

Appendix B – Equality Impact Assessment form

Equality impact assessment is a requirement for all strategies, plans, functions, policies, procedures and services under the Equalities Act 2010. We are also required to publish assessments so that we can demonstrate how we have considered the impact of proposals.

Section 1: Description

Department	Benefits	Lead officer responsible for assessment	Alison Edwards			
Service	Communities	Other members of team undertaking assessment				
Date	2 November-2015	Version 3				
Type of document (mark as appropriate)	Strategy	Plan	Function	Policy	Procedure	Service
Is this a new/existing/revision of an existing document (mark as appropriate)	New		Existing		Revision	
Title and subject of the impact assessment (include a brief description of the aims, outcomes , operational issues as appropriate and how it fits in with the wider aims of the organisation) Please attach a copy of the strategy/plan/function/policy/procedure/service	Council Tax Support scheme <p>In April 2013 Council Tax Benefit was abolished. Local Authorities were tasked with producing their own local scheme for support. The scheme was required to match CTB for pension age customers but could be changed for working age customers. CEC had to create its own scheme within the boundaries of decreasing local budgets which would support the welfare reforms programme and assist in making work pay. The original scheme for CTS reduced the maximum entitlement to 80% of the annual charge, a reduction of 20%.</p> <p>Disregards from wages were increased by an additional £5 per week from the disregards set previously, to support the goal of making work pay.</p> <p>With an ever aging population and reducing caseload, the number of working age households is decreasing; which in turn means that the savings have to be made from a smaller pool of residents. The Council Tax Support caseload</p>					

	<p>has reduced by approximately 4000 cases since 2012/13. The reduction in working age claims is 2350.</p> <p>Whilst CEC is committed to not increasing the Council Tax charges for 2016/17, a change to the CTS scheme will mean an increase in payments for Working age customers on low income or out of work.</p> <p>The scheme aims to acknowledge 'work pays' and as such there are additional disregards from wages for those in work. Those not working, with the lowest income locally, will find themselves paying considerably more towards their Council Tax.</p> <p>The proposed changes to scheme for 2015/16 are:</p> <ul style="list-style-type: none"> a) Maximum entitlement 75% b) Restrict to Band B c) Increase non dependant deductions to £7.00 per week d) Increase minimum award to £2.00 per week e) Reduce capital limit to £6k f) Reduce extended payments to 4 weeks g) Remove backdating <p>Case Study examples</p> <p>Case Study 1 – Passported Benefit claim, Job Seekers Allowance, couple with 2 children, Band C</p> <p>2015/16 CTS entitlement is £20.07 per week, required to pay £261.67 Council Tax per year</p> <p>Once changes applied</p> <p>2016/17 CTS entitlement is £16.47 per week, required to pay £449.74</p>
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	<p>Case Study 2 – Standard Benefit Claim, couple working no children, Band B</p> <p>2015/16 CTS entitlement is £14.39 per week, required to pay £394.46 Council Tax per year Once changes applied 2016/17 CTS entitlement is £13.00 per week, required to pay £466.94</p> <p>If this customer has Capital of £6200</p> <p>2015/16 CTS entitlement is £13.89 per week, required to pay £420.54 Council Tax per year Once changes applied 2016/17 CTS entitlement is £0.00 per week, required to pay £1144.80</p> <p>Case Study 3 – Standard Benefit Claim, Couple working, 2 children, Band C</p> <p>2015/16 CTS entitlement is £1.57 per week, required to pay £1226.48 Council Tax per year Once changes applied 2016/17 CTS entitlement is £0.00 per week, required to pay £1308.34</p>
Who are the main stakeholders? (eg general public, employees, Councillors, partners, specific audiences)	Cheshire East Council employees, Councillors, residents of Cheshire East, partners

