

The logo for Torbay Council, featuring the text "TORBAY COUNCIL" in a bold, blue, sans-serif font. A horizontal yellow line is positioned below the text, starting from the left edge of the text and extending to the right. The entire logo is set against a light grey rectangular background.

TORBAY COUNCIL

Equality Impact Assessment

Directorates: Finance and Community & Customer Services

Service Area: Revenue and Benefits

Name of policy being assessed: Proposed Council Tax Support Scheme

Draft Version: 29 September 2023

Final Version: 28 November 2023

Signed off by: Malcolm Coe – Director of Finance

Date Signed Off: 28 November 2023

1. Overview

Although the law does not require public service providers to assess the likely impact of policy decisions on particular groups, the courts still place significant weight on the existence of some form of documentary evidence of compliance with the **Public Sector Equality Duty** when determining judicial review cases. This method helps us to make our decisions fairly, taking into account any equality implications.

The Public Sector Equality Duty is part of the Equality Act 2010 and this Duty requires us as a public body to have “**due regard**” to eliminating discrimination, harassment and victimisation and any other conduct that is prohibited by or under the Act. It requires us to advance equality of opportunity and foster good relations between people who share a “**relevant protected characteristic**” and people who do not.

Having “due regard” means:

- (a) eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Act;
- (b) advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it;
- (c) foster good relations between persons who share a relevant protected characteristic and persons who do not share it.

The protected characteristics are:

- age
- disability
- women or men
- race
- religion or belief
- sexual orientation
- gender reassignment
- marriage and civil partnership
- pregnancy and maternity

2. How is the decision relevant to the three aims of the Public Sector Equality Duty?

The proposals for the new Council Tax Support scheme have been assessed to ensure that due regard has been given to the Public Sector Equality Duty as enshrined in the Equality Act 2010.

We have identified households who are most likely to be affected by the introduction of the proposed scheme change and compared those to the make-up of our overall customer base to identify any equality groups that may be disproportionately affected.

3. Equality Impact Main Conclusion

For the majority currently receiving support (5,298 households), the proposals will have no impact on the current level of Council Tax Support awarded. Around 14% (944 households) will have an increase in support and just under 6% (370 households) will have a decrease.

As we are now moving from the worst of the pandemic, many households have since faced further financial pressures with high inflation rates. It is acknowledged that low-income households are disproportionately impacted by the increase in living costs and this, combined with relatively small changes in income, could affect people's ability to pay their Council Tax.

Those that are negatively impacted will initially be contacted individually, by letter, to advise them of the change in the level of support and what to do if they disagree with the decision. It will give them help and advice on how to apply for a Discretionary Reduction (exceptional hardship payments) and any other financial support available to them.

Protected Characteristic: Age

Pension Age

Number of Cases: 5,341
Women: 3,109
Men: 2,232

Pension Credit age claimants will continue to be protected from any change under the nationally prescribed scheme.

It is the Governments view that low-income pension age households would not be expected to work in order to increase their income and will be protected from any reduction in support.

In Torbay pensioners represent 26.7% of the population (Census 2021).

Pension age households represent just over 44.7% of the current Council Tax Support caseload and 55.4% of the total scheme expenditure.

Working Age

Number of Cases: 6,612
Women: 4,048
Men: 2,564

All working age households will be affected by the proposed scheme changes.

Working age households that receive Council Tax Support can be split into three main income types - Passported, Universal Credit and Standard Means Test.

The table below shows the number of working age households, by income type currently receiving Council Tax Support.

Income Type	Number of Cases	Percentage
Passported Benefits	2,486	37.6%
Universal Credit	3,872	58.6%
Standard Means Test	254	3.8%

The table below shows the number of working age households, by property band and household type that currently receive Council Tax Support.

