	The government has said people of state pension credit age will continue to be assessed under a national scheme and will not be affected by any changes. Therefore, ‘pensioners and the elderly’ are not impacted by these proposals and there is consequently no equalities impact identified.
Pensioners on low incomes or without savings	
Carers of people with disabilities	Option 2 allows the council to develop a brand new scheme with new rules and as a result of consultation, it is proposed that should Option 2 be taken forward, Carers Allowance would be disregarded in full as an income.
People on low incomes who work	Option 2 allows the council to develop a brand new scheme with new rules and as a result of consultation it is proposed that should Option 2 be taken forward, the standard earned income disregard be standardised from £5, £10, £15, £20 and £25 levels to one level of £25 applied to all.
People on low incomes who receive certain benefits	People on low incomes who receive certain benefits may already be considered within the vulnerable groups.
Lone parents with children of school age	People on low incomes who receive certain benefits may already be considered within the vulnerable groups.
Single person households on low incomes	Option 2 allows the council to develop a brand new scheme with new rules and as a result of consultation it is proposed that should Option 2 be taken forward, the standard earned income disregard be standardised from £5, £10, £15, £20 and £25 levels to one level of £25 applied to all.
People with mental health difficulties or disabilities	People with mental health difficulties or disabilities are already covered within the vulnerable groups definition put forward.
People who earn below the living wage or live below the poverty line	Option 2 allows the council to develop a brand new scheme with new rules and as a result of consultation it is proposed that should Option 2 be taken forward, the standard earned income disregard be standardised from £5, £10, £15, £20 and £25 levels to one level of £25 applied to all.
Should be based on individual circumstances of affordability and income and not general categories	Equality of opportunity is about treating people according to their needs and therefore, people fall into ‘categories’.

Comments and suggestions made about Option 1: reduce entitlements by a standard percentage

30% of respondents made comments in response to this question. The main points raised can be summarised as:

- Some felt that this option would disproportionately affect those that could afford it least the most. They were worried about how people would be able to afford to pay any council tax
- Some respondents commented that this option risked putting people into financial hardship, into arrears and would lead to a rise in non payment
- Some respondents felt that a set percentage was fairer as everyone is treated the same, whilst others felt it was a "blunt instrument" and unfair as it does not factor in peoples individual circumstances
- Some respondents felt that this was the easiest option to understand, administer and implement
- Some felt that this option was particularly unfair on people with a fixed low income and no opportunity to increase their income by working

Comments and suggestions made about Option 2 - entitlements based on income bands

The consultation document explained that Option 2: a scheme based on bands of income could be weighted to provide more support for householders in certain circumstances.

- 58% of survey respondents favoured weighting an income band scheme based on householders on low income regardless of whether they are working or are on benefits.
- 34% of survey respondents favoured weighting an income band scheme based on householders who are in work.
- 27% of survey respondents favoured weighting an income band scheme based on householders who are in receipt of certain benefits.
- Only 1% of survey respondents supported weighting an income band scheme based on householders on higher incomes regardless of whether they are working or on benefits.
- 2% of survey respondents stated that they did not know.

- Over 65s and Disabled People were less likely to wish to see more support for those in work (25% and 19% respectively). Non-White British people and Non-Disabled people were more likely to wish to see this (47% and 42% respectively).
- Over 65s and Non-White British people were less likely to wish to see more support for those on benefits (20% and 21% respectively). Disabled People were more likely to wish to see this (39%).

Comments and suggestions made about Option 3 - changes to scheme rules and entitlement limits

The consultation document set out the list of rules that the council could change if Option 3 was introduced. Survey respondents were asked to tell us which of these, the council should make.

Of the rule change options presented, the following were the most popular amongst survey respondents:

- Withdrawing council tax reduction for householders in receipt of jobseekers' allowance (income based) after set periods of time (26%)
- Lower the level of savings cut-off limit (22%)
- Only householders who are in paid work and not in receipt of benefits should be entitled to council tax reduction (22%)

The following rule change options were less well supported by survey respondents:

- Only householders in receipt of income support should be entitled to council tax reduction (7%)
- Remove disregards and premiums for families (10%)
- Increase deductions for other non-dependant adults in the household (16%)

Twenty four percent of survey respondents did not know.

