

Appendix B

Local Council Tax Benefit Scheme

Full Equality Impact Assessment



1. Introduction

- 1.1 This Full Equality Impact Assessment looks at the Council's proposals at establishing a Local Council Tax benefit Scheme. It is based on primary research with existing council tax benefit customers. That research was conducted in two phase following an offer of transitional funding for the local council tax benefit scheme from central Government after consultation on initial proposals had been concluded.
- 1.2 Local Council Tax Benefit is a new local scheme to replace the current Council Tax Benefit scheme which the Government has abolished from 1st April 2013. Under the current Council Tax Benefit scheme, expenditure is fully funded by the Government. Funding for the new local Council Tax Support scheme is anticipated to be ten percent less than the existing scheme.
- 1.3 Having concluded an equalities impact screening in July 2012 it was recognised that there was a need to undertake a full equality impact assessment. The equality impact screening is included as Appendix A to this full assessment.

2. Background

- 2.1 In the 2010 Spending Review the Government announced its plan to abolish Council Tax Benefit and localise support for Council Tax from April 2013 reducing expenditure by 10%.
- 2.2 The Welfare Reform Act 2012 abolished the national Council Tax Benefit scheme and the Local Government Finance Act which received Royal Consent November 2012 included legislation for billing authorities to construct Local Council Tax benefit Schemes by 31 January 2013 for implementation by 1 April 2013.
- 2.3 The present Council Tax Benefit scheme has been in place since the introduction of Council Tax in 1993. It is a national scheme administered by local authorities but prescribed in extensive detail by the Department Works and Pensions. Council Tax Benefit is a means tested benefit which compares claimants' income with a needs assessment of how much the client needs to live on with 100% of any benefit awarded being reimbursed by Government subsidy.
- 2.4 Claimants who receive the DWP means-tested benefits (income-based Jobseekers' Allowance, Income Support, income-related Employment & Support Allowance and Pension Credit that includes the Guarantee Credit) are currently entitled to maximum help with their Council Tax without further means testing; they are "passported" to full benefit (subject to any contribution needed from other people in their household).
- 2.5 In future funding for the localised scheme will be paid by the DCLG from departmental expenditure limit budgets. This will mean that each authority will receive a fixed grant regardless of its spend on council tax benefit.

- 2.6 It is estimated that Bracknell Forest Borough Council will need to reduce annual Council tax benefit expenditure in 2013/14 by £816,000.
- 2.7 The Local Government Finance Act requires that those of pensionable age are protected and the prescribed arrangements require that we do not pass on any of the savings required to those of pension age. Although pensioners were able to provide their views on the local scheme proposals via the consultation they were not directly contacted.
- 2.8 A consultation was undertaken to fully understand the impact of the proposals for everyone concerned. The first set of policy options proposals considered under Consultation Phase 1 were as follows:
- Restriction of Council Tax scheme to a particular Council Tax band, such as D and therefore no benefit for the higher value bands, E, F, G and H;
 - Reduce savings and capital limits;
 - Increase non-dependant deductions (non-dependant deductions are adults in the household over 18 years of age of whom a deduction from Council Tax entitlement is currently made;
 - Abolition of backdating of Council Tax Benefit;
 - Abolition of Second Adult rebate;
 - Abolition of extended payments for people returning to work.
- 2.9 The Department for Communities and Local Government announced on 16 October 2012 it was making available an additional £100m for one year to support Local Authorities in designing a Council Tax scheme on the basis that local Council Tax Benefit schemes demonstrated an ability to meet certain key criteria. The scheme provides Bracknell Forest £119,000 towards the cost of the local Council Tax Benefit Scheme and thus mitigates the reductions originally proposed in phase one of the consultation.
- 2.10 The grant will be payable in March 2013 to those authorities who adopt schemes that comply with criteria set out by Government to ensure. To apply for the grant as the billing authorities we must adopt a scheme which ensures:
- Claimants who are entitled to 100% support under current Council Tax Benefit pay between no more than 8.5% of their net liability;
 - We do not invoke taper more than 25%;
 - There is no sharp reduction for those entering work.
- 2.11. A second phase consultation was commissioned to inform consideration of a scheme which included the national scheme criteria policy options.
- 2.12. The following table provides scenarios of all the policy options for two household types:

| Household type | Claimant Weekly Income | Current weekly CTB | CTB with non-dependant deduction increase | CTB with capital limit applied | CTB with council tax liability restricted to Band D | CTB taking into account disregarded income | CTB with 21% taper (for standard claims) | CTB with 8.5% liability reduced (for passported claims) |
|--|--|--|--|--------------------------------------|---|---|---|---|
| Lone parent with 2 dependant children & 1 non-dependant Band E property | Passported Claim: Income Support £71.00 week, Child Tax Credit £147.38 week, Child Benefit £33.70 week & child maintenance £69.00 week | £20.93 (with £3.30 non-dependant deduction) | £18.65 with £5.58 non-dependant deduction) | £0.00 (if capital over £2000) | £16.52 (with £3.30 non-dependant deduction) | £7.13 (with £3.30 non-dependant deduction) | n/a | £18.87 (with £3.30 non-dependant deduction) |
| Couple with no children, and 1 non-dependant Band E property | Standard claim: Earned income £200.00 week | £10.04 (with £6.55 non-dependant deduction) | £3.78 (with £12.81 non-dependant deduction) | £0.00 (if capital over £2000) | £4.17 (with £6.55 non-dependant deduction) | £10.04 | £9.25 (with £6.55 non-dependant deduction) | n/a |