Property Band	Single	Couples	Lone Parent	Couples with Children	Total
A	2,333	156	447	89	3,025
B	880	202	833	240	2,155
C	394	98	426	138	1,056
D	96	26	113	48	283
E	31	10	19	20	80
F	8	1	4	0	13
G	0	0	0	0	0
H	0	0	0	0	0
Total	3,742	493	1,842	535	6,612

Around 57% of all working age households receiving Council Tax Support are single people, with 28% lone parents, 8% couples with children and just over 7% are couples with no children.

	<p>The highest proportion of households receiving Council Tax Support occupy band A is just over 45%, around 33% in band B and 16% in band C. Around 6% occupy bands D to F and none in bands G and H.</p> <p>77% of working age households occupying band A and receiving Council Tax Support are single people, with 15% lone parents, 5% couples with no children and 3% are couples with children.</p> <p>For band B the highest proportion are single people at around 41%, with around 39% lone parents, just over 11% couples with children and 9% are couples with no children.</p> <p>For band C, lone parents are the highest proportion at around 40%, with around 37% single people, 13% couples with children and 9% are couples with no children.</p> <p>It is a similar trend for band D, where 40% are lone parents, with around 34% single people, 17% couples with children, and 9% are couples with no children.</p> <p>For bands E to G, 42% are single, 25% are lone parents, 21% are couple with children, followed by couples with no children at 12%.</p>
	<p>Single People – No Children</p> <p>There are 3,742 single people receiving Council Tax Support, which represents 56.6% of all working age households.</p> <p>Women: 1,770 Men: 1,972 Disability: 2,667 Carers: 125</p>
	<p>Couples – No Children</p> <p>There are 493 couples with no children receiving Council Tax Support, which represents 7% of all working age households.</p> <p>Disability: 391 Carers: 128</p>

	<p>Lone Parents</p> <p>There are 1,842 lone parents receiving Council Tax Support, which represents 28% of all working age households.</p> <p>1,703 or 92.4% of lone parent households are women.</p> <p>Disability: 576 Disabled Child: 283 One Child: 861 Two Children: 611 Three Children: 276 Four Children: 87 Five Children or more: 19 Carers: 318</p>																												
	<p>Couples – With Children</p> <p>There are 535 couples with children receiving Council Tax Support, which represents 8% of all working age households.</p> <p>Disability: 307 Disabled Child: 105 One Child: 193 Two Children: 184 Three Children: 193 Four Children: 56 Five Children or more: 14 Carers: 185</p>																												
<p>Proposed Scheme Changes</p>	<p>Proposal One - Replacing the current working age means tested scheme with an income-based matrix scheme.</p> <p>Based on the proposed income bands and discount levels, working age households will receive a percentage reduction depending on the level of their net Income and the Household Type they fall into.</p> <p>The tables below illustrates the simplified banded scheme, based on 70% of the Council Tax charge for the property (the proposed scheme has subsequently raised the cap to 75%)</p> <table border="1" data-bbox="448 1608 1412 2047"> <thead> <tr> <th>Level of Discount</th> <th>Single</th> <th>Couple</th> <th>Single 1 Child</th> </tr> </thead> <tbody> <tr> <td>70%</td> <td>In receipt of a passported benefit</td> <td>In receipt of a passported benefit</td> <td>In receipt of a passported benefit</td> </tr> <tr> <td>70%</td> <td>£0 to £95</td> <td>£0 to £140</td> <td>£0 to £165</td> </tr> <tr> <td>55%</td> <td>£95.01 to £125</td> <td>£140.01 to £180</td> <td>£165.01 to £205</td> </tr> <tr> <td>40%</td> <td>£125.01 to £155</td> <td>£180.01 to 220</td> <td>£205.01 to £245</td> </tr> <tr> <td>20%</td> <td>£155.01 to £185</td> <td>£220.01 to £260</td> <td>£245.01 to £285</td> </tr> <tr> <td>0%</td> <td>£185.01 or more</td> <td>£260.01 or more</td> <td>£285.01 or more</td> </tr> </tbody> </table>	Level of Discount	Single	Couple	Single 1 Child	70%	In receipt of a passported benefit	In receipt of a passported benefit	In receipt of a passported benefit	70%	£0 to £95	£0 to £140	£0 to £165	55%	£95.01 to £125	£140.01 to £180	£165.01 to £205	40%	£125.01 to £155	£180.01 to 220	£205.01 to £245	20%	£155.01 to £185	£220.01 to £260	£245.01 to £285	0%	£185.01 or more	£260.01 or more	£285.01 or more
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Level of Discount	Single 2+ Children	Couple 1 Child	Couple 2+ Children
70%	In receipt of a passported benefit	In receipt of a passported benefit	In receipt of a passported benefit
70%	£0 to £240	£0 to £215	£0 to £290
55%	£240.01 to £280	£215.01 to £255	£290.01 to £330
40%	280.01 to 320	£255.01 to £295	£330.01 to £370
20%	£320.01 to £360	£295.01 to £335	£370.01 to £410
0%	£360.01 or more	£335.01 or more	£410.01 or more