Section 2: Initial screening

Who is affected? (This may or may not include the stakeholders)	Residents of Cheshire East of working age and on low income, Council Tax and Benefits teams
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listed above)											
Who is intended to benefit and how?			<p>The Council Tax Support scheme is designed to support residents of Cheshire East who have a liability to pay Council Tax for their home and who require some assistance to pay that charge</p> <p>The proposed changes to the scheme will benefit CEC by increasing money in through payment of Council Tax and reducing the levels of reduction via Council Tax Support</p>								
Could there be a different impact or outcome for some groups?			Yes – the scheme changes only affect working age customers as Council Tax Support for pensionable residents remains the same as it was under Council Tax Benefits								
Does it include making decisions based on individual characteristics, needs or circumstances?			Yes – Council Tax Support is a means tested reduction Income, savings/capital and household make up are used to assess the level of reduction eligible								
Are relations between different groups or communities likely to be affected? (eg will it favour one particular group or deny opportunities for others?)			No								
Is there any specific targeted action to promote equality? Is there a history of unequal outcomes (do you have enough evidence to prove otherwise)?			No								
Is there an actual or potential negative impact on these specific characteristics? (Please tick)											
Age	Y	N	Marriage & civil partnership	Y	N	Religion & belief	Y	N	Carers	Y	N
Disability	Y	N	Pregnancy &	Y	N	Sex	Y	N	Socio-economic	Y	N

			maternity						status		
Gender reassignment	Y	N	Race	Y	N	Sexual orientation	Y	N			
What evidence do you have to support your findings? (quantitative and qualitative) Please provide additional information that you wish to include as appendices to this document, i.e., graphs, tables, charts									Consultation/involvement carried out		
									Yes	No	
Age			The new scheme only affects those residents of working age – the scheme is modelled to ensure a specific level of savings to the CTS budget. This means that the recovery of these savings has to be made from this group. Residents of pension age are protected from any cuts and still retain the protections of the original Council Tax Benefit scheme 51% of current claimants are of working age and 49% are pension age						Full consultation on new scheme and options for change		
Disability			Disability has no direct effect on assessment, however there are more protections afforded to those with disabilities through other benefits payable and disregards of those incomes from the calculation of Council Tax Support 5913 claims contain one or more household member who is considered to be vulnerable using disability premiums as an indicator for vulnerability						Yes as above		
Gender reassignment			Has no effect on the assessment - currently no stats are available regarding the number of gender reassignment residents in the borough						Consultation open to all		
Marriage & civil partnership			Has no effect on the assessment – stats based on marital/partnership status are not available						Consultation open to all		

Pregnancy & maternity	Has no effect on the assessment – stats are not held regarding this group	Consultation open to all	
Race	Has no effect on the assessment – from the latest census the population of Cheshire East is 93.6% White British, leaving 6.4% other ethnicities	Consultation open to all	
Religion & belief	Has no effect on the assessment	Consultation open to all	
Sex	Has no effect on the assessment – caseload split by claimant shows 60% female 40% male There is no additional breakdown to list single parents who are generally female	Consultation open to all	
Sexual orientation	Has no effect on the assessment – stats are not held on this group	Consultation open to all	
Carers	Has no effect on the assessment – per 2011 census, 40003 residents class themselves as unpaid carers	Consultation open to all	
Socio-economic status	This group is directly affected by this scheme – those out of work or working in lower paid roles or on minimal hours. Specific protections have been built into the scheme to support those in work or returning to work to ensure that it pays to work, and the customer can see the benefits of higher earnings. Additional disregards are made from earned income.	Full consultation on new scheme and options for change	
Proceed to full impact assessment? (Please tick)	Yes	No	Date 12.6.15

If yes, please proceed to Section 3. If no, please publish the initial screening as part of the suite of documents relating to this issue

Section 3: Identifying impacts and evidence

This section identifies if there are impacts on equality, diversity and cohesion, what evidence there is to support the conclusion and what further action is needed

Protected characteristics	Is the policy (function etc....) likely to have an adverse impact on any of the groups? Please include evidence (qualitative & quantitative) and consultations	Are there any positive impacts of the policy (function etc....) on any of the groups? Please include evidence (qualitative & quantitative) and consultations	Please rate the impact taking into account any measures already in place to reduce the impacts identified High: Significant potential impact; history of complaints; no mitigating measures in place; need for consultation Medium: Some potential impact; some mitigating measures in place, lack of evidence to show effectiveness of measures Low: Little/no identified impacts; heavily legislation-led; limited public facing aspect	Further action (only an outline needs to be included here. A full action plan can be included at Section 4)
Age	Savings need to be made via a reduction of this scheme in order to avoid impact on other LA services. There are currently 21,025 recipients, 10,610 of whom are working age.	Pension age customers are not affected by any of the changes	High – full consultation undertaken Impact will vary based upon income, household make up, Council Tax Band and location	Full Consultation Promote awareness of the changes Encourage all to spread Council Tax instalments over 12 months to reduce financial impact, if not already done Annual promotion of Council Tax Discounts and Exemptions to maximise take up Under Section 13a of the Local Government Finance Act 1992, the

