

Title of EIA (should clearly explain what you are assessing)	Council Tax Reduction scheme 2015/16	ID No.	
Team/Department	Welfare Reform – Finance and Resources		
Focus of EIA	<p>The focus of this EIA is the impact of what the proposed changes to the CTR scheme from April 2015 would mean for recipients of Council Tax Reduction.</p> <p>The government is continuing to reduce the funding available to councils to pay for people on a low income to get help with their council tax.</p> <p>A proposed draft scheme for Council Tax Reduction (CTR) has been published which would meet part of the reduction in funding. These changes only affect working age people. Pensioners are assessed under national rules and are out of scope for this assessment.</p> <p>The changes in the draft scheme would affect all people of working age who claim CTR in 2015/16 if the proposals are approved</p> <p>The proposed changes would mean most working age people in receipt of CTR would have to pay more Council Tax next year.</p> <p>The specific proposals are to:</p> <ul style="list-style-type: none"> • increase the minimum amount people on CTR have to pay from 8.5% to 25%; For a person on Job Seekers Allowance in a band A property this would mean a person currently pays £1.67 per week and they would have to pay £4.91 per week. For current claimants any increase in the amount to pay will be limited to £5 per week • reduce the amount of savings a person can claim and be entitled to CTR from £16,000 to £6,000; • To count Child Benefit as an income in the assessment of CTR; • To remove Second Adult Rebate • To double the amount non-dependants are expected to contribute towards Council Tax before 		

CTR is paid

- To increase the earnings disregard (the amount of weekly earnings ignored as income when calculating a CTR entitlement) for some disabled people and some carers

For the people affected by these changes this would mean they would have to pay a higher amount of Council Tax than they do now. Since the introduction of CTR the Revenues and Benefits team have run a specific debt prevention team which is designed to work with people before they accrue arrears in order to prevent further costs. The team also administers a discretionary fund which can provide a short term increase in the amount of CTR a person receives to help them through a particularly difficult time. Additionally the council has contracted a money advice service so that customers with budgeting issues can receive independent advice and assistance with their financial issues.

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Consider:

- How to avoid, reduce or minimise negative impact (if you identify unlawful discrimination, including victimisation and harassment, you must stop the action and take advice immediately).
- How to promote equality of opportunity. This means the need to:
 - Remove or minimise disadvantages suffered by equality groups
 - Take steps to meet the needs of equality groups
 - Encourage equality groups to participate in public life or any other activity where participation is disproportionately low
 - Consider if there is a need to treat disabled people differently, including more favourable treatment where necessary
- How to foster good relations between people who share a protected characteristic and those who do not. This means:
 - Tackle prejudice
 - Promote understanding

	Summary of data¹ about your service-users and/or staff	Summary of service-user and/or staff feedback²	Impacts identified from data and feedback (actual and potential)³	All potential actions to: <ul style="list-style-type: none"> • advance equality of opportunity, • eliminate discrimination, • foster good relations (You will prioritise these below in section 2)												
Age (people of all ages)	The following breaks down the age of the primary claimant (not partner) of working age CTR claims <table border="1" style="margin-left: 20px;"> <tr><td>[16-18]</td><td>18</td></tr> <tr><td>[19-21]</td><td>223</td></tr> <tr><td>[22-25]</td><td>802</td></tr> <tr><td>[25-34]</td><td>2923</td></tr> <tr><td>[35-44]</td><td>4433</td></tr> <tr><td>[45-54]</td><td>4979</td></tr> </table>	[16-18]	18	[19-21]	223	[22-25]	802	[25-34]	2923	[35-44]	4433	[45-54]	4979	During the original CTR process in 2012 single people under the age of 25 were identified as being particularly sensitive to reductions in rates of support because of the generally lower amounts of all benefits they receive compared with older people. Some of these reduced amounts have since been	All customers of working age will have to pay more Council Tax Single people under 25 face losing a higher % of their overall income because	To address the issue with people under 25 talk to CVS agencies that support this group and to consider this position when making decisions on the discretionary fund. Specific work will be done to look at whether the potential
[16-18]	18															
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¹ 'Data' may be monitoring, customer feedback, equalities monitoring, survey responses...