Households that receive a passported benefit (income related Employment and Support Allowance, Income Support and income based Job Seekers Allowance) will continue to receive support. .

This proposal might have a negative impact on 370 working age households, which is 6% of all working age households.

The table below shows the number of cases, by household type that might have a decrease in the level of support.

Household Type	Number of Decreases
Single Person	78
Couple	26
Lone Parent - One Child	38
Couple - One Child	13
Lone Parent - Two Children or More	150
Couple - Two Children or More	65
Total	370

The table below shows the average weekly decrease in support, by household type.

Household Type	Weekly Decreases
Single Person	£4.43
Couple	£6.76
Lone Parent - One Child	£4.23
Couple - One Child	£2.03
Lone Parent - Two Children or More	£6.24
Couple - Two Children or More	£8.90
Total	£6.01

This proposal will have a positive impact on 944 working age households, which is 14% of all working age households.

The table below shows the number of cases, by household type that will have an increase in the level of support.

Household Type	Number of Increases
Single Person	330
Couple	70
Lone Parent - One Child	199
Couple - One Child	47
Lone Parent - Two Children or More	211
Couple - Two Children or More	87
Total	944

The table below shows the average weekly increase in support, by household type.

Household Type	Weekly Increases
Single Person	£4.98
Couple	£4.83
Lone Parent - One Child	£6.39
Couple - One Child	£6.33
Lone Parent - Two Children or More	£7.30
Couple - Two Children or More	£6.56
Total	£6.00

This proposal will have no impact on 5,298 households, which is 80% of all working age households.

The table below shows the number of households that remain unchanged.

Household Type	Unchanged
Single Person	3,334
Couple	397
Lone Parent - One Child	611
Couple - One Child	132
Lone Parent - Two Children or More	633
Couple - Two Children or More	191
Total	5,298

There are currently 66 households where the net income is too high to qualify for the respective household type.

The highest proportion affected would be couples with children at 36% (24), lone parents at 29% (19), with single people 18% (12) and couples with no children 17% (11).

Proposal Two - Removing the restriction to the equivalent of Council Tax property band D for households that occupy a property in bands E to H.

The restriction to a property band D was introduced from April 2018 and currently affects 94 households. By removing this restriction it will have a positive impact on all household types that occupy a property in bands E to H.

The table below shows the number of cases, by household type and property band that will have an increase in the level of support.

Household Type	Band E	Band F	Total
Single	33	8	41
Couples	10	1	11
Lone Parent and One Child	9	3	12
Couples and One Child	6	0	6
Lone Parent with Two or More Children	9	1	10
Couples with Two or More Children	14	0	14
Total	81	13	94

There are no working age households that occupy property bands G and H.

Proposal Three - Removing the requirement for non-dependant deductions.

