

## Equality Impact Assessment

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The Council has a public sector duty under the Equality Act 2010 to have 'due regard' to equality and to advancing equality of opportunity between those persons who share a relevant protected characteristic and persons who do not share it. The Act also seeks to eliminate discrimination, harassment and victimisation and promote cohesion. It is important that you carefully and thoroughly consider the different potential impacts that the decision being taken may have on people who share protected characteristics.

It is not enough to state that a proposal will affect everyone equally. There should be thorough consideration as to whether particular groups or individuals are more likely to be affected than others by the proposals and decision. Please complete the table below. If you consider there to be no positive or negative impacts state 'there is no differential impact.'

### **Overview:**

This Equality Impact Assessment (EIA) assesses the proposed council budget for 2025/26 which is being considered by Council. It specifically assesses the potential impact of the proposal to increase Council Tax.

The EIA considers the potential impacts arising from budget management on those with protected characteristics. Given the close links between vulnerability and socioeconomic inequality, the EIA also considers the impact of proposals from this perspective. Torbay ranks as the 38th most deprived upper tier local authority in England out of a total of 151 local authorities, according to the Indices of Multiple Deprivation (IMD) 2019.

No budget reductions or service reductions are built into the budget for 2025/26, but several Financial Sustainability Plans exist, which summarise how key areas of budget risks are going to be managed to mitigate spending pressures. This year, equality implications are most likely to come from the ongoing management of the Council's budget throughout 2025/26. The main tool for managing any changes required to service delivery are the Council's Financial Sustainability Plans.

This EIA does not fully assess the Financial Sustainability Plans as these will be further assessed as the proposals develop and go through the decision-making cycle independently. Where proposals form part of business-as-usual service delivery, departments will ensure that they continue to ensure equitable service delivery.

## Council Tax

It is proposed by the Cabinet that the Council increases its Council Tax requirement in 2025/26 by 2.75% (below the allowable capped rate of 2.99%). In addition, it is proposed to increase Council Tax specifically for Adult Social Care by a further 2%. This will allow us to increase the support that is available to support the communities who need it the most and to continue to invest in services while minimising as much as possible the financial impacts for our residents. The Local Government Finance settlement for 2025/26 assumes that all Councils will increase Council Tax by 2.99% and a further 2% for the Adult Social Care Precept.

Whilst it is not possible to fully mitigate the impact of Council Tax increases, Torbay Council operates a Council Tax Support Scheme which limits the amount of Council Tax that eligible recipients are required to pay to up to 75%. The current Council Tax Support Scheme caseload has been analysed to help identify if there may be an indirect impact on one or more groups with protected characteristics because of the proposed increases to Council Tax. In addition, the Council has various support mechanisms in place for people experiencing financial hardships. This includes the discounts which are available across the Bay for residents who have signed up to the MyBay discount card. Where available, this information has been included in the evidence for each group of people with protected characteristics below. Other data included within the EIA has been sourced from the Joint Strategic Needs Assessment.

It is proposed that fees and charges across Council services will increase by an average of 3.5% for 2025/26 to help offset increased pay cost and price inflation. There will be some exceptions, particularly where the rates are set nationally.

## Budget consultation

Cabinet published its draft budget proposals for consultation. During the consultation period, feedback was gathered through an online questionnaire. To ensure that those who participate in our engagement activities are representative of the local community, respondents were asked for demographic information to help us identify any patterns in our engagement activities. A summary of the consultation findings will be published alongside the final budget papers.

<b>Protected characteristics under the Equality Act and groups with increased vulnerability</b>	<b>Data and insight</b>	<b>Equality considerations (including any adverse impacts)</b>	<b>Mitigation activities</b>	<b>Responsible department and timeframe for implementing mitigation activities</b>
Age	18 per cent of Torbay residents are under 18 years old.	<b>Financial Sustainability Plans</b> Due to their overrepresentation as service users, older people could be disproportionately impacted by budget	<b>Financial Sustainability Plans</b> Services will continue to take a case-by-case	Director of Adult and Community Services and

