

Equality Assessment Record

1. What is the name of the service, policy, procedure or project being assessed?

Council Tax Support Scheme (CTSS)

2. Briefly describe the aim of the service, policy, procedure or project. What needs or duties are it designed to meet?

The CTSS provides assistance to people on low incomes to help them pay their council tax.

When council tax benefit was abolished and replaced by localised council tax schemes in 2013, central government protected pensioners with a view that they are unable to take advantage of employment and unable to alter their financial situation.

The proposed alterations to the scheme will continue to protect pensioners who will get the same level of council tax support as they do now.

The proposals to change the CTRS from 2019/20 are as follows:

- Move to an income banded scheme instead of a means tested benefit. Claimants will fall into one of 4 bands depending on their household income. The grid has been developed to include single people, couples, families with 1 child and families with 2 or more children. Each band has 4 income brackets which entitles the claimant to either a 80%, 60%, 40% or 20% reduction in their Council Tax.
- The scheme allows for variation in the size of the household as the levels of income per band increase when an applicant has a partner and/or dependants.
- The proposed scheme does not apply a deduction for non-dependants living in the household.
- A standard earnings disregard will be applied across all claimants of £25. This will encourage people to move into work.
- Current income disregards will continue such as Disability Living Allowance, Personal Independence Payments, the support component of Employment Support Allowance, Carer's Allowance, war pensions, war disablement pensions, child benefit and child maintenance payments.
- The capital limits before entitlement is stopped will be £6,000.
- Extended payments and student provisions will be removed.
- Care leavers who will be disregarded for Council tax purposes up the age of 21 and then will receive a diminishing discount up to the age of 25 regardless of income

3. Indicate which of the following applies:-

This is a current service or policy and should be equally accessible to all sections of the Community or all employees

No

A decision is likely to be made to change, reduce or stop providing this service.

No

A new initiative or service is being considered or proposed.

Yes

4. List your known customers and stakeholders (e.g. partner organisations, community groups)

People of working age on low incomes.

5. Describe simply how you know who they are?

The Local Government Finance Act prescribes details of the scheme to be used for pension age applicants under the Council Tax Reduction Scheme (Prescribed Requirements) Regulations 2012.

Certain aspects of the scheme for working age applicants are also included within those regulations.

6. How relevant is the General Equality Duty to this service, policy or procedure?

Rate as H, M, L (high, medium or low) or No relevance. If all answers are “low” or “no” relevance go straight to question 10. When considering relevance for each protected group, use professional judgment and experience, previous Equality Impact Assessments, or any other information that you have to hand which demonstrates how relevant a service is to a particular protected group.

Protected Group	Indicate H/M/L or No Relevance	Evidence used	Further evidence needed Yes/No
Age	L	The changes will impact negatively on some working age claimants. Where hardship is established they will be supported through transitional hardship funding. Pensioners are protected so the impact is not considered to be significant.	N

		<p>The retention of the discretionary hardship fund will support low income working age claimants to mitigate the impact on working age households that are unable to pay the liability or who are detrimentally affected.</p> <p>Current caseload shows that 50% of our caseload is working age and 50% are pensioners</p>	
Disability	N	The proposed changes to the scheme continues to disregard disability benefits	N
Transgender (Gender Dysphoria)	N	No impact	N
Marriage and Civil Partnership	N	No impact	N
Pregnancy and Maternity	N	No impact	N
Race	N	No impact	N
Religion or Belief	N	No impact	N
Sex (Male/ Female)	N	No impact	N
Sexual Orientation	N	No impact	N

7. Is there evidence of actual or potential unfairness for the following equality groups?

Protected Group	Indicate Yes or No	Evidence of unfairness	Further Evidence Needed Yes/No
Age	N	<p>When creating the local scheme, the Council have given due regard to central government's stipulation that people of pension age must be protected.</p> <p>In previous public consultation the principle of 'Every household with working age claimants should pay something' was agreed.</p> <p>This principle ensures a degree of fairness as it applies across all groups who are of working age.</p>	N

		<p>The scheme is devised to incentivise working age people to seek employment.</p> <p>For those who are in severe hardship or unable to increase their income, the Council manages a discretionary hardship fund to support them following a detailed review of the individual's and household's circumstances.</p>	
Disability	N	The proposed changes to the scheme continues to disregard disability benefits	N
Transgender (Gender Dysphoria)	N	n/a	N
Marriage and Civil Partnership	N	n/a	N
Pregnancy and Maternity	N	n/a	N
Race	N	n/a	N
Religion or Belief	N	n/a	N
Sex (Male/ Female)	N	n/a	N
Sexual Orientation	N	n/a	N

If all answers are “No”, go straight to Question 10.

8. What is the justification for any actual or potential unfairness identified in question 7, for example, disproportionate cost? Describe briefly your reasons.

Protected Group	Justification for actual or potential unfairness
Age	N/A
Disability	N/A
Transgender (Gender Dysphoria)	N/A
Marriage and Civil Partnership	N/A
Pregnancy and Maternity	N/A
Race	N/A
Religion or Belief	N/A
Sex (Male/ Female)	N/A
Sexual Orientation	N/A

9. If you have identified any area of actual or potential unfairness that cannot be justified, can you eliminate or minimise this?

Hardship Fund is available to people of any age to apply for additional support and their need would be assessed on a case by case basis.

10. Describe simply or list the additional information used to complete this assessment including professional judgment and how that was used in your decisions.

Research and financial modelling by Policy in Practice, along with professional judgement, data and evidence of Council Tax support claimants, and feedback from FIT Officers has been used to consider whether this proposal is fair and equitable.

11. What plans do you have to monitor any changes identified?

The following will be will be monitored each year.

Claim numbers

Cost of the scheme

Applications for hardship and/or transitional relief

12. The actions required to address these findings are set out below.

Action Required	By Whom	By When	Signed when completed	Priority	Expected outcomes
Agree consultation on scheme	Council	October 2018			
Agree final scheme	Council	February 2019			

13. Equality assessment undertaken by Amanda Singleton, Head of Customer Access and Financial Support

7th August 2018

When you have completed this assessment, retain a copy and send an electronic copy to the Policy Team (Equalities) attaching any supporting evidence used to carry out the assessment.