The current scheme will apply a non-dependant deduction where there is another adult, such as a family member or friend, that's over 18 living at the address.

The amount deducted depends on the personal and financial circumstances of the non-dependant(s) and ranges from £4.60 to £14.15 per week.

By removing this requirement it will have a positive impact on all household types that currently have a non-dependant deduction.

The table below shows the number of cases, by household type that will have an increase in the level of support.

Household Type	Number of Cases
Single Person	106
Couple	18
Lone Parent - One Child	37
Couple - One Child	7
Lone Parent - Two Children or More	40
Couple - Two Children or More	17
Total	226

The table below shows the average weekly increase in support, by household type.

Household Type	Weekly Increase
Single Person	£8.42
Couple	£8.64
Lone Parent - One Child	£9.51
Couple - One Child	£7.94
Lone Parent - Two Children or More	£8.80
Couple - Two Children or More	£8.64
Total	£8.96

Around 3% of all working age households receiving Council Tax Support currently have a deduction for non-dependants living at the address.

The highest proportion of households that will have an increase in support are single people at around 47%, followed by lone parents at 34%, couples with children at 11% and couples with no children at 8%.

Proposal Four - Lowering the number of hours used for calculating the minimum income floor for self-employed lone parents, from 35 to 25 hours

In the current scheme, if the applicant and/or partner is self-employed, after twelve months trading a minimum level of income (minimum income floor) is calculated and applied if the actual income is below the national minimum hourly wage.

The calculation is based on a standard 35 hour working week, multiplied by the hourly national minimum wage for the appropriate age group.

The appropriate level of tax and national insurance is then taken from the calculated amount.

This proposal will have a positive impact on lone parents who are or are considering self-employment.

The minimum income floor was introduced in the current scheme from April 2017, to align with Universal Credit. At the time, 144 self-employed lone parents received Council Tax Support. Based on current data, there is one lone parent that's self-employed and receiving support.

Proposal Five - Keeping the number of hours used for calculating the minimum income floor for single people, couples and couples with children at 35 hours.

In the current scheme, if the applicant and/or partner is self-employed, after twelve months trading a minimum level of income (minimum income floor) is calculated and applied if the actual income is below the national minimum hourly wage.

The calculation is based on a standard 35 hour working week, multiplied by the hourly national minimum wage for the appropriate age group.

The appropriate level of tax and national insurance is then taken from the calculated amount.

For single people, couples and couples with children the standard working week is 35 hours.

The minimum income floor was introduced in the current scheme from April 2017, to align with Universal Credit. At the time there were, 113 single people, 35 couples and 158 couples with children in self-employment and receiving Council Tax Support. Based on current data, there are two households, a lone parent and a couple with children that's self-employed and receiving support.

Proposal Six - Removing the extended payment provision.

In the current scheme, where the applicant/partner have been in receipt of certain benefits (such Employment and Support Allowance, Job Seekers Allowance and Income Support) and move into work which ends their entitlement, Council Tax Support can be paid for an additional four weeks after starting work or increasing their hours. Similar provisions do not exist for households that receive Universal Credit.

To align to Universal Credit, this proposal will remove the extended payment period and award discount based on the income received from the date that employment started, or hours increased.

Based on current data three households have that have had the extended payment provision applied.

Proposal Seven - Removing the Additional Earnings Disregard.

Currently, if the applicant or partner is aged 25 or over and works more than 16 hours with children, or 30 hours or more and do not have children, they will qualify for an additional earnings disregard and £17.10 is discounted from the income.

Removing the Additional Earnings Disregard will have a negative impact on households that are less than £17.10 of the lower end of an income band.

The net income calculation for households that receive Universal Credit is not affected by this proposal.

The table below shows the number of cases, by household type, that will have a decrease in the level of support.