The policy options of reducing Council Tax Benefit to a maximum of 8.5% and also increasing the taper to 21% generate the least reduction in Council Tax Benefit for each household. For the first household the loss of benefit is £2.06 a week or 9.8% of their current council tax benefit and for the second household a loss of £ 0.79 and 7.8% of the current Council Tax Benefit.

As can be seen the impact of the policy options are specific to the circumstances of each household. It is not possible to undertake trial calculations for each working age household in relation to the policy options. Therefore, the consultation could only ask benefit customers their preference of the policy options that should be chosen. Logically, their choices will be influenced by their perception of which option will affect them the least. However, it has to be recognised that there is not a do nothing option in terms of the policy choices and so options will have to be chosen and mitigation considered.

3. Methodology and Sources of Data

- 3.1 In order to understand the impact of the proposals, ensuring that the equalities impact on everyone affected is considered a full 12 weeks consultation following Cabinet Office guidelines has been undertaken by QA Research on behalf of the council for Phase one proposals. Given the limited time available the phase 2 consultation was undertaken over two weeks by directly contacting a random sample of existing Council Tax Benefit customers.
- 3.2 For the phase 1 survey a comprehensive consultation questionnaire was developed and survey pack sent to 3611 working age claimants in receipt of Council Tax Benefit. Reminders were issued midway through the consultation period to 3240 benefit customers. In addition, respondents were able to complete the survey online if they preferred using a unique pass-code and by following the details outlined in the covering letter. The consultation was open from 30/7/12 to the 26/10/12.
- 3.3 An open-access online survey was made available to residents who were unlikely to be directly affected by the proposed change to Council Tax Benefit. The survey was made available online, via the Bracknell Forest Council website. This version could be accessed without a pass-code and anyone was free to take part via this method. The website provided scenarios of the impact of the various policy options so as to inform customers views.
- 3.4 Participants were asked during the survey if they would like to take part in qualitative research. A number of these participants were then re-contacted and invited to attend a focus group discussion or in-depth interview to explore the issues covered by the research in more detail. Between the 6 September and 31 October 2012, a total of forty people participated in the consultation through four focus groups and thirteen in-depth interviews.
- 3.5 The following table shows the overall policy option preference determined from the research by asking households to state which three policy options they thought the Council should take forward:

| Question | Percentage response in favour |
|--|--------------------------------------|
| Remove backdating of claims for support for council tax | 61% |
| Changing capital limits | 49% |
| Removing second adult rebate | 41% |
| No longer disregarding income from child maintenance payments | 37% |
| Removing extended payments for those entering work | 35% |
| Changing the rates for non-dependent deductions | 34% |
| Limiting council tax support to properties in a lower council tax band | 24% |

In terms of the policy option to increase the excess income to reduce council tax benefit (increase the taper), was thought unfair by 36% (score of 1-4), whereas 56% thought it was fair (score of 5-10).

The policy option to limit the amount of council tax benefit was thought unfair (score of 1-4) by 49% and fair by 47% (score of 5-10). This policy option clearly affects all households and so not surprisingly it is thought to be unfair. However, compared to the previous proposal limiting Council Tax Benefit to a specific band this has less impact.

4. Assessment of Impact on Equality strands

4.1. The following characteristics were identified as likely to be adversely affected:

4.3.1 Disability Equality

The current Council Tax caseload has been modelled to establish the impact of proposals to form the local council tax support scheme. From the current caseload there are 648 working age claims where a household is in receipt of disability living allowance, long term incapacity benefit or employment and support allowance.

The research received responses from 321 (48%) households who believed they had a disability and 68 households in the second survey. The following tables show the views of disabled people on the policy options but 16% of disabled people did not know which option they preferred.

| Policy option | % disabled people who thought the options should be taken forward as one of three options |
|---|--|
| Removing extended payments | 34% |
| Removing backdating claims | 58% |
| Removing second adult rebate | 42% |
| Changing the rate of non-dependent deductions | 31% |
| Changing the capital limits for claimants | 48% |
| Limiting support to a council tax band | 23% |
| No longer disregarding child maintenance | 44% |

When asked about views on increasing the taper to take into account more excess income and also limiting the maximum Council Tax Benefit that could be claimed disabled people in the second survey commented in the following table:

| Policy option | % disabled people who thought it fair | % disabled people who thought it unfair |
|--|--|--|
| Increasing taper to take account of more excess income | 46% | 45% |
| Limiting the maximum council tax benefit | 35% | 62% |

As can be seen the research suggests that disabled people do not have an overwhelming objection to any of the policy options.

