

## Uttlesford District Council Supplementary Equality Impact Assessment

**The purpose of this document is to assess the potential equality impact of proposed changes to a strategy, policy or project and to assist the organisation in making fair financial decisions.**

Name of strategy, policy or project to be assessed		
Local Council Tax Support Scheme		
Name and Signature of Lead Officer completing assessment	Job title	Date Completed
Ann Parry-Jones	Project Officer	November 2012

### 1. What is the main purpose of the strategy, policy or project?

To fulfil Uttlesford District Council's legal obligation under the Localism Act and Local Government Finance Bill to provide a Localised Council Tax Support Scheme (LCTS) with effect from 1<sup>st</sup> April 2013 that costs less than the current Council Tax Benefit scheme but also complies with the Transitional Grant Scheme funding announced by DCLG October 2012.

### 2. List the main activities of the strategy, policy or project.

To implement a fair and equitable scheme which qualifies for the Transitional Grant Scheme funding announced by the DCLG 2012 (a one-off grant for 2013/14); that reduces the shortfall in Government funding to the Council Tax preceptors and in accordance with prescribed legislation. This scheme must

- protect pensioners and
- retain work incentives and
- claimants who currently qualifies for 100% benefit must not have to pay more than 8.5% of their Council

Tax liability from April 2013.

**3. Who are the main stakeholders and who is likely to be affected?**

The main stakeholders are:

Any authority that can levy a charge to contribute to Council Tax (Essex County Council, Essex Police and Essex Fire)

UDC Council Taxpayers

Residents of UDC who are on a low income and have minimal savings.

Housing providers

DCLG

DWP

**4. What outcomes are required from the strategy, policy or project?**

The Policy fundamentally aims to provide support with Council Tax for those who are socio-economically disadvantaged whilst also encouraging people into work. It has been recognised that in this regard opportunities for some groups may not be equal and therefore the Policy has been designed to provide protection for those groups where advancement of equal opportunity may be restricted. The scheme also has to qualify for the Transitional Grant Scheme funding.

**5. Are there any concerns that the strategy, policy or project could have a differential impact in terms of equality?**

Use the table below to indicate:

a) *Where you think that the strategy, project or policy could have a negative impact on any of the protected characteristic groups.*

If you assess a negative impact for any of the protected characteristic groups, then you will need to assess whether the extent of that impact is low, medium or high.

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*b) Where you think that the strategy, project or policy could have a positive impact on any of the protected characteristic groups.*

*c) Where you think that the strategy, project or policy could have a neutral impact on any of the protected characteristic groups.*

You must refer to the evidence you have used in identifying the potential impact and provide an explanation as to how you reached this decision for all of the protected characteristic groups.

Protected Characteristic	Potential Positive Impact	Potential Negative Impact ➔	Extent of Impact: Low, Medium or High	No Impact	Explanation
Age Identify the potential impact on different age groups	194 working age households will be 'better off' under the LCTS scheme than the CTB scheme due to the introduction of a universal £25 wages disregard. This will help single claimants and couples. (Current disregards are £5 for a single person and £10 for a couple)	People over the age of 18 will be required to pay more Council Tax. This represents 1837 households, but protection for the disabled and introduction of new wages disregards reduces this to 1234 households who will be adversely affected or 3.7% of UDC households. Dependants under the age of 18 years old may be disadvantaged indirectly if their parents have to pay more as a result of	Working Age claimants with the lowest income (who currently do not have to pay any Council Tax) will not have to pay more than 8.5% of their Council Tax liability. On average this will mean £1.50 per week additional Council Tax to pay and the range is from 5pence to £12.40 per week additional Council Tax to pay. The level of impact is significantly reduced from the outline	Protection is given to all claimants who have attained the State Pension Age ie born before 5/4/1951 This represents 2152 households	Legislation dictates that pensioners will be protected from any change to the Council Tax Support (CTS) scheme – ie they will broadly be awarded a similar level of support as they receive now under CTB rules  Data Analysis using the 'Northgate Modelling tool' on CTB caseload as at 8/10/2012

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Protected Characteristic	Potential Positive Impact	Potential Negative Impact ➔	Extent of Impact: Low, Medium or High	No Impact	Explanation
		this policy. This will impact on 819 households with children and 1650 children.	scheme agreed by cabinet in August 2012 that went out to public consultation, where the average loss per household was £6 per week and the range of impact was from 6pence per week to £41 per week		
Disability Identify the potential impact on disabled people	Disabled households who are in part-time work or low paid employment will benefit by increasing the wages disregard from £20 per week to £25 per week. This will potentially assist 47 households. Disabled household will continue to have disability benefits such as DLA disregarded from their income	Claimants who are long term sick will not be directly protected from the changes to CTB and the maximum liability cap of 91.5% however they will continue to qualify for additional disability premiums when calculating their support entitlement – in line with Housing Benefit rules. This will impact on 215 households.	The impact to long term sick households will be on average £1.78 per week to pay as additional Council Tax liability, and the range is from £0.68 to £3.58 per week. This is broadly the same impact as unemployed households.	410 working age disabled households will be protected from the changes to support. This will include households with a disabled dependant child; the claimant or partner receive Carer's Allowance or Disability Living Allowance (DLA) (for care or mobility) or from April 20123 Personal Independence Payment (PIP) or	UDC local discretion to protect this group of disabled households  Data Analysis using the 'Northgate Modelling tool' on CTB caseload as at 8/10/2012