Household Type	Number of Cases
Single Person	12
Couple	8
Lone Parent - One Child	8
Couple - One Child	7
Lone Parent - Two Children or More	8
Couple - Two Children or More	23
Total	66

Proposal Eight - Providing a new income disregard for Carer's Allowance.

In the current scheme, when a Carer's Allowance is received for looking after another person who is of either ill health or disabled, they qualify for a premium that partially offsets that income from the calculation of the award.

The banded scheme does not include the Carer's Premium, that partially offsets this payment.

This proposal will fully disregard Carer's Allowance and provide the additional support needed for those households.

The net income calculation for households that receive Universal Credit is not affected by this proposal.

Based on current data there are 753 households (households that receive Universal Credit and the Standard Means Test), which is 11% of all working age households receiving a Carer's Allowance.

Proposal Nine - Providing new income disregards for the support related and work-related activity components for Employment and Support Allowance.

In the current scheme, when a support related or work-related activity component is received in addition to the basic allowance, they qualify for a premium that fully offsets that income from the calculation of the award.

The banded scheme does not include the support related and work-related activity component premiums, that fully offsets these payments.

This proposal will fully disregard both components and provide the additional support needed for those households.

Based on current data there are 91 households or just over 1% of all working age households that receive the support related or work-related activity component (This does not include households that receive a passported benefit or Universal Credit).

Proposal Ten - Providing a further disregard of £50 per week where the applicant, partner or dependant is in receipt of a disability benefit.

In the current scheme, when certain disability benefits are received by the applicant, partner or dependant they qualify for one of a number of different disability premiums that either fully or partially offsets their income in the calculation of the award. These premiums will no longer be available in the income banded scheme.

To protect the most vulnerable the new scheme will continue to disregard Personal Independence Payments and Disability Living Allowance's.

In addition to this, a further income disregard of £50 per week will be applied where the applicant, partner or dependant is in receipt of as disability benefit.

Based on current data there are 108 households or around 2% of all working age households receive a Disability or Severe Disability Premium (This does not include households that receive a passported benefit or Universal Credit).

Protected Characteristic: Caring Responsibilities

Number of Cases:753
 Split into three Income Types
 Employment & Support Allowance (passported) N/A
 Universal Credit 709
 Standard 44

The Council is required to consider the needs of households with caring responsibilities within its proposed scheme. It is recognised that households with caring responsibilities can affect people’s ability to pursue paid work.

Financially, carers may face difficulties and their income may be affected by their caring role.

In the current means tested scheme households that receive a Carer’s Allowance is taken into account and offset through either a premium or an adjustment in the calculation.

The banded scheme does not include premiums, which is an additional component that partially or fully offsets income, such as Carer’s Allowance.

To mitigate the impact of the proposed scheme changes residents from any group can apply for additional financial support through the council’s Discretionary Reductions (Exceptional Hardship) scheme.

Single People – No Children

There are 125 single people with caring responsibilities receiving Council Tax Support, which represents 2% of all working age households.

52 or 7% of households with caring responsibilities are single men with no children.

Couples – No Children

There are 128 couples with caring responsibilities and no children receiving Council Tax Support, which represents 2% of all working age households.

Lone Parents

There are 318 lone parents with caring responsibilities receiving Council Tax Support, which represents 5% of all working age households.

296 or 39% of households with caring responsibilities are lone parent women.

Couples – With Children

There are 307 couples with children and caring responsibilities receiving Council Tax Support, which represents 5% of all working age households.

Proposed Scheme Changes

Proposal One - Replacing the current working age means tested scheme with an income-based matrix scheme.

This proposal will affect all working age households with caring responsibilities.

The table below shows the number of cases, by household type that have caring responsibilities.

Household Type	Number of Cases
Single Person	125
Couple	128
Lone Parent - One Child	112
Couple - One Child	55
Lone Parent - Two Children or More	206
Couple - Two Children or More	127
Total	753

Proposal Two - Removing the restriction to the equivalent of Council Tax property band D for households that occupy a property in bands E to H.