4.3.2 Racial Equality

The ethnic origin of the current working age claimants is as follows:

| | | |
|--|------|--------|
| White British | 290 | 8.01% |
| White Irish | 2 | 0.06% |
| White any other background | 13 | 0.36% |
| Mixed white and black Caribbean | 1 | 0.03% |
| Mixed white and Asian | 1 | 0.03% |
| Mixed any other mixed background | 2 | 0.06% |
| Asian or Asian British: Indian | 4 | 0.11% |
| Asian or Asian British: Pakistani | 1 | 0.03% |
| Asian or Asian British: any other Asian background | 6 | 0.17% |
| Black or Black British: African | 3 | 0.08% |
| Black or Black British: Any other Black Background | 1 | 0.03% |
| Not recorded | 3296 | 91.05% |
| Total | 3620 | 100.0% |

The response to the Phase 1 survey in terms of household ethnic origin was as shown in the following table.

| | | |
|--|-----|-----|
| White British | 561 | 84% |
| White Irish | 5 | 1% |
| White any other background | 23 | 3% |
| Mixed white and black Caribbean | 5 | 1% |
| Mixed white and Asian | 4 | 1 |
| Mixed any other mixed background | 3 | 0% |
| Asian or Asian British: Indian | 5 | 1% |
| Asian or Asian British: Pakistani | 2 | 0 |
| Asian or Asian British: any other Asian background | 2 | 0 |
| Black or Black British: African | 18 | 3% |
| Black or Black British: Any other Black Background | 2 | 0 |
| Not recorded | 20 | 3% |
| Total | | |

The following tables shows the views on policy options by English/British/Northern Irish/ Scottish/ Welsh and net black and ethnic minority groups.

| Policy option | % Net white respondents who thought the options should be taken forward as one of three options |
|---|--|
| Removing extended payments | 34% |
| Removing backdating claims | 62% |
| Removing second adult rebate | 41% |
| Changing the rate of non-dependent deductions | 34% |
| Changing the capital limits for claimants | 50% |
| Limiting support to a Council Tax band | 23% |
| No longer disregarding child maintenance | 38% |

| Policy option | % Net white respondents who thought it fair | % Net white respondents who thought it unfair |
|--|--|--|
| Increasing taper to take account of more excess income | 56% | 36% |
| Limiting the maximum Council Tax Benefit | 48% | 48% |

The net Black and ethnic minority household responses are as shown in the following table.

| Policy option | % Net BME people who thought the options should be taken forward as one of three options |
|---|---|
| Removing extended payments | 44% |
| Removing backdating claims | 50% |
| Removing second adult rebate | 38% |
| Changing the rate of non-dependent deductions | 38% |
| Changing the capital limits for claimants | 38% |
| Limiting support to a Council Tax band | 28% |
| No longer disregarding Child Maintenance | 24% |

| Policy option | % Net BME people who thought it fair | % Net BME people who thought it unfair |
|--|---|---|
| Increasing taper to take account of more excess income | 50% | 40% |
| Limiting the maximum Council Tax Benefit | 40% | 55% |

The only policy option which received notably less support was no longer disregarding Child Maintenance as indicated by the net BME households.

4.3.3 Gender equality

The gender breakdown of the current working age caseload based on the main claimant is as follows:

| GENDER OF CLAIMANT % | | |
|-----------------------------|------|--------|
| Male | 1169 | 32.3% |
| Female | 2451 | 67.7% |
| Total | 3620 | 100.0% |

The first phase research received responses from 446 female (67%) and 204 (31%) male. For the second phase research 71% were female and 29% male.

| Policy option | % female respondents who thought the options should be taken forward as one of three options | % male respondents who thought the options should be taken forward as one of three options |
|---|---|---|
| Removing extended payments | 36% | 35% |
| Removing backdating claims | 68% | 46% |
| Removing second adult rebate | 38% | 48% |
| Changing the rate of non-dependent deductions | 33% | 36% |
| Changing the capital limits for claimants | 51% | 46% |
| Limiting support to a Council Tax band | 23% | 25% |
| No longer disregarding Child Maintenance | 34% | 44% |

For the second phase research the following findings were obtained

| Policy option | % female people who thought it fair | % female people who thought it unfair |
|--|--|--|
| Increasing taper to take account of more excess income | 53% | 39% |
| Limiting the maximum council tax benefit | 47% | 49% |

| Policy option | % male people who thought it fair | % male people who thought it unfair |
|--|--|--|
| Increasing taper to take account of more excess income | 61% | 30% |
| Limiting the maximum Council Tax Benefit | 46% | 48% |

4.3.4 Sexual orientation equality

Sexual orientation is not monitored within the system but recorded separately and as such it cannot be linked back to the caseload in terms of age. Therefore the following information is based on the whole caseload not just working age claimants.

| | | |
|----------|----|-------|
| Bisexual | 11 | 2.65% |
|----------|----|-------|

| | | |
|-------------|-----|---------|
| Gay | 5 | 1.20% |
| Hetrosexual | 394 | 94.94% |
| Lesbian | 1 | 0.24% |
| Transgender | 1 | 0.24% |
| Other | 3 | 0.72% |
| Total | 415 | 100.00% |