- People of working age in receipt of council tax reduction, organisations and people from a Non-White British background were most likely to support the increase of deductions for other non dependent adults in the household.
- People from a Non-White British background were more likely to support removing disregards and premiums for families.
- Organisations and people who identified themselves as vulnerable were most likely to support lowering the savings cut off limit.
- People of working age, women, people from a Non-White British background and people without a disability were most likely to support withdrawing council tax reduction for householders in receipt of job seekers allowance after a set period of time.
- People aged over 65 and people from a Non-White British background were most likely to support only householders in receipt of income support being entitled to council tax reduction.
- Council tax payers and people from a Non-White British background were most likely to support only householders in paid work and not in receipt of benefits being entitled to council tax reduction.

SECTION 3 - RESEARCH CONDUCTED

Equality Impact Assessment and Analysis (EqIAA) is the process of finding out whether the council's 'Functions' (i.e. policies, procedures and practices) have a **differential impact** on different groups of people. It is about analysing actions/activities in relation to equality.

In the context of this EqIAA, this means finding out whether any groups of people would experience a differential impact should the Council:-

1. **Change the scheme to reduce entitlements by a standard percentage**
2. **Change the scheme so that entitlements are based on bands of income**
3. **Change the scheme's rules and the entitlement limits:-**
4. **Choose to protect/not protect 'vulnerable groups'**

NB. Also refer to Policy and Resources Committee Report 10th June 2013 which is available [here](#).

In order to investigate the above four issues, data has been gathered in respect of working age recipients currently in receipt of LCTR. The following tables show this data, detailing the numbers and percentages of working age recipients currently in receipt of LCTR and who would potentially be affected by the Options.

	Male	Female	Disabled	18 and under	19 to 24	25 to 44	45 to 64	Total size of set
Working Age	2,334	5,409	259	27	756	4,187	2,773	7,743
Vulnerable	944	2617	258	10	539	2,001	1,011	3,561
Opt 1 (where no vulnerable groups protected)	2,334	5,409	259	27	552	4,187	2,773	7,743
Opt 1 (where vulnerable groups protected)	1,390	2,792	1	7	217	2,186	1,762	4,182

	Male	Female	Disabled	18 and under	19 to 24	25 to 44	45 to 64	Total size of set
Working Age	30%	70%	3%	0%	10%	54%	36%	7743
Vulnerable	27%	73%	7%	0%	15%	56%	28%	3561
Opt 1 (where no vulnerable groups protected)	30%	70%	3%	0%	10%	54%	28%	7743
Opt 1 (where vulnerable groups protected)	58%	52%	0%	2.5%	40%	52%	63%	4,182

Note: data has been included in these tables (in rows 3 and 4) in relation to Option 1 purely to provide an illustrative example.

The data above shows the following:-

- Currently 7743 recipients of LCTR are potentially affected by the proposed changes to the Scheme – this equates to approximately 7% of households in South Gloucestershire.
- In respect of ‘vulnerable groups’¹, of the 7743 current recipients of LCTR, 3,561 households have been identified as families and lone parents with children under the age of five (as at 1 April 2014), families and lone parents with disabled children up to the age of 18, individuals with additional needs due to disabilities. This equates to 46% of the current working age recipients.
- More Females would be affected by the proposed changes to the Scheme than Males – 70% are Female.
- 3% of recipients affected are currently identified as Disabled (259 people). Of this number, 7% fall into at least one of the three ‘vulnerable groups’ identified above.
- 54% of the 7743 current recipients of LCTR are aged 25 to 44 years. Of this number, 48% currently fall into one of the three groups identified above.
- 10% of the 7743 current recipients of LCTR are aged 19 – 24, of which 71% currently fall into one of the three groups identified above.
- In order to indicate an example for Option 1, if protection is offered to ‘vulnerable groups’, 46% of the total working age recipients of Council Tax Reduction would not be affected (i.e. 46% fall into one of the three groups identified above.)

The following data provides information relating to the population of South Gloucestershire in order that comparisons can be made in relation to ‘protected characteristic’ groups.

¹ In respect of ‘vulnerable groups’ the following three have been identified at present, however, this consultation requests respondents to define any other ‘vulnerable groups’ that may not be included within the three shown below.