² Either ongoing links with community and voluntary groups, service-user groups, staff forums; or one-off engagement sessions you have run.

³ If data or engagement are missing and you can not define impacts then your action will be to take steps to collect the missing information.

	<p>[55-64] 2659 The following breaks down the age range of partners of claimants</p> <table border="0"> <tr><td>[0-15]</td><td>1</td></tr> <tr><td>[16-18]</td><td>3</td></tr> <tr><td>[19-21]</td><td>41</td></tr> <tr><td>[22-25]</td><td>145</td></tr> <tr><td>[25-34]</td><td>739</td></tr> <tr><td>[35-44]</td><td>863</td></tr> <tr><td>[45-54]</td><td>677</td></tr> <tr><td>[55-64]</td><td>311</td></tr> </table> <p>Additionally 6201 case have a total of 10779 dependent children in the household up to 19 years of age.</p>	[0-15]	1	[16-18]	3	[19-21]	41	[22-25]	145	[25-34]	739	[35-44]	863	[45-54]	677	[55-64]	311	<p>extended to single people who are under 35.</p> <p>During a process of informal consultation held about CTR in 2014 many respondents suggested the scheme should be extended to pensioners to reduce the burden of working age people. CTR for pensioners is set according to national rules and the council cannot alter them.</p>	<p>they receive less benefits overall than others.</p>	<p>impacts of young people previously raised have happened or not and this EIA updated accordingly</p> <p>Informal consultation has been undertaken with the community and voluntary sector to help shape the proposals and to disseminate information about the possible changes</p> <p>Ensure the provision of clear communications about the change so people have time to prepare. This will include making information available according to need whether that is through 121 conversations or translations. This will include providing information to organisations which support people with protected characteristics.</p> <p>Continue to provide a discretionary fund which can be used to increase the amount of CTR anyone can get if they face exceptionally difficult circumstances. Review take up of the discretionary fund to make sure it is being taken up where there is a need.</p>
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<p>Disability (a person is disabled if they have a physical or mental impairment which has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities¹)</p>	<p>There are 5,202 CTR claims where a member of the household is in receipt of a benefit paid to disabled people (Disability Living Allowance; Personal Independence Payments; Severe Disablement Allowance)</p>	<p>The provision to increase the earnings disregard for some Disabled people will mean they will lose less CTR than they otherwise would</p> <p>In response to informal consultation some people expressed that they did not think it was fair any Disabled people pay any of their Council Tax.</p>	<p>All customers in this group will have to pay more Council Tax</p>	<p>Raise the profile of the increased earnings disregard by talking directly with CVS agencies that work with Disabled people. Additionally to inform agencies who work helping people to get back to work.</p> <p>Informal consultation has been undertaken with the community and voluntary sector to help shape the proposals and to disseminate information about the possible changes</p> <p>Ensure the provision of clear communications about the change so people have time to prepare. This will include making information available according to need whether that is through 121 conversations or translations. This will include providing information to organisations which support people</p>

¹ The definition includes: sensory impairments, impairments with fluctuating or recurring effects, progressive, organ specific, developmental, learning difficulties, mental health conditions and mental illnesses, produced by injury to the body or brain. Persons with cancer, multiple sclerosis or HIV infection are all now deemed to be disabled persons from the point of diagnosis.