The first phase survey respondents sexuality was hetorsexual for 82% of responses, 1% gay men, 2% bisexual and 15% preferred not to say. In the second phase 89% of respondents were hetrosexual, 1% were lesbian and 1% bisexual and 8% preferred not to say.

| Policy option | % hetrosexual respondents who thought the options should be taken forward as one of three options | % gay respondents who thought the options should be taken forward as one of three options | % lesbian respondents who thought the options should be taken forward as one of three options | % Bisexual respondents who thought the options should be taken forward as one of three options |
|---|--|--|--|---|
| Removing extended payments | 88% | 1% | | |
| Removing backdating claims | 86% | 1% | 2% | 2% |
| Removing second adult rebate | 85% | 2% | 1% | 2% |
| Changing the rate of non-dependent deductions | 84% | 1% | | 3% |
| Changing the capital limits for claimants | 83% | 1% | | 3% |
| Limiting support to a Council Tax band | 82% | 1% | | |
| No longer disregarding Child Maintenance | 78% | 2% | | |

| Policy option | % hetrosexual people who thought it fair | % hetrosexual people who thought it unfair |
|--|---|---|
| Increasing taper to take account of more excess income | 57% | 35% |
| Limiting the maximum Council Tax Benefit | 47% | 48% |

For bisexual respondents 100% thought the increase of taper fair and 66% thought limiting the maximum Council Tax Benefit fair.

4.3.6 Age equality

The age of working age claimants based on the age of the main claimant is as follows:

| AGE OF MAIN CLAIMANT | | |
|------------------------------|------|--------|
| 18-34 | 1304 | 36.0% |
| 35-49 | 1549 | 42.8% |
| 50-60 (to PC qualifying age) | 767 | 21.2% |
| Total | 3620 | 100.0% |

The age make-up of the those who responded to the survey was as follows:

| Age | % |
|------------|----------|
| 16-24 | 5% |
| 25-34 | 18% |
| 35-44 | 29% |
| 45-54 | 30% |
| 55-59 | 14% |
| 60-65 | 4% |

The research findings from the first phase in relation to age is shown in the following table:

| Policy option | 16-24 % respondents who thought the options should be taken forward as one of three options | 25-34 | 35-44 | 45-54 | 55-60 | 60-65 | 65+ |
|---|--|--------------|--------------|--------------|--------------|--------------|------------|
| Removing extended payments | 39% | 38% | 32% | 35% | 40% | 35% | 33% |
| Removing backdating claims | 57% | 72% | 63% | 57% | 51% | 65% | 33% |
| Removing second adult rebate | 68% | 43% | 41% | 37% | 36% | 40% | 67% |
| Changing the rate of non-dependent deductions | 46% | 34% | 33% | 36% | 24% | 40% | 33% |
| Changing the capital limits for claimants | 46% | 49% | 53% | 50% | 43% | 40% | |
| Limiting support to a council tax band | 14% | 25% | 20% | 28% | 25% | 30% | 33% |
| No longer disregarding child | 18% | 25% | 44% | 35% | 49% | 40% | 33% |

| | | | | | | | |
|-------------|--|--|--|--|--|--|--|
| maintenance | | | | | | | |
|-------------|--|--|--|--|--|--|--|

There was a low level of respondents to the phase 2 survey who thought the two new policy options were unfair.

| Policy option | % 16-24 who thought it unfair | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|--|--------------------------------------|--------------|--------------|--------------|--------------|------------|
| Increasing taper to take account of more excess income | 25% | 20% | 44% | 37% | 47% | 33% |
| Limiting the maximum council tax benefit | 40% | 26% | 55% | 54% | 62% | 33% |

The following table shows responses for those who thought the two options were fair:

| Policy option | % 16-24 who thought it fair | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|--|------------------------------------|--------------|--------------|--------------|--------------|------------|
| Increasing taper to take account of more excess income | 70% | 65% | 53% | 54% | 42% | 66% |
| Limiting the maximum council tax benefit | 4% | 13% | 13% | 12% | 4% | 33% |

As can be seen both proposals were supported more by younger households than older.

4.3.7 Religion and belief equality

The research findings from phase 1 are shown in the following table:

| Policy option | Christian respondents who thought the options should be taken forward as one of three options | Buddhist respondents who thought the options should be taken forward as one of three options | Hindu respondents who thought the options should be taken forward as one of three options | Muslim respondents who thought the options should be taken forward as one of three options | Sikh respondents who thought the options should be taken forward as one of three options | No religion |
|------------------------------|--|---|--|---|---|--------------------|
| Removing extended payments | 32% | 33% | 80% | 17% | 100% | 34% |
| Removing backdating claims | 60% | 17% | 100% | 17% | 50% | 55% |
| Removing second adult rebate | 37% | 17% | 20% | 33% | 50% | 42% |
| Changing the | 30% | 17% | 40% | 17% | 50% | 33% |

| | | | | | | |
|---|-----|-----|-----|-----|-----|-----|
| rate of non-dependent deductions | | | | | | |
| Changing the capital limits for claimants | 45% | 17% | 40% | 67% | 50% | 46% |
| Limiting support to a council tax band | 25% | 17% | 0% | 33% | 0% | 19% |
| No longer disregarding child maintenance | 34% | 33% | 20% | 33% | 0% | 31% |