				<p>Council has the power to reduce liability for Council Tax in relation to individual cases where national discounts and exemptions cannot be applied.</p> <p>For those struggling to manage their budget, advice and budgeting support can be arranged.</p>
Disability	No adverse effect due to disability – additional protections of disregarded income and higher applicable amounts		<p>Low</p> <p>Impact will vary based upon income, household make up, Council Tax Band and location</p> <p>This group may have limited/no capacity to work.</p>	
Gender reassignment	No adverse effect due to gender reassignment – all working age affected the same		<p>Low</p> <p>Impact will vary based upon income, household make up, Council Tax Band and location</p>	
Marriage & civil partnership	No adverse effect due to marital status – all working age affected the same		<p>Low</p> <p>Impact will vary based upon income, household make up, Council Tax Band and location</p>	

Pregnancy and maternity	No adverse effect due to maternity/pregnancy – potential for additional protections as vulnerable		Low Impact will vary based upon income, household make up, Council Tax Band and location	
Race	No adverse effect due to race – all working age affected the same		Low Impact will vary based upon income, household make up, Council Tax Band and location	
Religion & belief	No adverse effect due to religion/beliefs – all working age affected the same		Low Impact will vary based upon income, household make up, Council Tax Band and location	
Sex	No adverse effect due to sex – all working age affected the same		Low Impact will vary based upon income, household make up, Council Tax Band and location	
Sexual orientation	No adverse effect due to sexual orientation – all working age affected the same		Low Impact will vary based upon income, household make up, Council Tax Band and location	
Carers	No adverse effect due to		Low	

	being a carer – potential for additional protections as vulnerable support		Impact will vary based upon income, household make up, Council Tax Band and location This group may have limited/no capacity to work depending upon time taken with carer duties.	
Socio-economics	<p>This group includes families, couples and singles with low income, either as benefits or lower earnings. They are the customers who will be affected by this change of scheme. More savings have to be found from a smaller group of people. Protections are available to ensure more support for those in work and striving to increase hours/salary. However, inevitably, this group is the most effected.</p> <p>This group will face an increase in their Council Tax, which will vary based upon their household make up, Council Tax band and location. Those with lower incomes will face a larger cut in their disposable income,</p>	The scheme may act as incentive for applicants to find employment or increase hours or pay.	Full consultation required to establish support for the best option for both the LA and it's citizens	<p>Full consultation Promote awareness of the changes Encourage all to spread Council Tax instalments over 12 months to reduce financial impact, if not already done Under Section 13a of the Local Government Finance Act 1992, the Council has the power to reduce liability for Council Tax in relation to individual cases where national discounts and exemptions cannot be applied. Work around re-generation to bring more jobs to Cheshire East. For those struggling to</p>

	and be most affected by the changes.			manage their budget, advice and budgeting support can be arranged.
Is this project due to be carried out wholly or partly by contractors? If yes, please indicate how you have ensured that the partner organisation complies with equality legislation (e.g. tendering, awards process, contract, monitoring and performance measures)				

Section 4: Review and conclusion

Summary: provide a brief overview including impact, changes, improvement, any gaps in evidence and additional data that is needed

The group affected by changes to this policy is becoming smaller year on year, following caseload trends. This means that they will be affected significantly having a high impact on monthly disposable income. This in turn has a negative effect on the local economy. However the more customers that return to the workplace will have a positive effect financially, emotionally and socially. More family income from wages will mean a higher family disposable income.

Specific actions to be taken to reduce, justify or remove any adverse impacts	How will this be monitored?	Officer responsible	Target date
Review of consultation results – new scheme designed and implemented	Benefits Manager will co-ordinate with cross-departmental support	Paper prepared for Chief Operating Officer – summary prepared for consideration by Cabinet, Scrutiny and Council	Nov, with final decision at Council in December
Review impacts of future welfare reform changes	Benefits Team & Corporate Welfare Reform Working Group	Chair of Welfare Reform Working Group	November 2015-April 2016 as details made available
Please provide details and link to full action plan for actions			
When will this assessment be reviewed?	December 2015 once final decision made by Council		
Are there any additional assessments that need to be undertaken in relation to this	Separate Health Impact Assessment Financial modelling of the cost of the scheme and collection rates/recovery action for Council Tax for those receiving Council Tax Support		

assessment?	Review impact of other welfare reform changes once known		
Lead officer signoff	Alison Edwards	Date	November 2015
Head of service signoff	Paul Bayley	Date	November 2015

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