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				<p>with protected characteristics.</p> <p>Continue to provide a discretionary fund which can be used to increase the amount of CTR anyone can get if they face exceptionally difficult circumstances. Review take up of the discretionary fund to make sure it is being taken up where there is a need.</p> <p>Ensure there is availability of advice within the city so people can receive help dealing with benefits, payment of Council Tax, budgeting and moving towards work.</p>
<p>Gender reassignment (a transsexual person is someone who proposes to, starts or has completed a process to change his or her gender. A person does</p>	<p>This information is not available at a case level (although it is requested).</p>	<p>The Trans Scrutiny work undertaken by the council and partners identified that Trans people are more likely to be unemployed (because of discrimination) and therefore to be on low incomes</p>	<p>All customers in this group will have to pay more Council Tax</p>	<p>Informal consultation has been undertaken with the community and voluntary sector to help shape the proposals and to disseminate information about the possible changes</p> <p>Specific outreach work will be undertaken with specific community and voluntary sector organisations that support Trans people to ensure</p>

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<p><u>not</u> need to be under medical supervision to be protected)</p>				<p>these issues are communicated clearly and that the availability of advice and discretionary funds are well known.</p> <p>Ensure the provision of clear communications about the change so people have time to prepare. This will include making information available according to need whether that is through 121 conversations or translations. This will include providing information to organisations which support people with protected characteristics.</p> <p>Continue to provide a discretionary fund which can be used to increase the amount of CTR anyone can get if they face exceptionally difficult circumstances. Review take up of the discretionary fund to make sure it is being taken up where there is a need.</p> <p>Ensure there is availability of advice within the city so people can receive help dealing with benefits, payment of Council Tax, budgeting and</p>

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				moving towards work.
<p>Pregnancy and maternity (protection is during pregnancy and any statutory maternity leave to which the woman is entitled)</p>	<p>There are currently 926 children under one year of age in households where CTR is claimed.</p>	<p>No specific issues identified or raised by community in informal consultation</p>	<p>All customers in this group will have to pay more Council Tax</p>	<p>Informal consultation has been undertaken with the community and voluntary sector to help shape the proposals and to disseminate information about the possible changes</p> <p>Ensure the provision of clear communications about the change so people have time to prepare. This will include making information available according to need whether that is through 121 conversations or translations. This will include providing information to organisations which support people with protected characteristics.</p>