The research findings from phase 2 is shown in the following table who thought the two new policy options were fair. The base of respondents means that only the results for christians can be identified.

| Policy option | Christian respondents who thought it was fair. | Buddist respondents who thought it was fair. | Hindu respondents who thought it was fair. | Muslim respondents who thought it was fair. | Sikh respondents who thought it was fair. |
|--|---|---|---|--|--|
| Increasing taper to take account of more excess income | 54% | | | | |
| Limiting the maximum council tax benefit | 46% | | | | |

The research findings from phase 2 is shown in the following table for those who thought the two new policy options were unfair.

| Policy option | Christian respondents who thought it was unfair. | Buddist respondents who thought it was unfair. | Hindu respondents who thought it was unfair. | Muslim respondents who thought it was unfair. | Sikh respondents who thought it was unfair. |
|--|---|---|---|--|--|
| Increasing taper to take account of more excess income | 38% | | | | |
| Limiting the maximum council tax benefit | 52% | | | | |

Base responses too small to draw any conclusions for majority of groups.

4.3.8 Pregnancy and maternity equality

There are currently 37 claims where the claimant or partner is in receipt of Maternity Benefit.

There were insufficient responses to draw any conclusions from the research for this equality group.

4.3.9 Marriage and civil partnership equality

Whether a claimant is in a civil partnership is not recorded and therefore no evidence of a differential impact on this group.

There were insufficient responses to draw any conclusions from this equality group.

5. Publication of Equality Impact Assessment

The Freedom of Information Act 2000 aims to make public authorities more transparent, accountable and increase public debate and involvement. All completed EIAs are published. They can be found at <http://www.bracknell-forest.gov.uk/equalityimpactassessmentsatoc>

6. Conclusions

Overall the survey found little awareness of the changes to council tax benefit (only a third were aware in both qualitative and quantitative research). Many households were unsure as to how the policy options would affect them. After explanation the percentage of respondents who thought they were likely to be affected rose to 45%. However, there was an acceptance from all respondents that they would receive less financial support from the local scheme.

There was recognition by those surveyed that council tax benefit claimants would meet any increased liability through economising. This was through reducing outgoings in the main. A third of working households stated they would work more hours to meet additional costs.

None of the seven options were overwhelmingly favoured.

Disabled respondents favoured removing backdating out of all the policy options. The policy option supported the least to be taken forward was limiting benefit to a council tax band. In terms of a percentage reduction on benefit this was thought to be most unfair by these respondents.

In terms of racial equality the option most favoured to be taken forward was removing backdating of claims. Limiting benefit to a council tax band was least supported. More thought that the increase in the taper fair than unfair. There were no major discernible differences between the racial groups.

Female respondents supported the removal of backdating the most and limiting the benefit to a council tax band the least. Male respondents supported removal of second adult rebate the most and limiting benefit to a council tax band the least.

Both genders thought that increasing the taper was fairer than a percentage reduction on benefit.

Heterosexual respondents supported the implementation of removing extended payments the most and not disregarding child maintenance the least. Gay respondents most favoured disregarding child maintenance when calculating income.

In terms of age younger respondents favoured removing second adult rebate and least favoured limiting benefit to a council tax band. Households between the age of 25-54 favoured removing backdating and favoured limiting benefit to a council tax band the least. Younger households thought increasing the taper the most fair and older supported a percentage reduction in benefit paid.

Across all religions removing backdating and extended payments were the most favoured options to be taken forward and limiting council tax benefit to a band the least supported.

6.1 Removing extended payments

This option was seen as being the least fair overall. Only a third thought the council should take this option.

As the removal of extended payments would lead to a sharp reduction of benefit when households returned to work it would fall foul of the national scheme criteria and therefore it has not been recommended.

6.2 Removing backdating of claims

This option was considered to be the fairest to implement as supported by two thirds of respondents.

It was the option most favoured to be taken forward.

It should be remembered that the question has been put to existing customers and it would be new customers who would be most adversely affected by removal of this provision. Consultation with Councillors led them to believe that it is unfair to expect households with no knowledge of the benefit system to be able to know how and when to apply for local council tax benefit. Therefore, it is recommended that this option is implemented by reducing the amount of backdating from 6 months to 3 months.

6.3 Removing second adult rebate

Responses to this policy option were mixed although slightly more thought it unfair. Two fifths of respondents thought this option should be taken forward.

It is recommended that this option is taken forward. It affects a relatively small number of households and it should be remembered that the bill payer should have the ability to pay the council tax liability and should not necessarily pass costs on to the non-dependent in their household.

6.4 Changing the rates for non-dependents

A third of respondents thought this policy option unfair and it was the least chosen option to be taken forward.

This option is not recommended in the new local scheme.

6.5 Changing the capital limits

This policy option was seen as the second most fair option. It was also the second most popular option to be taken forward. However, through consultation with Councillors it was felt that this policy option sent the wrong message about saving and care should be taken not to set the level too low.

This policy option is not recommended to be taken forward.

6.6 Limiting support to council tax bands

This option drew the most uncertainty that they would be affected from respondents. It was seen as the second least fair option and the least favoured option to be taken forward.

The difference between bands is on average 12.5% so limiting council tax benefit to a band would lead to some households experiencing that level of reduction. This would mean this option would not comply with the national transition criteria and thus the funding would not be available.

This option is not recommended to be taken forward in the local council tax benefit scheme.

6.7 No longer disregarding child maintenance payments

More respondents thought this option unfair than fair. Only a third thought this should be taken forward by the Council. This option would lead to a number of households currently in receipt of 100% council tax benefit having a greater than 8.5% reduction in their council tax benefit thus not allowing the transitional funding to be secured from the national scheme.

This option is not recommended as part of the local scheme.

6.8 Reducing the council tax liability that can be claimed

Of the households who were telephone surveyed the majority saw that they would be affected by this proposal (9 out of 10). Of those surveyed 49% thought this option unfair. When compared to the option to limit Council Tax Benefit to a band this reaction is not surprising.

This option is recommended to be taken forward. The inclusion of the Government funding means that the reduction in the council tax benefit can be capped at 8.5% rather than what could have been 12.5% if the maximum benefit has been linked to a band.

6.9 Increasing excess income that can be considered when calculating benefit

Although less so than the previous option those interviewed by telephone still thought this option to be more unfair than fair.

This option has been recommended as part of the local scheme but the increase has been minimised to an additional 1%.

6.10 Mitigation of the impact of the policy options

Respondents to the first survey were asked their views on actions the council could take to mitigate the impact on their household from the implementation of the policy options.

- Respondents thought there should be face to face support for households affected and help with managing a different budget.

The council has redesigned its benefit and housing service to include advice on maximising income through the provision of face to face advice. This includes advising benefit eligibility, on the impact of undertaking additional or new work, advice on reducing household expenditure such as utility bills. This service will be targeted at the households who will experience household income reduction due to housing benefit changes and the local council tax benefit scheme in the first instance following adoption of the local scheme and then will be rolled out to all households who will claim local council tax benefit.

- Respondents thought there should be independent advice as well as that provided by the Council.

The Council is leading in the review of the advice provided by the voluntary and not for profit sector in the Borough. Before the beginning of the new financial year it is expected that advice services will be mapped so that households can be signposted to the most appropriate agency to deal with their problem. In addition the Council continues to fund agencies such as CAB and will work closely with Bracknell Forest Homes over the next few months to complement services.

- Respondents wanted a holistic approach to support.

The Council's redesign of its Benefit and Housing Service aims specifically at meeting customer demand in a holistic way without having to pass customers onto different sections or agencies for support.

- Respondents wanted drop in facilities

The Council's redesigned service aims at meeting people face to face where – ever possible. A drop in service exists at Time square for those households with the most chaotic problems.

- Respondents wanted the best deals.

The redesigned housing and benefit service provides advice to customers on how to reduce utility bills based on advice from the Council's sustainable energy officer. This includes advice on switching suppliers so that household income can be maximised so that they are able to address any reduction in household income due to welfare changes.

The redesigned housing and benefit service has established a number of new measures to assess the effectiveness of the service in maximising household income

and independence. These measures will be used to monitor the impact of the new local council tax benefit scheme.

Appendix 1 Equalities Screening Record Form

| | | |
|---|--|---|
| Date of Screening: 6 th June 2012 | Directorate: ADSCHH | Section: Housing |
| 1. Activity to be assessed | Proposals to establish local council tax support scheme | |
| 2. What is the activity? | <input type="checkbox"/> Policy/strategy <input type="checkbox"/> Function/procedure <input type="checkbox"/> Project <input type="checkbox"/> Review <input checked="" type="checkbox"/> Service <input type="checkbox"/> Organisational change | |
| 3. Is it a new or existing activity? | <input checked="" type="checkbox"/> New <input type="checkbox"/> Existing | |
| 4. Officer responsible for the screening | Simon Hendey | |
| 5. Who are the members of the EIA team? | Simon Hendey / Shanaz Alam | |
| 6. What is the purpose of the activity? | To provide financial support to low income households towards their council tax liability. The Council will be required to set up a local council tax support scheme by 31/1/13 to replace the national council tax benefit scheme. The Council will receive funding from Government for the new scheme as a cash grant. The new scheme should not disadvantage pensioners compared to what they received under the national council tax benefit scheme. The new local scheme will need to reduce financial support for working age households, compared to what they received under the national scheme, so to keep within the available funding. | |
| 7. Who is the activity designed to benefit/target? | Those working age households who have been in receipt of the national council tax benefit | |
| Protected Characteristics | Please tick yes or no | Is there an impact? What kind of equality impact may there be? Is the impact positive or adverse or is there a potential for both? If the impact is neutral please give a reason. |
| | | What evidence do you have to support this? E.g equality monitoring data, consultation results, customer satisfaction information etc Please add a narrative to justify your claims around impacts and describe the analysis and interpretation of evidence to support your conclusion as this will inform members decision making, include consultation results/satisfaction information/equality monitoring data |
| 8. Disability Equality | Y | The proposals to form the local council tax support scheme have the potential to adversely impact on households with disabilities The current council tax caseload has been modelled to establish the impact of proposals to form the local council tax support scheme. From the current caseload there are 648 working age claims where a household is in receipt of disability living allowance, long term incapacity benefit or employment and support allowance. |

