

Appendix C – Health Impact Assessment

Screening for Health Impact Name of policy to be assessed: Council Tax Support (CTS)

As part of the Government's Welfare Reform programme, this policy is aimed to support the reduction of the cost of the benefits bill and simplify the benefits system. More emphasis is put on the customer being responsible for their finances. The Council has a duty to take account of issues relating to health and well-being.

Please answer the questions below in relation to this policy and the impact it will have on the social, economic and environmental living conditions that will be affected as a result and which would therefore indirectly have an impact on health.

Screening Question	NO If there will be no health impact provide a brief explanation for your response	YES If there will be a health impact provide a brief explanation
Will the policy/programme have an impact on social, economic or environmental living conditions that would indirectly affect health? For example, would it affect housing, transport, child development, education, good employment opportunities, green space or climate change?		<p>The customers who are applying for help via the CTS scheme are either out of work, on low earnings or Pensioners.</p> <p>Protections were maintained from the old Council Tax Benefit Scheme for pensioners to ensure that they still receive the maximum amount of reduction.</p> <p>For working age customers the changes are considerable.</p> <p>The health and wellbeing of all family members may be affected by a lower disposable family income.</p> <p>Employment opportunities – the scheme promotes 'being in work pays' – with additional disregards from wages for the calculation of CTS.</p> <p>Additional changes via the welfare form, increased tax levels from £10,800 to £11,000.</p>

<p>Which socioeconomic or equalities group will be particularly affected?</p>		<p>Potential for additional traffic on the roads if more customers back into work.</p> <p>Education – impact of less disposable income, inability to replace uniform, shoes and equipment.</p> <p>Unhealthy lunches as healthy food choices are often more expensive.</p> <p>Child development – low self esteem – unable to attend school trips or clubs.</p> <p>This policy will affect residents from all socioeconomic and equalities groups equally. Anyone of working age is potentially affected if they are out of work or on a low income.</p> <p>Less disposable income means less money into local economy (78p in £).</p> <p>Potential additional court costs for failure to pay instalments.</p> <p>It enforces the work incentive at the heart of the Welfare Reforms. Customers are better off in work because they get additional income disregards towards the calculation of their CTS.</p>
<p>Will the proposal affect an individual's ability to improve their own health and</p>		<p>The aim of the scheme is support people into work – customers in work receive additional disregards from their wages to allow extra support.</p> <p>Reduced CTS will result in customers using existing</p>

<p>wellbeing? For example, will it affect their ability to be physically activity, choose healthy food, reduce drinking and smoking? Which socioeconomic or equalities group will be particularly affected?</p>		<p>budgets to pay the Council Tax shortfall, leaving less money for food/utilities etc, poor diet, less fuel – cold weather = illness, stress through debt & worry.</p> <p>A reduction to disposable income will affect the customer's ability to purchase healthy food, which is generally more expensive than 'fast food' items.</p> <p>It may enforce a beneficial change in the reduction of drinking and smoking due to reduced funds available.</p>
<p>Will the proposal have a direct impact on mental health and wellbeing? For example, would it cause ill health affecting social inclusion, independence and participation? Which socioeconomic or equalities group will be particularly affected?</p>		<p>Financial pressures inevitably may result in relationship/family breakdown which has a major impact on the mental health and wellbeing of both adults and children within a family unit.</p> <p>Where mental health is affected we may see an increase in stress, suicide or alcoholism which has a direct impact on the Health Care providers within the Borough.</p> <p>A poor diet and reduced money to support physical activities such as clubs and gyms will in turn potentially have a negative effect on both physical and mental health.</p> <p>Generally activity clubs and gym membership supports and enhances well being both physically and mentally – aiding social inclusion and participation within the</p>

		<p>community.</p> <p>Rural issues – reduced income will affect those living in the rural areas of Cheshire East. Less money to travel; which may impact on social inclusion and the customer's support network.</p> <p>Again this will affect all groups within the community.</p> <p>Poor health may prevent the customer gaining employment or result in time off work and losing their job.</p> <p>A positive outcome of this may be a greater use of the green spaces available throughout the Borough at no cost to the residents. There is the potential to engage more with free events arranged through the Sport and Recreation department locally, to join new support groups & voluntary groups and open up new networks – supporting social inclusion</p>
<p>Will there be a change in demand for or access to health and social care services? For example, Primary Care, Community Services, Mental Health and Social Services? Which</p>		<p>Due to reduced income there may be considerable affects on the health of our residents.</p> <p>During the winter months if money is short customers will be less inclined to heat their homes effectively which in turn causes ill health, influenza, common cold, insomnia and an increase in excess winter deaths.</p> <p>Fuel poverty is already an issue which Cheshire East are actively aiming to reduce in order to tackle this issue and an Under the Weather group has been set up to review options and solutions to support residents during both</p>

socioeconomic or equalities group will be particularly affected?		<p>excess cold and excess heat .</p> <p>Illness and isolation will have an impact on all the local health and social care services.</p> <p>Additional A&E footfall, hospital in-patients and referrals for social care support.</p>
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Identify Health Impacts	Will the health impact affect the whole population or will there be differential impacts within the population?	Will the health impacts be difficult to remedy or have an irreversible impact	Will the health impacts be medium to long?	Are the health impacts likely to generate public concern?	Are the health impacts likely to generate cumulative and/or synergistic impacts?	Combining the answers, on balance will the health impacts have an important positive or negative impact on health?
General Health and wellbeing	Generally will only affect customers of working age and their children as policy does not directly affect pensioners. However, will affect pensioners living with a working age family unit	The effect can be remedied by the customer gaining successful , full time employment at a level of earnings moving them from welfare dependency	Yes	Yes	Yes	Negative impact on health due to reduced income to support good health and wellbeing

Healthy Eating	As above	As above	Yes	Yes	Yes	Negative impact - generally good healthy food is more expensive than 'fast food' as budget is reduced there is less disposable income to spend. May not be used for best options
Mental Health	As above	Possibly	Yes	Yes	Yes	Negative impact – additional stress to customers due to reduced finances/debts – increased risk of suicide, alcoholism. Relationship breakdown affecting both adults and children
Demand on Health and Social Care	As above	Yes	Possibly but also immediate/short term	Yes	Yes	Poor health due to poor diet, lack of physical exercise, stress, fuel poverty

Analysis

The policy can have both positive and negative effects.

Negative affects to health

Poor diet – due to reduction of disposable income

Poor general health - due to poor diet

Fuel Poverty – less money to use necessary utilities to heat the home

Stress – impact of having to move out of area, away from support network, increased social isolation, suicide, alcoholism

With a reduction to disposable income, the household budget will need to be managed to take this into account. This could have a negative impact on eating healthily and use of utilities, which in turn will affect the customer and family's health and well being. If the reduction prompts the customer to move and downsize, their security of tenure and suitability of accommodation may be affected.