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Race (this includes ethnic or national origins, colour or nationality, and includes refugees and migrants; and Gypsies and Travellers)	<table border="0"> <tr> <td>Arab</td> <td>0.54%</td> </tr> <tr> <td>Asian or Asian British:</td> <td></td> </tr> <tr> <td> Bangladeshi</td> <td>0.79%</td> </tr> <tr> <td> Asian or Asian British: Indian</td> <td>0.35%</td> </tr> <tr> <td> Asian or Asian British: Pakistani</td> <td>0.19%</td> </tr> <tr> <td> Asian or British : Any other</td> <td></td> </tr> <tr> <td> Background</td> <td>1.87%</td> </tr> <tr> <td> Black-Black</td> <td>2.22%</td> </tr> </table>	Arab	0.54%	Asian or Asian British:		Bangladeshi	0.79%	Asian or Asian British: Indian	0.35%	Asian or Asian British: Pakistani	0.19%	Asian or British : Any other		Background	1.87%	Black-Black	2.22%	<p>No specific issues identified or raised by community in informal consultation</p>	<p>All customers in this group will have to pay more Council Tax</p>	<p>Informal consultation has been undertaken with the community and voluntary sector to help shape the proposals and to disseminate information about the possible changes</p> <p>Ensure the provision of clear communications about the change so people have time to prepare. This will include making information available according to need whether</p>
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<p>Religion or belief (religion includes any religion with a clear structure and belief system. Belief means any religious or philosophical belief. The Act also covers lack of religion or belief.)</p>	<p>Case level information on religious belief is not held. The following data is from the 2011 Census. There is no reason at present to expect the distribution to vary significantly from the distribution of CTR claimants</p> <table border="1" data-bbox="392 821 795 1292"> <tr><td>Christian</td><td>42.90%</td></tr> <tr><td>Muslim</td><td>2.20%</td></tr> <tr><td>Buddhist</td><td>1.00%</td></tr> <tr><td>Jewish</td><td>1.00%</td></tr> <tr><td>Hindu</td><td>0.70%</td></tr> <tr><td>Sikh</td><td>0.10%</td></tr> <tr><td>Other religion</td><td>0.90%</td></tr> <tr><td>No Religion</td><td>42.40%</td></tr> <tr><td>Religion not stated</td><td>8.80%</td></tr> </table>	Christian	42.90%	Muslim	2.20%	Buddhist	1.00%	Jewish	1.00%	Hindu	0.70%	Sikh	0.10%	Other religion	0.90%	No Religion	42.40%	Religion not stated	8.80%	<p>No specific issues identified or raised by community in informal consultation</p>	<p>All customers in this group will have to pay more Council Tax</p>	<p>Informal consultation has been undertaken with the community and voluntary sector to help shape the proposals and to disseminate information about the possible changes</p> <p>Ensure the provision of clear communications about the change so people have time to prepare. This will include making information available according to need whether that is through 121 conversations or translations. This will include providing information to organisations which support people with protected characteristics.</p> <p>Continue to provide a discretionary fund which can be used to increase the amount of CTR anyone can get if they face exceptionally difficult circumstances.</p> <p>Ensure there is availability of advice within the city so people can receive help dealing with benefits, payment of Council Tax, budgeting and</p>
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				moving towards work.
Sex/Gender (both men and women are covered under the Act)	6,654 cases where the claimant is male 9,281 cases where the claimant is female 1,429 cases where the partner is male 1,357 cases where the partner is female	Changes to the way Child Benefit is counted would have impacted on 1,255 families where the parents are in an opposite sex relationship; 6 where the parents are in a same sex relationship (in all cases lesbian couples). The change would affect 1,961 single parents of which 1,846 are women and 98 are men.	All customers in this group will have to pay more Council Tax The changes to Child Benefit would affect some single parents, most of whom are female	To address the issue of people affected by the changes to the treatment of Child Benefit talk to CVS agencies that work with working single parents and women Informal consultation has been undertaken with the community and voluntary sector to help shape the proposals and to disseminate information about the possible changes Ensure the provision of clear communications about the change so people have time to prepare. This will include making information available according to need whether that is through 121 conversations or translations. This will include

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				<p>providing information to organisations which support people with protected characteristics.</p> <p>Continue to provide a discretionary fund which can be used to increase the amount of CTR anyone can get if they face exceptionally difficult circumstances. Review take up of the discretionary fund to make sure it is being taken up where there is a need.</p> <p>Ensure there is availability of advice within the city so people can receive help dealing with benefits, payment of Council Tax, budgeting and moving towards work.</p> <p>The minimum contribution a person must pay is based upon their net Council Tax liability after other statutory discounts have been applied. As such the single parents affected by this change are entitled to claim an initial 25% discount from their bill which is not subject to a means test.</p>

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<p>Sexual orientation (the Act protects bisexual, gay, heterosexual and lesbian people)</p>	<p>Records are held where same sex couples claim together, there are 151 claims from couples in a same sex relationship and 4848 claims from couples in a different sex relationship</p>	<p>No specific issues identified or raised by community in informal consultation</p>	<p>All customers in this group will have to pay more Council Tax</p>	<p>Informal consultation has been undertaken with the community and voluntary sector to help shape the proposals and to disseminate information about the possible changes</p> <p>Ensure the provision of clear communications about the change so people have time to prepare. This will include making information available according to need whether that is through 121 conversations or translations. This will include providing information to organisations which support people with protected characteristics.</p> <p>Continue to provide a discretionary fund which can be used to increase the amount of CTR anyone can get if they face exceptionally difficult circumstances. Review take up of the discretionary fund to make sure it is being taken up where there is a need.</p> <p>Ensure there is availability of advice</p>