1. Families and lone parents with children under the age of five (as at 1 April 2014)
2. Families and lone parents with disabled children up to the age of 18
3. Individuals with additional needs due to disabilities

South Gloucestershire Census 2011 Population Information

Ethnicity

Group	Number	Percentage of Population
Asian/Asian British – Bangladeshi	238	0.1%
Asian/Asian British – Indian	2,699	1%
Asian/Asian British – Pakistani	698	0.3%
Asian/Asian British – Chinese	1,312	0.5%
Asian/Asian British – Other	1,493	0.6%
Black/African/Caribbean/Black British – African	987	0.4%
Black/African/Caribbean/Black British – Caribbean	980	0.4%
Black/African/Caribbean/Black British – Other	251	0.1%
Mixed/Multiple Ethnic Groups – White & Asian	1,016	0.4%
Mixed/Multiple Ethnic Groups – White & Black African	396	0.2%
Mixed/Multiple Ethnic Groups – White & Black Caribbean	1,516	0.6%
Mixed/Multiple Ethnic Groups – Other	739	0.3%
White – English/Welsh/Scottish/Northern Irish/British	241,611	91.9%
White – Irish	1,223	0.5%
White - Gypsy or Irish Traveller	271	0.1%
White – Other	6,469	2.5%
Other Ethnic Group - Arab	366	0.1%
Any Other ethnic group	502	0.2%

Age

Age Group	Number	Percentage of Population
Age 0 to 4	15,925	6.06%
Age 5 to 7	8,967	3.41%
Age 8 to 9	5,641	2.15%
Age 10 to 14	15,858	6.04%
Age 15	3,539	1.35%
Age 16 to 17	6,958	2.65%
Age 18 to 19	7,102	2.70%
Age 20 to 24	15,458	5.88%
Age 25 to 29	15,606	5.94%
Age 30 to 44	53,974	20.54%
Age 45 to 59	53,582	20.39%
Age 60 to 64	15,748	5.99%
Age 65 to 74	24,040	9.15%
Age 75 to 84	14,835	5.65%
Age 85 to 89	3,648	1.39%
Age 90 and over	1,886	0.72%

Disability

Disability/Day-to-day activities limited	Day-to-day activities limited to some extent
Number	40,914
Percentage of Population	15.60%

Gender

Gender	Male	Female
Number	130,069	132,697
Percentage of Population	49.50%	50.50%

SECTION 4 - IDENTIFICATION AND ANALYSIS OF EQUALITIES ISSUES AND IMPACTS

The following table provides an indication of impact and further explanation is also shown below.

Equality Group	Negative Impact	Positive Impact	No Impact	Unsure of Impact	Reason(s)
Women/Girls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	The data indicates that irrespective of which Option is adopted, women will be disproportionately affected. See details on the following page.
Men/Boys	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	The data shows that regardless of protected characteristic, current recipients of LCTR will be negatively impacted – currently 32% are Male.
Lesbians, gay men & bisexuals	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	There is currently no data nationally or locally regarding the sexual orientation of LCTR recipients. It is worth noting, however, that the data shows that regardless of protected characteristic, current recipients of LCTR will be negatively impacted.
Transgender people	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	There is currently no data nationally or locally regarding the gender identity of LCTR recipients. It is worth noting, however, that the data shows that regardless of protected characteristic, current recipients of LCTR will be negatively impacted.
White people (including Irish people)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	The data shows that regardless of protected characteristic, current recipients of LCTR will be negatively impacted. People from BAME groups may require practical support in relation to awareness of any changes and networks to support them. See details on the following page.
Asian or Asian British people	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Black or Black British people	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
People of mixed heritage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Chinese people	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Travellers (gypsy/Roma/Irish heritage)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
People from other ethnic groups	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Disabled People:					
Physical impairment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	The data shows that regardless of protected characteristic, current recipients of LCTR will be negatively impacted. Disabled People may be particularly impacted and require practical support in relation to awareness of the changes and networks to support them. See details on the following page.
Sensory impairment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Mental health condition,	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Learning disability/difficulty	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Long-standing illness or health condition	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other health problems or impairments	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Equality Group	Negative Impact	Positive Impact	No Impact	Unsure of Impact	Reason(s)
Older People	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	People of state pension credit age and those under 18, are not impacted by these proposals.
Children and Young People	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Faith Groups	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	There is currently no data nationally or locally regarding the religion or belief of LCTR recipients. It is worth noting, however, that the data shows that regardless of protected characteristic, current recipients of LCTR will be negatively impacted.
Pregnancy & Maternity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	The data shows that regardless of protected characteristic, current recipients of LCTR will be negatively impacted. The issue of 'Pregnancy and Maternity' should be cross-referenced with the detailed shown under 'Women/Girls' above.
Marriage & Civil Partnership	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	No impact has been identified.

Analysis of Impacts

The following identifies equalities impacts and considers issues affecting 'protected characteristic' groups.