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| 9. Racial equality | Y | | The proposals to form the local council tax support scheme have the potential to adversely impact on households with these protected characteristics. | The current council tax caseload has been modelled to establish the impact of proposals to form the local council tax support scheme. The ethnic origin of the current working age claimants is as follows: |
|---------------------------|---|--|---|---|

| | | |
|-----------------------------------|-------------|---------------|
| White British | 290 | 8.01% |
| White Irish | 2 | 0.06% |
| White any other background | 13 | 0.36% |
| Mixed white and black Caribbean | 1 | 0.03% |
| Mixed white and Asian | 1 | 0.03% |
| Mixed any other mixed background | 2 | 0.06% |
| Asian or Asian British: Indian | 4 | 0.11% |
| Asian or Asian British: Pakistani | 1 | 0.03% |
| Asian or Asian British: any other | | |
| Asian background | 6 | 0.17% |
| Black or Black British: African | 3 | 0.08% |
| Black or Black British: Any other | | |
| Black Background | 1 | 0.03% |
| Not recorded | 3296 | 91.05% |
| Total | 3620 | 100.0% |

| 10. Gender equality | Y | | The proposals to form the local council tax support scheme have the potential to adversely impact on households with these protected characteristics | <p>The current council tax caseload has been modelled to establish the impact of proposals to form the local council tax support scheme. The gender breakdown of the current working age caseload based on the main claimant is as follows,</p> <table> <thead> <tr> <th>GENDER OF CLAIMANT</th> <th></th> <th>%</th> </tr> </thead> <tbody> <tr> <td>MALE</td> <td>1169</td> <td>32.3%</td> </tr> <tr> <td>FEMALE</td> <td>2451</td> <td>67.7%</td> </tr> <tr> <td></td> <td>3620</td> <td>100.0%</td> </tr> </tbody> </table> | GENDER OF CLAIMANT | | % | MALE | 1169 | 32.3% | FEMALE | 2451 | 67.7% | | 3620 | 100.0% |
|--|-------------|---------------|--|---|--------------------|--|---|------|------|-------|--------|------|-------|--|-------------|---------------|
| GENDER OF CLAIMANT | | % | | | | | | | | | | | | | | |
| MALE | 1169 | 32.3% | | | | | | | | | | | | | | |
| FEMALE | 2451 | 67.7% | | | | | | | | | | | | | | |
| | 3620 | 100.0% | | | | | | | | | | | | | | |
| 11. Sexual orientation equality | Y | | The proposals to form the local council tax support scheme have the potential to adversely impact on households with these protected characteristics | The current council tax caseload has been modelled to establish the impact of proposals to form the local council tax support scheme. Sexual orientation is not monitored within the system but recorded separately | | | | | | | | | | | | |