	<p>55 per cent of Torbay residents are aged between 18 to 64 years old. 27 per cent of Torbay residents are aged 65 and older.</p> <p>Although poverty levels are lower than they were 20 years ago, figures show 2.1 million (18 per cent) of pensioners in the UK live in poverty – Age UK Pensioner Poverty report 2022.</p> <p>Pension age households represent 45.03% of the current Council Tax Support caseload.</p> <p>Around 57% of all working age households receiving Council Tax Support are single people, with 27% lone parents, 8% couples with children and just over 8% are couples with no children.</p>	<p>management decisions in Adult Social Care.</p> <p>Due to their overrepresentation as service user children and younger people could be disproportionately impacted by Financial Sustainability Plans in Children’s Services especially around the Locality Model and home to school transport budget decisions and Children’s Social Care Placements.</p> <p><b>Housing Needs</b> The current level of the cost of living and the increasing cost of accommodation costs is especially challenging for families, younger people, and older people.</p> <p><b>Council Tax and fees and charges</b> Older people may be disproportionately impacted by increases to Council Tax and fees and charges due to the increased likelihood of them experiencing poverty during retirement. Younger people may be disproportionately impacted by increases to Council Tax due to the increased likelihood of them experiencing low earnings.</p>	<p>approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.</p> <p><b>Housing Needs</b> All individuals, and families, will continue to be assessed based on their identified needs. We will continue to monitor data to identify trends in those experiencing housing challenges.</p> <p><b>Council Tax and fees and charges</b></p>	<p>Director of Children’s Services to assess the impact of budget savings within their departments.</p> <p>Director of Financial Services to continue to raise awareness of the Council Tax Support Scheme.</p> <p>Director of Adult and Community Services to continue to ensure that the service is delivered in an equitable manner</p>
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<p>Carers</p>	<p>At the time of the 2021 census there were 14,900 unpaid carers in Torbay. 5,185 of these provided 50 hours or more of care.</p> <p>Based on a survey of 13,000 unpaid carers, 16% are in debt because of their caring role and their financial situation, increasing to 40% for unpaid carers in receipt of Carer's Allowance – Carers UK report 2022.</p> <p>Council Tax Support Standard Means Test:40</p>	<p><b>Financial Sustainability Plans</b> Due to their overrepresentation as both direct service users and service beneficiaries carers may be disproportionately impacted by budget management decisions in Adult Social Care and the Financial Sustainability Plans in Children's Services provisions.</p> <p>Carers may be disproportionately impacted by the Children's Social Care placements, Locality Model, and home to school transport budget decisions due to their caring role.</p> <p><b>Housing Needs</b> The current level of the cost of living and the increasing cost of accommodation costs is especially challenging for carers who are more likely to work part time and experience financial difficulty.</p>	<p><b>Financial Sustainability Plans</b> Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently. In addition, where relevant existing council policies will continue to be followed to ensure that</p>	<p>Director of Adult and Community Services and Director of Children's Services to assess the impact of budget savings within their departments</p> <p>Director of Financial Services to continue to raise awareness of the Council Tax Support Scheme and to ensure that</p>

		<p><b>Council Tax and fees and charges</b> Carers may be disproportionately impacted by increases to Council Tax and fees and charges due to the increased likelihood of them experiencing poverty.</p>	<p>service delivery is equitable.</p> <p><b>Housing Needs</b> All individuals, and families, will continue to be assessed based on their identified needs. We will continue to monitor data to identify trends in those experiencing housing challenges.</p> <p><b>Council Tax and fees and charges</b> A Council Tax Support Scheme is in place which limited the amount that eligible applicants are required to pay to 75%. The Exceptional Hardship Fund is also available to provide financial support to eligible applicants facing exceptional financial hardship.</p>	<p>equality is considered.</p>
Disability	<p>In the 2021 Census, 23.8% of Torbay residents answered that their day-to-day activities were limited a little or a lot by a physical or mental health condition or illness.</p>	<p><b>Financial Sustainability Plans</b> Due to their overrepresentation as service users people with disabilities may be disproportionately impacted by budget management decisions in Adult Social Care and Children’s Services provisions. Children and young people with</p>	<p><b>Financial Sustainability Plans</b> Services will continue to take a case-by-case approach and person/child centred approach in their delivery of</p>	<p>Director of Adult and Community Services and Director of Children’s Services to</p>