Impact Identified	Comment
<p>Disabled People are particularly affected by the current difficult economic climate due to predominately receiving lower incomes², experiencing higher costs, having access to fewer support services, and unpredictable health conditions. Reductions in funding affecting both statutory and CVS services can leave disabled people without support.</p> <p>People with mental health issues and/or Learning Disabilities are likely to need additional support to understand these changes and how to appropriately respond to them, through support workers, carers and families.</p>	<p>Disabled pension-age recipients of LCTR are protected from the change as pension age recipients are assessed under a national scheme.</p> <p>The council would contact every recipient of LCTR affected by any change to inform them of the impact. As the data shown in Section 3 of this document relating to current recipients of LCTR may not capture all recipients with a disability, contacting them directly would have a significant positive impact by ensuring correct entitlement is granted and disabilities disclosed.</p> <p>Methods of contact would need to be carefully considered in order to ensure appropriate communication for all regardless of impairment type.</p>
<p>A Council Tax change would affect Gypsies/Travellers living on permanent sites, as they will pay Council Tax and may, like other groups, need practical support to do this. Similar issues as for other BAME communities may apply, in relation to awareness of the changes and networks to support them. There is clear evidence to show that people from minority ethnic backgrounds have lower levels of income than other groups³.</p>	<p>Every recipient of LCTR affected by the change will be contacted to inform them of the impact. As the above data relating to current recipients of LCTR may not capture the ethnicity of all recipients, contacting them directly would have a significant positive impact by identifying where additional support is required.</p> <p>The council has a specific Gypsy and Traveller Unit in place with the ability to conduct this work, as well as a comprehensive and robust approach to communicating with diverse groups and meeting their needs.</p>

² Source: Guy Parckar, Leonard Cheshire Disability, 2008. Figures based on the 'relative poverty line' in the UK, which equates to living in a household with income of less than 60% of median national income. Recent estimates suggest that around 30% of disabled people live below this income line, compared to around 16% of non-disabled people.

³ Source: Joseph Rowntree Foundation programme paper: *Poverty and ethnicity. Inequality within ethnic groups.* Lucinda Platt, May 2011. ISBN 978 1 85935 813 9

Impact Identified	Comment
<p>There are differences in women’s employment and earnings patterns including the continuing national gender pay gap. This, as well as the fact that women head up around 90% of lone parent families⁴ can lead to a socio-economic disadvantage and increased reliance on state support. Women also still tend to hold the main responsibility for child care and other caring responsibilities which can limit their ability to seek employment.</p>	<p>The data indicates that irrespective of which Option is adopted, women will be disproportionately affected – over two-thirds (68%) of current recipients are Female.</p>

NB. Of the ‘vulnerable groups’ potentially protected from the full impact of any proposed scheme introduced, Options 1 and 3 would have the greatest negative impact because the parameters of the assessment would be changed. Whereas Option 2, where a person’s income is a passported benefit, the maximum LCTR entitlement would be granted irrespective of whether or not the council chooses to protect these groups.

The option most supported by consultation respondents was Option 2: entitlements based on bands of income which was supported by 57% of respondents. Option 2 was clearly the most favoured option across all Protected Characteristic groups.

There was also wide support for the option of providing some protection for vulnerable groups from the full impact of the scheme. 69% of survey respondents thought that the council should provide some protection for vulnerable groups. This was clearly favoured across all Protected Characteristic groups.

For Females, the impact will be greater than others.

In mitigation of these greater impacts, the council would contact all current working age recipients of LCTR in order to inform them of changes and in order to encourage self-identification (i.e. the council’s records reflect personal circumstances and therefore, the correct amount of entitlement is granted), for example, this could mean disclosing a disability which records may currently not hold. Methods of contact will be carefully considered in order to ensure appropriate communication for all regardless of impairment type.

⁴ Source: Office for National Statistics

SECTION 5 - EqIAA OUTCOME

This EqIAA has identified negative impact in relation to the majority of Protected Characteristic groups. This is because the funding for all LCTR Schemes has been reduced by central government.

This negative impact will be greater for Females as the demographic of the current case load shows more Females than Males i.e. 68% of the current case load are women.

Within the resources available for the LCTR Scheme, the data and consultation results indicate that Option 2 offers the opportunity for implementation of a Scheme which delivers the highest level of equality for all. This is because as income increases (and therefore, ability to pay) an individual would receive less CTR. Any protection implemented for vulnerable groups has the potential to offer greater equality of opportunity for those most in need.