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Protected Characteristic	Potential Positive Impact	Potential Negative Impact ➡	Extent of Impact: Low, Medium or High	No Impact	Explanation
	calculations and additional premiums will be included in assessing their 'needs' allowance – in line with Housing Benefit Regulations			the claimant or partner is registered blind	
Gender Reassignment Identify the potential impact on people that have changed gender identity					No information available to indicate an impact on this group
Marriage and Civil Partnership Identify the potential impact on people who are married or in a civil partnership	Working age couples who are currently working part-time or on very low wages with benefit by increasing the wages disregard from £10 per week to £25 per week. This will potentially help 224 households 3 households will be 'better off' the others will have partial protection from the other changes in the	The introduction of a minimum award of £2 per week will mean that some couples will no longer qualify for financial support, this will impact on 11 couples,	Low impact; if the household only qualified for less than £2 per week CTB , they are the least socio-economic disadvantaged claimants		Data Analysis using the 'Northgate Modelling tool' on CTB caseload as at 8/10/2012

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Protected Characteristic	Potential Positive Impact	Potential Negative Impact ➡	Extent of Impact: Low, Medium or High	No Impact	Explanation
	LCTS scheme				
Pregnancy and Maternity Identify the potential impact on pregnant or maternal mothers and those women who wish to breastfeed					This group are not impacted any differently to other working age groups
Race Identify the potential impact on different ethnic groups, including national origins, colour and nationality					No information available to indicate an impact on this specific group
Religion and Belief Identify the potential impact on different religious/faith groups					No information available to indicate an impact on this specific group
Sex Identify the potential impact on men and women		1188 working age females will be "worse-off" under LCTS compared to 560 males.	Low impact – although there are more females impacted by these changes, on average working age females are	Lone parents under the current CTB scheme have a £25 wages disregard – this will be maintained under the LCTS scheme.	Analysis shows there are more female benefit recipients than male benefit recipients both for working age and pension age

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Protected Characteristic	Potential Positive Impact	Potential Negative Impact ➡	Extent of Impact: Low, Medium or High	No Impact	Explanation
			'worse off' by £1.94 per week compared to males who will be 'worse-off' by an average of £2.02 per week. This is largely due to difference in Council Tax liability females are almost 4 times more likely to have a single person discount for living alone	This affects 307 households. As females are more likely to be lone parents the continued disregard of child benefit and maintenance will reduce the impact on these household compared to the original scheme. Child allowance and premiums will continue to be given in line with current CTB and Housing Benefit scheme which will help mitigate the impact of changes to all families, and in particular lone parents	claims. This is due to 2 main factors, females have a higher life expectancy and account for the higher level of pensioner female claimants. Females are more likely to take on caring responsibilities – as lone parents or caring for disabled or elderly relatives and relying on benefits or part-time work.  Data Analysis using the 'Northgate Modelling tool' on CTB caseload as at 8/10/2012
Sexual Orientation Identify the potential impact on lesbian, gay men, bisexual or					No information available to indicate an impact on this

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Protected Characteristic	Potential Positive Impact	Potential Negative Impact ➡	Extent of Impact: Low, Medium or High	No Impact	Explanation
heterosexual people					specific group
Other Characteristic – Rurality Identify the potential impact on people who are rurally isolated		6% of UDC households are in receipt of Council Tax Benefit (CTB).	Low impact		<p>The larger parishes also have the larger working age CTB caseload. The % working age households are:  Takeley 9%  Dunmow 8%  Saffron Walden 7%  Stansted 7%  Thaxted 6% this is largely due to the level of social housing in these parishes. Other more rural parishes have 5% or less households in receipt on CTB</p> <p>Data Analysis using the 'Northgate Modelling tool' on CTB caseload as at April 2012</p>



**6. Could you minimise or remove any potential negative impact that is high, medium or low significance in advance of a full impact assessment? Please explain.**

The scheme has been designed to minimise the negative impact on all working age groups by applying for the Transitional Grant Scheme which represents an additional £95k of central funding and a contribution from UDC reserves. An exceptional hardship fund of up to £25k will assist any cases any unforeseen circumstances of LCTS or where the changes to the level of support cause exceptional hardship to the household.  
This scheme will be reviewed during 2013/14.

If Yes, complete the Action Plan below.

If No, proceed to a Full Equality Impact Assessment

**7. Action Plan**

**8. Please provide any further information, qualitative or quantitative that does not fit into the questions, but you feel has a likely impact on this assessment**

Application for the Transitional Grant Scheme post 31/1/2013.  
Proactive engagement with recipients of LCTS to advise them of the likely impact and missed payments to avoid unnecessary court action and recovery costs  
Regular monitoring of recovery of the LCTS debts  
Review of the entire scheme mid 2013/14

Protected Characteristic	Details of possible disadvantage or negative impact	Action to be taken to address the disadvantage or negative impact	Officer responsible for progressing the action	Date action to be completed by