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				within the city so people can receive help dealing with benefits, payment of Council Tax, budgeting and moving towards work.
Marriage and civil partnership (only in relation to due regard to the need to eliminate discrimination)	This data is not specifically held however there are 2,786 claims where a claimant has a partner	No specific issues identified or raised by community in informal consultation	All customers in this group will have to pay more Council Tax	<p>Informal consultation has been undertaken with the community and voluntary sector to help shape the proposals and to disseminate information about the possible changes</p> <p>Ensure the provision of clear communications about the change so people have time to prepare. This will include making information available according to need whether that is through 121 conversations or translations. This will include providing information to organisations which support people with protected characteristics.</p> <p>Continue to provide a discretionary fund which can be used to increase the amount of CTR anyone can get if they face exceptionally difficult</p>

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				<p>circumstances. Review take up of the discretionary fund to make sure it is being taken up where there is a need.</p> <p>Ensure there is availability of advice within the city so people can receive help dealing with benefits, payment of Council Tax, budgeting and moving towards work.</p>												
<p>Community Cohesion (what must happen in all communities to enable different groups of people to get on well together.)</p>	<p>The distribution of CTR claims for working age people by ward is as follows</p> <table border="0"> <tr> <td>EAST BRIGHTON</td> <td>1615</td> </tr> <tr> <td>QUEEN'S PARK</td> <td>1441</td> </tr> <tr> <td>ST.PETER'S & NORTH LAINE</td> <td>1234</td> </tr> <tr> <td>MOULSECOO MB & BEVENDEAN</td> <td>1233</td> </tr> <tr> <td>HOLLINGDEAN & STANMER</td> <td>1105</td> </tr> <tr> <td>HANGLETON & KNOLL</td> <td>912</td> </tr> </table>	EAST BRIGHTON	1615	QUEEN'S PARK	1441	ST.PETER'S & NORTH LAINE	1234	MOULSECOO MB & BEVENDEAN	1233	HOLLINGDEAN & STANMER	1105	HANGLETON & KNOLL	912	<p>No specific issues identified or raised by community in informal consultation</p>	<p>The distribution of impact across the City is not equal and reflects the relative socio-economic status of the different wards.</p>	<p>This information will be fed into the work of the economic regeneration team. CVS agencies who work in the most affected wards will be specifically briefed.</p> <p>The Financial Inclusion commission undertaken by the Policy and Communities team, which commissioned Moneyworks Brighton and Hove, undertook a detailed needs analysis of financial need in the city. This analysis was conducted against protected characteristic and by place. As a result services provided by Moneyworks Brighton & Hove have specifically been commissioned to be provided in the</p>
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	HANOVER & ELM GROVE 912 GOLDSMID 838 BRUNSWICK & ADELAIDE 673 REGENCY 616 CENTRAL HOVE 599 NORTH PORTSLADE 567 SOUTH PORTSLADE 551 PRESTON PARK 526 PATCHAM 521 WESTBOURNE 512 WOODINGDEA N 476 WISH 429 ROTTINGDEA N COASTAL 394 WITHDEAN 387 HOVE PARK 172			areas of greatest financial need as reflected in the accompanying ward information.

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<p>Other relevant groups eg: Carers, people experiencing domestic and/or sexual violence, substance misusers, homeless people, looked after children, ex-armed forces personnel etc</p>	<p>1,210 Carers</p> <p>Looked after children</p>	<p>No specific issues identified or raised by community in informal consultation</p>	<p>All customers in this group will have to pay more Council Tax</p> <p>Children to whom the authority is parent are protected when they leave care through automatic access to the discretionary fund.</p>	<p>Raise the profile of the increased earnings disregard by talking directly with CVS agencies that work with carers. Additionally to inform agencies who work helping people to get back to work.</p> <p>The Revenues and Benefits team will continue to pro-actively consider children who left care for the discretionary fund.</p> <p>Children who have been looked after by the local authority are specifically helped to apply for the discretionary fund if they are on benefits once they are of such an age they become liable for Council Tax.</p> <p>Informal consultation has been undertaken with the community and voluntary sector to help shape the proposals and to disseminate information about the possible changes</p> <p>Ensure the provision of clear communications about the change</p>