	<p>After housing costs, the proportion of working age disabled people living in poverty is 27%, which is higher than the proportion of working age non-disabled people at 19% - Scope report 2021.</p> <p>The average disabled household faces £975 a month in extra costs – Scope report 2023.</p> <p>Council Tax Support Standard Means Test: 103</p>	<p>disabilities may be disproportionately impacted by the Children's Social Care placements, Locality Model, and home to school transport budget decisions.</p> <p><b>Housing Needs</b> The current level of the cost of living and the increasing cost of accommodation costs is especially challenging for families, younger people, and older people.</p> <p><b>Council Tax and fees and charges</b> People with disabilities may be disproportionately impacted by increases to Council Tax and fees and charges due to the increased likelihood of them experiencing poverty.</p>	<p>services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.</p> <p><b>Housing Needs</b> All individuals, and families, will continue to be assessed based on their identified needs. We will continue to monitor data to identify trends in those experiencing housing challenges. Where required reasonable adjustments will be put in place for people with disabilities requiring housing support.</p>	<p>assess the impact of budget savings within their departments.</p> <p>Director of Financial Services to continue to raise awareness of the Council Tax Support Scheme and to ensure that equality is considered.</p> <p>Director of Adult and Community Services to continue to ensure that the service is delivered in an equitable manner</p>
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			<p><b>Council Tax and fees and charges</b>  A Council Tax Support Scheme is in place which limited the amount what eligible applicants are required to pay to 75%. The Exceptional Hardship fund is also available to provide financial support to eligible applicants facing exceptional financial hardship.</p>	
Gender reassignment	<p>In the 2021 Census, 0.4% of Torbay's community answered that their gender identity was different from their sex registered at birth. This proportion is similar to the Southwest and is lower than England.</p>	<p><b>Financial Sustainability Plans</b>  People with the protected characteristic of gender reassignment may disproportionately impacted by reductions in Adult Social Care and Children's Services provisions if the ability to put in place appropriate and considered care and support is limited. Due to the limited data collected locally, it is not possible to fully understand the possible impacts on this group of service users.</p>	<p><b>Financial Sustainability Plans</b>  Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further</p>	<p>Director of Adult and Community Services and Director of Children's Services to assess the impact of budget savings within their departments.</p>
Marriage and civil partnership	<p>Of those Torbay residents aged 16 and over at the time of 2021 Census, 44.2% of people were married or in a registered civil partnership.</p>	<p>There are no expected adverse impacts anticipated.</p>	<p>Not applicable.</p>	<p>Not applicable.</p>

Pregnancy and maternity	Over the period 2010 to 2021, the rate of live births (as a proportion of females aged 15 to 44) has been slightly but significantly higher in Torbay (average of 63.7 per 1,000) than England (60.2) and the South West (58.4). There has been a notable fall in the numbers of live births since the middle of the last decade across all geographical areas.	There are no expected adverse impacts anticipated.	Not applicable.	Not applicable.
Race	In the 2021 Census, 96.1% of Torbay residents described their ethnicity as white. This is a higher proportion than the South West and England. Black, Asian and minority ethnic individuals are more likely to live in areas of Torbay classified as being amongst the 20% most deprived areas in England.	<p><b>Financial Sustainability Plans</b> The joint transformation plan for adult social care and Financial Sustainability Plans in Children's Services may disproportionately impact people from different cultural backgrounds if the ability to put in place culturally appropriate and considered care and support is limited.</p> <p><b>Housing Needs</b> The current high costs of living and the increasing cost of accommodation is especially challenging for people from ethnically minoritised backgrounds who are more likely to experience financial difficulty.</p>	<p><b>Financial Sustainability Plans</b> Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle</p>	<p>Director of Adult and Community Services and Director of Children's Services to assess the impact of budget savings within their departments.</p> <p>Director of Financial Services to continue to raise</p>



		<p><b>Council Tax and fees and charges</b>          People from black, Asian and minoritised ethnic backgrounds may be disproportionately impacted by increases to Council Tax and fees and charges due to the increased likelihood of financial insecurity.</p>	<p>independently. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.</p> <p><b>Housing Needs</b>          All individuals, and families, will continue to be assessed based on their identified needs. We will continue to monitor data to identify trends in those experiencing housing challenges.</p> <p><b>Council Tax and fees and charges</b>          A Council Tax Support Scheme is in place which limited the amount that eligible applicants are required to pay to 75%. The Exceptional Hardship fund is also available to provide financial support to eligible applicants facing exceptional financial hardship.</p>	<p>awareness of the Council Tax Support Scheme and to ensure that equality is considered.</p>
Religion and belief	64.8% of Torbay residents who stated that they have a religion in the 2021 census.	<p><b>Financial Sustainability Plans</b>          The joint transformation plan for adult social care and Financial Sustainability</p>	<p><b>Financial Sustainability Plans</b>          Services will continue to</p>	<p>Director of Adult and Community</p>

		<p>Plans in Children’s Services may disproportionately impact people from different cultural backgrounds if the ability to put in place culturally appropriate and considered care and support is limited.</p>	<p>take a case-by-case approach and person/ child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.</p>	<p>Services and Director of Children’s Services to assess the impact of budget savings within their departments.</p>
<p>Sex</p>	<p>51.3% of Torbay’s population are female and 48.7% are male.</p> <p>92.45% of lone parent households receiving Council Tax Support are women.</p> <p>There is a higher percentage of working age women claiming Council Tax Support 4,032 (62.6%) when</p>	<p><b>Financial Sustainability Plans</b> Females may disproportionately impacted by reductions Children’s Services provisions if the ability to put in place appropriate and considered care and support is limited as they are more likely to live in lone parent households. They may also be disproportionately impacted by the Children’s Social Care placements, Locality Model, and home to school transport budget decisions.</p>	<p><b>Financial Sustainability Plans</b> Services will continue to take a case-by-case approach and person/ child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To</p>	<p>Director of Financial Services to continue to raise awareness of the Council Tax Support Scheme and to ensure that equality is considered.</p>

	<p>compared to their representation in the Torbay population 71,493 (51.31%).</p> <p>Furthermore, 1,631 (92.4%) of working age lone parents are women compared to 133 men (7.6%).</p>	<p><b>Housing Needs</b> The current high costs of living and the increasing cost of accommodation is especially challenging for lone parent families who are more likely to be females.</p> <p><b>Council Tax and fees and charges</b> Females may be disproportionately impacted by increases to Council Tax and fees and charges due to the increased likelihood of lone parent households experiencing poverty.</p>	<p>ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.</p> <p><b>Housing Needs</b> All individuals, and families, will continue to be assessed based on their identified needs. We will continue to monitor data to identify trends in those experiencing housing challenges.</p> <p><b>Council Tax and fees and charges</b> A Council Tax Support Scheme is in place which limited the amount that eligible applicants are required to pay to 75%. The Exceptional Hardship fund is also available to provide financial support</p>	<p>Director of Adult and Community Services and Director of Children's Services to assess the impact of budget savings within their departments</p>
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			to eligible applicants facing exceptional financial hardship.	
Sexual orientation	In the 2021 Census, 3.4% of those in Torbay aged over 16 identified their sexuality as either Lesbian, Gay, Bisexual or, used another term to describe their sexual orientation.	<p><b>Financial Sustainability Plans</b></p> <p>The joint transformation plan for adult social care and Financial Sustainability Plans in Children’s Services may impact people from LGBT+ communities if the ability to put in place appropriate and considered care and support is limited. Due to the limited data collected locally, it is not possible to fully understand the possible impacts on this group of service users.</p>	<p><b>Financial Sustainability Plans</b></p> <p>Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.</p>	Director of Adult and Community Services and Director of Children’s Services to assess the impact of budget savings within their departments
Armed Forces Community	In 2021, 3.8% of residents in England reported that they had previously served in the UK armed forces. In Torbay, 5.9 per cent of the population	No adverse impacts anticipated	Not applicable	Not applicable

	have previously served in the UK armed forces.			
<b>Additional considerations</b>				
Socio-economic impacts (Including impacts on child poverty and deprivation)		While inflation has reduced significantly from the highs of 2022, with a figure of 1.7% reported by the CPI in Sept 2024. Residents are continuing to struggle with the cost of living. This continues to have a consequential effect on the demand for council support services.		
Public Health impacts (Including impacts on the general health of the population of Torbay)		No adverse impacts are anticipated.	Not applicable	Not applicable
Human Rights impacts		The Council remains committed to ensuring that human rights are protected.	Not applicable	Not applicable
Child Friendly	Torbay Council is a Child Friendly Council, and all staff and Councillors are Corporate Parents and have a responsibility towards cared for and care experienced children and young people.	Torbay has a higher proportion of young people with care experience when compared to the rest of the Southwest and England. The budget proposals aim to support care experienced individuals to meet their potential.	Not applicable	Not applicable