SECTION 6 - ACTIONS TO BE TAKEN AS A RESULT OF THIS EqIAA

The council will contact all current working age recipients of LCTR in order to inform them of changes and in order to encourage self-identification (i.e. the council's records reflect personal circumstances and therefore, the correct amount of entitlement is granted), for example, this could mean disclosing a disability which records may currently not hold. Methods of contact will be carefully considered in order to ensure appropriate communication for all regardless of impairment type.

APPENDIX 1

Table 12: Equality analysis of survey responses

	Overall	Respondent Type												
		Council tax reduction recipient	Council tax payer	Organisation	Vulnerable person	Working age	Pensionable age	A recipient of council tax reduction (pensioner)	A recipient of council tax reduction (non pensioner)	A council tax payer (pensioner)	A council tax payer (non pensioner)	A family or lone parent with a child under the age of 5 (as at 1st April 2014)	A family or lone parent with a disabled child up to the age of 18	An individual with additional needs due to disabilities
<i>Base</i>	219	76	129	9	52	127	62	26	50	45	86	12	7	36
Which option do you think the council should adopt?														
Option 1: Reduce entitlements by a standard percentage	17%	11%	23%	22%	-	14%	27%	19%	6%	31%	19%	-	-	-
Option 2: Entitlements are based on bands of income	57%	70%	52%	44%	62%	60%	52%	69%	70%	44%	56%	83%	43%	61%
Option 3: Change the scheme's rules and entitlement limits	11%	5%	15%	11%	10%	12%	13%	4%	6%	16%	15%	8%	14%	8%
Don't know	4%	7%	3%	-	10%	4%	5%	4%	8%	7%	1%	-	-	14%
Alternative option, please tell us below	10%	7%	6%	22%	17%	9%	2%	-	10%	2%	8%	8%	43%	14%
When considering its council tax reduction scheme, do you...														
Yes	69%	75%	61%	44%	83%	65%	61%	81%	72%	53%	64%	67%	100%	86%
No	23%	12%	31%	44%	8%	25%	26%	8%	14%	31%	30%	33%	-	-
Don't know	7%	11%	7%	-	8%	8%	11%	12%	10%	13%	6%	-	-	11%
If you think the council should introduce some protection...														
Families and lone parents with children under the age of 5	24%	38%	19%	33%	35%	25%	19%	31%	42%	18%	19%	58%	43%	28%
Families and lone parents with disabled children up to the age of 18	46%	51%	45%	44%	58%	46%	45%	50%	52%	44%	45%	42%	100%	56%
Individuals with additional needs due to disabilities	57%	57%	51%	67%	83%	54%	52%	50%	60%	49%	52%	42%	100%	94%
Other vulnerable groups, please specify below	22%	34%	15%	33%	17%	24%	18%	27%	38%	13%	15%	8%	29%	19%
If the council was to introduce option 2, the income band...														
Householders on benefits	27%	43%	15%	11%	44%	26%	26%	42%	44%	16%	15%	25%	57%	50%
Householders in work	34%	22%	42%	22%	23%	40%	24%	12%	28%	31%	47%	42%	43%	11%
Householders on low income regardless of whether they are working or on benefits	58%	70%	53%	44%	62%	56%	60%	73%	68%	56%	52%	58%	43%	69%
Householders on high income regardless of whether they are working or on benefits	1%	-	2%	-	-	2%	2%	-	-	2%	2%	-	-	-
Don't know	2%	3%	2%	11%	6%	2%	2%	4%	2%	2%	1%	-	-	8%
If the council was to introduce option 3, which of the ch...														
Increase deductions for other non-dependant adults in the household	16%	18%	16%	44%	13%	19%	13%	12%	22%	13%	17%	8%	-	17%
Remove disregards and premiums for families	10%	9%	13%	11%	6%	12%	11%	4%	12%	13%	13%	17%	-	3%
Lower the level of savings cut-off limit	22%	22%	24%	33%	31%	23%	21%	19%	24%	22%	24%	33%	14%	33%
Withdrawing council tax reduction for householders in receipt of jobseekers' allowance (income based) after set periods of time	26%	21%	28%	-	27%	31%	18%	8%	28%	20%	31%	75%	29%	8%
Only householders in receipt of income support should be entitled to council tax reduction	7%	7%	6%	11%	6%	6%	8%	8%	6%	9%	5%	-	14%	6%
Only householders who are in paid work and not in receipt of benefits should be entitled to council tax reduction	22%	13%	29%	22%	12%	24%	23%	12%	14%	29%	29%	25%	29%	3%
Don't know	21%	32%	16%	11%	27%	20%	23%	35%	30%	18%	15%	-	29%	36%
Alternative option, please tell us below	11%	12%	9%	-	12%	9%	8%	15%	10%	7%	9%	-	14%	17%
If the council was to introduce option 3, which of the li...														
A limit to the maximum entitlement to council tax reduction	31%	17%	40%	67%	12%	35%	29%	8%	22%	36%	42%	8%	14%	11%
A limit to the minimum entitlement to council tax reduction	5%	11%	3%	-	15%	4%	5%	12%	10%	2%	3%	17%	29%	19%
Both a maximum and minimum limit to the entitlement to council tax reduction	28%	29%	31%	11%	31%	29%	29%	35%	26%	31%	31%	58%	-	25%
Don't know	21%	30%	11%	11%	31%	17%	19%	35%	28%	13%	9%	17%	43%	31%

	Overall	Gender		Age		Ethnicity		Disability	
		Male	Female	Under 65	Over 65	White British	Non White British	Disabled	Non disabled
<i>Base</i>	219	93	109	147	40	162	19	75	116
Which option do you think the council should adopt?									
Option 1: Reduce entitlements by a standard percentage	17%	15%	17%	14%	23%	17%	11%	15%	16%
Option 2: Entitlements are based on bands of income	57%	57%	60%	58%	63%	59%	63%	52%	65%
Option 3: Change the scheme's rules and entitlement limits	11%	13%	9%	10%	8%	9%	21%	9%	12%
Don't know	4%	2%	5%	5%	3%	4%	-	9%	1%
Alternative option, please tell us below	10%	12%	8%	12%	3%	9%	5%	12%	6%
When considering its council tax reduction scheme, do you...									
Yes	69%	67%	76%	71%	68%	72%	74%	75%	71%
No	23%	26%	18%	21%	28%	21%	21%	15%	24%
Don't know	7%	6%	5%	7%	3%	6%	5%	9%	4%
If you think the council should introduce some protection...									
Families and lone parents with children under the age of 5	24%	23%	28%	26%	23%	24%	32%	23%	27%
Families and lone parents with disabled children up to the age of 18	46%	42%	52%	46%	53%	46%	53%	47%	51%
Individuals with additional needs due to disabilities	57%	51%	66%	59%	57%	61%	42%	69%	54%
Other vulnerable groups, please specify below	22%	20%	23%	24%	20%	23%	32%	28%	18%
If the council was to introduce option 2, the income band...									
Householders on benefits	27%	28%	29%	29%	20%	31%	21%	39%	24%
Householders in work	34%	34%	34%	35%	25%	30%	47%	19%	42%
Householders on low income regardless of whether they are working or on benefits	58%	53%	65%	61%	70%	62%	58%	63%	61%
Householders on high income regardless of whether they are working or on benefits	1%	-	1%	1%	3%	1%	-	-	1%
Don't know	2%	2%	1%	3%	-	2%	-	5%	-
If the council was to introduce option 3, which of the ch...									
Increase deductions for other non-dependant adults in the household	16%	18%	14%	16%	15%	17%	21%	16%	17%
Remove disregards and premiums for families	10%	6%	14%	12%	8%	10%	16%	13%	8%
Lower the level of savings cut-off limit	22%	24%	21%	22%	25%	24%	11%	25%	20%
Withdrawing council tax reduction for householders in receipt of jobseekers' allowance (income based) after set periods of time	26%	22%	32%	30%	18%	25%	37%	16%	34%
Only householders in receipt of income support should be entitled to council tax reduction	7%	6%	9%	5%	20%	7%	16%	7%	8%
Only householders who are in paid work and not in receipt of benefits should be entitled to council tax reduction	22%	26%	17%	22%	23%	18%	42%	15%	26%
Don't know	21%	19%	23%	22%	20%	22%	21%	33%	16%
Alternative option, please tell us below	11%	12%	12%	12%	13%	11%	5%	13%	9%
If the council was to introduce option 3, which of the li...									
A limit to the maximum entitlement to council tax reduction	31%	27%	35%	29%	30%	33%	16%	20%	38%
A limit to the minimum entitlement to council tax reduction	5%	3%	6%	5%	5%	4%	11%	12%	1%
Both a maximum and minimum limit to the entitlement to council tax reduction	28%	35%	24%	31%	30%	26%	47%	32%	28%
Don't know	21%	18%	23%	22%	18%	22%	16%	25%	18%