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				<p>so people have time to prepare. This will include making information available according to need whether that is through 121 conversations or translations. This will include providing information to organisations which support people with protected characteristics.</p> <p>Continue to provide a discretionary fund which can be used to increase the amount of CTR anyone can get if they face exceptionally difficult circumstances. Review take up of the discretionary fund to make sure it is being taken up where there is a need.</p> <p>Ensure there is availability of advice within the city so people can receive help dealing with benefits, payment of Council Tax, budgeting and moving towards work.</p>

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<p>Cumulative impact (this is an impact that appears when you consider services or activities together. A change or activity in one area may create an impact somewhere else)</p>	<p>The reduction in funding for CTR should not be seen in isolation. For recipients of CTR it is fundamentally related to the government's other welfare reforms, the cost of living, the performance of the economy and the availability of work.</p>	<p>Some responses to consultation has fed back that benefit increases beneath the rate of inflation and increasing commodity bills mean that demands on limited incomes are increasing.</p>	<p>The CTR caseload has reduced, reflecting national trends and the economic cycle.</p>	<p>Ensure there is availability of advice within the city so people can receive help dealing with benefits, payment of Council Tax, budgeting and moving towards work.</p> <p>Ensure the provision of clear communications about the change so people have time to prepare. This will include making information available according to need whether that is through 121 conversations or translations. This will include providing information to organisations which support people with protected characteristics.</p> <p>Continue to provide a discretionary fund which can be used to increase the amount of CTR anyone can get if they face exceptionally difficult circumstances. Review take up of the discretionary fund to make sure it is being taken up where there is a need.</p>

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2. Prioritised Action Plan:

NB: These actions must now be transferred to service or business plans.

Specific action	Evidence of progress / milestones	Lead officer	Timeframe
Informal consultation has been undertaken with the community and voluntary sector to help shape the proposals and to disseminate information about the possible changes		Welfare Reform Programme Manager	Done July Aug 2014
Ensure the provision of clear communications about the change so people have time to prepare. This will include making information available according to need whether that is through 121 conversations or translations. This will include providing specifically targeted and tailored information for specific groups to organisations which support people with protected characteristics.		Welfare Reform Programme Manager	Initially by 31 st March 2015. Then on an ongoing basis
Continue to provide a discretionary fund which can be used to increase the amount of CTR anyone can get if they face exceptionally difficult circumstances.		Head of Revenues & Benefits	Ongoing
Ensure there is availability of advice within the city so people can receive help dealing with benefits, payment of Council Tax, budgeting and moving towards work.		Welfare Reform Programme Manager	Review of advice provision to be completed by February 2015
Ensure staff and advice services are skilled to advise people on the other statutory Council Tax discounts customers may be entitled to which would help mitigate some of the impacts of the CTR minimum contribution and other measures. These include the discounts of 25%	The council's Welfare Rights team train other council staff providers of advice in the City on a number of subjects including Council Tax Reduction and other discounts	Welfare Reform Programme Manager	Ongoing

available for single occupants and the 100% discount which is referred to in legislation as being for people who are severely mentally impaired.			
Review the impact the scheme on single people under 25 by levels of arrears and update this EIA and actions		Welfare Reform Programme Manager	April 2015
Review take up of the discretionary scheme by protected characteristic and update this EIA and actions		Welfare Reform Programme Manager	April 2015

EIA sign-off: (to be final this section must be signed and the Publication Template completed – see Section 3 below)

Lead Equality Impact Assessment officer:

Date:

Directorate Management Team rep:

Date:

Communities and Equality Team officer:

Date: