

## Equality Analysis Summary Form

1. What is the name of the service/function/policy/procedure (proposal) you have assessed?

Council Tax Reduction Scheme

2. Please give a brief description and explanation of the proposal. What needs or duties is it designed to meet?

The Council Tax Reduction Scheme is designed to assist working age charge payers on low incomes to pay their Council Tax. Pensioners are protected by a national scheme which is administered locally. The proposed new scheme replaces the arrangements implemented for 2014/15 and intends to narrow the gap between the total cost of the scheme and the available government funding.

3. Please explain how the proposal was assessed for its likely effects on different groups, with clear references to the information and research used.

The proposed policy will affect all residents of working age if they have a low income and are liable to pay Council Tax. It will also affect people who have a reduction in income in the future. All working age people will be expected to pay at least 22% of their Council Tax Liability. However, additional premiums and allowances will be used to assist those with the lowest incomes or are considered to have greater expenditure requirements such as those people who are disabled or have children. It is also proposed that the existing minimum contribution of 12% will apply to three protected groups. These are people who are severely disabled, have severely disabled children or are single without dependent children and are aged less than 25.

Disability-18% of respondents to the consultation considered that disabled people would be adversely affected by the proposals. However, the proposals maintain additional premiums to assist disabled people and to continue to disregard Disability Living Allowance and Personal Independence Payment as income. In addition the proposals promote positive treatment for the most severely disabled or those with a severely disabled child, as the increase to the minimum contribution to 22% does not apply.

The Council also intends to introduce a Discretionary Discount Policy to assist people experiencing hardship.

Sex-data from the 2011 census below shows the employment status of lone parents irrespective of an existing claim for Council Tax Reduction.

	% of Lone Parent Households	% of Lone Parents in part-time employment		% of Lone Parents in full-time employment		% of Lone Parents not in employment	
		W-ton	England	W-ton	England	W-ton	England
Male	8.8%	1.1%	1.4%	4.1%	5.1%	3.6%	3.2%
Female	90.3%	26.3%	32%	19.7%	20.9%	45.1%	37.4%

Women head the majority of one parent households and are much more likely to be claiming a Council Tax Reduction due to a low income. Women head 5286 one parent households compared to 322 men.

The proposed scheme will disregard the following incomes for all parents;  
Child Benefit for the eldest child.

Part of any earned income.

Part of working Tax Credit if working over 16 hours per week or 24 hours for two parent families.

Child Maintenance in full if paid by an absent parent.

Up to £300 per week of child care costs for working parents from eligible earnings.

The proposed scheme also recognises the additional living costs expenses of families with children through the award of an addition to the needs allowance of each dependent child and a Family Premium.

Ethnic Background-We hold data on the ethnic background of 14421 (79.4%) working age people in receipt of Council Tax Reduction out of a total of 18162. Of those people who have provided information 57.2% are of a white ethnic background, the other notable ethnic groups are Asian British people of Indian descent 5.81%, Black British people of Caribbean descent 6.07% and mixed White and Black British of Caribbean descent 2.7%. This compares to the 2011 census of the Wolverhampton population as a whole, White 64.5%, Asian British of Indian descent 12.9%, Black British of Caribbean descent 3.8% and mixed White and Black British of Caribbean descent 3.4%.

Age-People of pensionable age are excluded from this policy as Council Tax Support will continue as a national scheme for this group. However, people of working age will be affected as the proposed restrictions will apply to all people of working age other than those who are severely disabled, have

severely disabled children or are single without dependents and are aged under 25. This last group attract a lower needs allowance for all state benefits than people over 25 and therefore it is proposed to maintain a minimum contribution of 12% rather than 22% in order to assist them. This does discriminate on age grounds but with the intension of alleviating existing discrimination.

Gender Reassignment-People who have had their gender reassigned or are proceeding towards this will have their Council Tax Support assessed in the same way as claimants not in this group.

Pregnancy and Maternity-All claimants irrespective of pregnancy or maternity other than the three protected groups, which are people who are severely disabled, have a severely disabled child or are single aged under 25 with no dependents will be affected by these changes. There is no evidence that the proposed scheme adversely affects this group.

Religion or Belief-All claimants of working age irrespective of religion or belief will be affected by these changes other than those who are severely disabled, have a severely disabled child or are single aged under 25 with no dependants. There is no evidence that the proposed scheme adversely affects this group. A person's religion or belief has no bearing on the assessment process and no information is collected.

Sexual Orientation-All claimants irrespective of sexual orientation will be affected by these changes. A person's sexual orientation has no bearing on the assessment process and no information is collected. There is no evidence that the proposed scheme adversely affects this group.

4. Is there any evidence to suggest that the proposal could affect some groups of people differently? Is there an adverse impact? What are the reasons for this adverse impact?

The proposals have an adverse effect on all people of working age on a low income as they will all lose some support apart from the three groups who it is proposed to protect. These groups are those who are severely disabled, have a severely disabled child or are single without dependents and aged under 25.

5. If the service, function, policy or procedure does have an adverse impact, can that impact be justified?

The adverse impact is as a result of the removal of annual subsidy by Central Government of £3.2M. The Council has a legal duty to set a balanced budget.

6. If the impact cannot be justified, how do you intend to deal with it?

Not applicable.

7. Give a brief description of the consultation methods used (if appropriate), and a summary of the overall findings.

The consultation was extensive and involved sending a copy of the Council's proposals to every residential property in the city. Road shows or presentations took place as shown in the table below.

September 2014	Event/Venue
4th	Presentation to Private Landlord Steering Group
9 <sup>th</sup>	Road Show-Central Library
16th	Road Show-Wednesfield Market
18th	Road Show-Bilston Market
22nd	Social Tenants Workshop Day-Molineux Stadium
23rd	Road Show-Wolverhampton Market
25th	Road Show-Tettenhall Library
October 2015	
9th	Presentation to Experts by Experience Panel
13th	Presentation to the Tenants' Federation
15th	Road Show-Central Library
20th	Road Show-Central Library

Groups representing various equality strands as well as other community groups were contacted prior to the launch of the consultation to alert them to the process. They were all contacted again following the launch and a reminder sent later.

The Wolverhampton Voluntary Sector Council also alerted its membership of over 500 organisations twice by including information in its electronic bulletin.

8. What conclusions were reached through the analysis and consultation as to the likely ability of the proposal to meet each part of the equality duty?

The proposals adversely affect all working age people on a low income. Vulnerable groups, which are likely to have higher expenditure such as disabled people or families with children are awarded higher premiums and allowances. Those people who are severely disabled or have children who are severely disabled will be offered protection from the reduction as will young single people aged under 25 without dependents as their needs allowance is much lower than those aged 25 or over.

9. Were any modifications to the proposal introduced as a result of the analysis and consultation?

No modifications were introduced.

10. Please explain whether and how the adopted proposal differs from the original proposal.

Not applicable.

11. What equality actions have you identified?

Greater emphasis to be placed on collecting the ethnic background information of customers when they make an initial claim.

12. What plans do you have for monitoring the proposal when it is put into effect?

The policy will be reviewed in twelve months following its implementation to monitor its impact on equalities.

Signature of the lead officer undertaking the analysis:

Full name: Sue Martin

Position: Head of Revenues and Benefits

Dated: 25 November 2014