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|---|--------|---------|---|---|----------------------|----|-------|-------|------|-------|--------------|------|--------|------------------------------|-----|-------|-------------|------|--------|-------|---|-------|-------|-----|---------|
| | | | | and as such it cannot be linked back to the caseload in terms of age. Therefore the following information is based on the whole caseload not just working age claimants. | | | | | | | | | | | | | | | | | | | | | |
| | | | | <table> <tr> <td>Bisexual</td> <td>11</td> <td>2.65%</td> </tr> <tr> <td>Gay</td> <td>5</td> <td>1.20%</td> </tr> <tr> <td>Heterosexual</td> <td>394</td> <td>94.94%</td> </tr> <tr> <td>Lesbian</td> <td>1</td> <td>0.24%</td> </tr> <tr> <td>Transgender</td> <td>1</td> <td>0.24%</td> </tr> <tr> <td>Other</td> <td>3</td> <td>0.72%</td> </tr> <tr> <td>Total</td> <td>415</td> <td>100.00%</td> </tr> </table> | Bisexual | 11 | 2.65% | Gay | 5 | 1.20% | Heterosexual | 394 | 94.94% | Lesbian | 1 | 0.24% | Transgender | 1 | 0.24% | Other | 3 | 0.72% | Total | 415 | 100.00% |
| Bisexual | 11 | 2.65% | | | | | | | | | | | | | | | | | | | | | | | |
| Gay | 5 | 1.20% | | | | | | | | | | | | | | | | | | | | | | | |
| Heterosexual | 394 | 94.94% | | | | | | | | | | | | | | | | | | | | | | | |
| Lesbian | 1 | 0.24% | | | | | | | | | | | | | | | | | | | | | | | |
| Transgender | 1 | 0.24% | | | | | | | | | | | | | | | | | | | | | | | |
| Other | 3 | 0.72% | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 415 | 100.00% | | | | | | | | | | | | | | | | | | | | | | | |
| 12. Gender re-assignment | Y | | The proposals to form the local council tax support scheme have the potential to adversely impact on households with these protected characteristics | Information on claimants who have undertaken gender re-assignment is not recorded. | | | | | | | | | | | | | | | | | | | | | |
| 13. Age equality | Y ? | N | The local council tax support scheme will follow national prescription that will protect pensioner households so they will not be adversely affected. The support scheme is not relevant to those under the age of 16? Therefore the impact of the proposals will be borne disproportionately by those in the 16 – 65 age groups? | <p>The current council tax caseload has been modelled to establish the impact of proposals to form the local council tax support scheme. The age of working age claimants based on the age of the main claimant is as follows,</p> <table> <tr> <td colspan="3">AGE OF MAIN CLAIMANT</td> </tr> <tr> <td>18-34</td> <td>1304</td> <td>36.0%</td> </tr> <tr> <td>35-49</td> <td>1549</td> <td>42.8%</td> </tr> <tr> <td>50-60 (to PC qualifying age)</td> <td>767</td> <td>21.2%</td> </tr> <tr> <td>Total</td> <td>3620</td> <td>100.0%</td> </tr> </table> | AGE OF MAIN CLAIMANT | | | 18-34 | 1304 | 36.0% | 35-49 | 1549 | 42.8% | 50-60 (to PC qualifying age) | 767 | 21.2% | Total | 3620 | 100.0% | | | | | | |
| AGE OF MAIN CLAIMANT | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18-34 | 1304 | 36.0% | | | | | | | | | | | | | | | | | | | | | | | |
| 35-49 | 1549 | 42.8% | | | | | | | | | | | | | | | | | | | | | | | |
| 50-60 (to PC qualifying age) | 767 | 21.2% | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 3620 | 100.0% | | | | | | | | | | | | | | | | | | | | | | | |
| 14. Religion and belief equality | Y | | The proposals to form the local council tax support scheme have the potential to adversely impact on households with these protected characteristics | Information on claimant's religious belief is not recorded. | | | | | | | | | | | | | | | | | | | | | |

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| 15. Pregnancy and maternity equality | Y | | The proposals to form the local council tax support scheme have the potential to adversely impact on households with these protected characteristics | There are currently 37 claims where the claimant or partner is in receipt of maternity benefit. |
| 16. Marriage and civil partnership equality | Y | | The proposals to form the local council tax support scheme have the potential to adversely impact on households with these protected characteristics | Whether a claimant is in a civil partnership is not recorded. |
| 17. Please give details of any other potential impacts on any other group (e.g. those on lower incomes/carers/ex-offenders) and on promoting good community relations. | The proposals to form the local council tax support scheme will involve reducing the financial support currently enjoyed by households under the national council tax benefit scheme. Therefore, low income households will be required to make increased payments towards their council tax liability. | | | |
| 18. If an adverse/negative impact has been identified can it be justified on grounds of promoting equality of opportunity for one group or for any other reason? | The Council is required to establish a local council tax support scheme and will be provided grant funding for the new scheme. The impact on individual households will be in relation to their household characteristics and income levels. That impact will be on households in the protected characteristic groups but it will not be due to their protected characteristics. | | | |
| 19. If there is any difference in the impact of the activity when considered for each of the equality groups listed in 8 – 14 above; how significant is the difference in terms of its nature and the number of people likely to be affected? | The differential impact will be due to the household characteristics in terms of their income in relation to the proposals to establish a local council tax support scheme. | | | |
| 20. Could the impact constitute unlawful discrimination in relation to any of the Equality Duties? | | | | |
| 21. What further information or data is required to better understand the impact? Where and how can that information be obtained? | Detailed information will be required on households to assess the impact of the proposals to establish a local council tax support scheme. It is intended to undertake interviews with individual households that reflect the protected characteristic groups to better understand the impact of the proposals and to understand what mitigation is possible. This will be part of a wider consultation process with stakeholders in the community as well as residents who do not fall within one of the protected characteristic groups. | | | |
| 22. On the basis of sections 7 – 17 above is a full impact assessment required? | Y | | A full equality impact assessment will be produced with a 12 week consultation period to provide the information that is needed to better understand the impact of a series of options on individual households, as well as providing the opportunity for partners and the wider community to give their views on the proposals. | |
| 23. If a full impact assessment is not required; what actions will you take to reduce or remove any potential differential/adverse impact, to further promote equality of opportunity through this activity or to obtain further information or data? Please complete the action plan in full, adding more rows as needed. | | | | |

| Action | Timescale | Person Responsible | Milestone/Success Criteria |
|--|-------------------------|--------------------|----------------------------|
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| | | | |
| 24. Which service, business or work plan will these actions be included in? | | | |
| 25. Please list the current actions undertaken to advance equality or examples of good practice identified as part of the screening? | Please list | | |
| 26. Chief Officers signature. | Signature: Simon Hendey | | Date: Please add |