This proposal will affect all working age households with caring responsibilities.

By removing this restriction it will have a positive impact on all household types that occupy a property in bands E to H.

The table below shows the number of cases, by household type and property band that will have an increase in the level of support.

Household Type	Band E	Band F	Total
Single	2	0	2
Couples	2	0	2
Lone Parent and One Child	3	1	4
Couples and One Child	1	0	1
Lone Parent with Two or More Children	4	0	4
Couples with Two or More Children	1	0	1
Total	13	1	14

There are no working age households that occupy property bands G and H.

Proposal Three - Removing the requirement for non-dependant deductions.

This proposal will affect all working age households with caring responsibilities.

Based on current data 46 households with caring responsibilities have a deduction for a non-dependant living at the address.

By removing this requirement it will have a positive impact on all household types that currently have a non-dependant deduction.

Proposal Four - Lowering the number of hours used for calculating the minimum income floor for self-employed lone parents, from 35 to 25 hours

The minimum income floor was introduced in the current scheme from April 2017, to align with Universal Credit. At the time, there were 39 households in self-employment, with caring responsibilities and receiving support. There are currently no households with caring responsibilities that are in self-employment and receiving support.

This proposal will have a positive impact on lone parents who are or are considering self-employment.

Proposal Five - Keeping the number of hours used for calculating the minimum income floor for single people, couples and couples with children at 35 hours.

The minimum income floor was introduced in the current scheme from April 2017, to align with Universal Credit. At the time there were, 113 single people, 35 couples and 158 couples with children in self-employment and receiving Council Tax Support. Based on current data, there are no households with caring responsibilities that are in self-employment and receiving support.

Proposal Six - Removing the extended payment provision.

There are currently no households with caring responsibilities that have had the extended payment provision applied.

Proposal Seven - Removing the Additional Earnings Disregard.

Based on current data there are eight households that are employed and receive the Additional Earnings Disregard.

This does not include households that receive a passported benefit or Universal Credit.

Proposal Eight - Providing a new income disregard for Carer's Allowance.

This proposal fully disregards Carer's Allowance and provides the additional support needed for those households.

The net income calculation for households that receive Universal Credit is not affected by this proposal.

The table below shows the number of cases, by household type that receive a Carer's Allowance (this includes households that receive Universal Credit).

Household Type	Number of Cases
Single Person	125
Couple	128
Lone Parent - One Child	112
Couple - One Child	55
Lone Parent - Two Children or More	206
Couple - Two Children or More	127
Total	753

Proposal Nine - Providing new income disregards for the support related and work-related activity components for Employment and Support Allowance.

Based on current data there are 17 households with caring responsibilities receiving a support related or work-related activity component (This does not include households that receive a passported benefit or Universal Credit).

This proposal will fully disregard both components and provide the additional support needed for those households.

Proposal Ten - Providing a further disregard of £50 per week where the applicant, partner or dependant is in receipt of a disability benefit.

Based on current data there are 17 households with caring responsibilities that receive a Disability or Severe Disability Premium (This does not include households that receive a passported benefit or Universal Credit).

Protected Characteristic: Disability

Number of Cases:3,941
 Split into three Income Types
 Employment & Support Allowance (passported) 2,486
 Universal Credit 1,347
 Standard 108

The Council is required to consider the needs of disabled people within its proposed scheme. Under Government guidance, disabled people will face greater challenges to join the working population.

In all cases the assessment and qualification of the disabled person for the qualifying benefit is completed by the DWP, not the Council.

Relevant disability benefits will continue to be disregarded in the calculation of Council Tax Support, thereby protecting those with specific long-term conditions who fall within this group.

The banded scheme does not include premiums, which is an additional component that partially or fully offsets income, such as certain disability benefits.

To mitigate the impact of the proposed scheme changes residents from any group can apply for additional financial support through the council's Discretionary Reductions (Exceptional Hardship) scheme.

Single People – No Children

There are 2,667 single people with a disability receiving Council Tax Support, which represents 40% of all working age households.

1,378 or 21% of all working age households that have a disability are single men with no children.

Couples – No Children

There are 391 couples with no children and with a disability receiving Council Tax Support, which represents 6% of all working age households.

Lone Parents

There are 576 lone parents with a disability receiving Council Tax Support, which represents 9% of all working age households.

525 or 8% of all working age households that have a disability are lone parent women.

Couples – With Children

There are 307 couples with children and with a disability receiving Council Tax Support, which represents 5% of all working age households.

Proposed Scheme Changes

Proposal One - Replacing the current working age means tested scheme with an income-based matrix scheme.

This proposal will affect all working age households with a disability.

The table below shows the number of cases, by household type that receive a disability payment.

Household Type	Number of Cases
Single Person	2,667
Couple	391
Lone Parent - One Child	302
Couple - One Child	123
Lone Parent - Two Children or More	274
Couple - Two Children or More	184
Total	3,941

The table below shows the number of cases, by household type that have a disabled child.

Household Type	Number of Cases
Single Person	0
Couple	0
Lone Parent - One Child	94
Couple - One Child	22
Lone Parent - Two Children or More	189
Couple - Two Children or More	83
Total	388

Proposal Two - Removing the restriction to the equivalent of Council Tax property band D for households that occupy a property in bands E to H.

This proposal will affect all working age households with a disability.

By removing this restriction it will have a positive impact on all household types that occupy a property in bands E to H.

The table below shows the number of cases, by household type and property band that will have an increase in the level of support.

Household Type	Band E	Band F	Total
Single	8	1	9
Couples	1	1	2
Lone Parent and One Child	5	0	5
Couples and One Child	2	0	2
Lone Parent with Two or More Children	0	0	0
Couples with Two or More Children	4	0	4
Total	20	2	22

There are no working age households that occupy property bands G and H.

Proposal Three - Removing the requirement for non-dependant deductions.

This proposal will affect all working age households with a disability.

Based on current data 92 households with a disability have a deduction for a non-dependant living at the address.

By removing this requirement it will have a positive impact on all household types that currently have a non-dependant deduction.

Proposal Four - Lowering the number of hours used for calculating the minimum income floor for self-employed lone parents, from 35 to 25 hours

The minimum income floor was introduced in the current scheme from April 2017, to align with Universal Credit. At the time, there were 56 households with a disability and 5 households with a disabled child, in self-employment and receiving support. There are currently no households with a disability or have a disabled child, in self-employment.

This proposal will have a positive impact on lone parents who are or are considering self-employment.

Proposal Five - Keeping the number of hours used for calculating the minimum income floor for single people, couples and couples with children at 35 hours.

The minimum income floor was introduced in the current scheme from April 2017, to align with Universal Credit. At the time there were, 113 single people, 35 couples and 158 couples with children in self-employment and receiving Council Tax Support. Based on

current data, there are no households with a disability or have a disabled child, in self-employment and receiving support.

Proposal Six - Removing the extended payment provision.

There is currently one household, with a disability or have a disabled child, that have had the extended payment provision applied.

Proposal Seven - Removing the Additional Earnings Disregard.

Based on current data there are six households that are employed and receive the Additional Earnings Disregard.

This does not include households that receive a passported benefit or Universal Credit.

Proposal Eight - Providing a new income disregard for Carer's Allowance.

This proposal fully disregards Carer's Allowance and provides the additional support needed for those households.

The net income calculation for households that receive Universal Credit is not affected by this proposal.

The table below shows the number of cases, by household type that have a disability and receive a Carer's Allowance.

Household Type	Number of Cases
Single Person	7
Couple	12
Lone Parent - One Child	2
Couple - One Child	3
Lone Parent - Two Children or More	4
Couple - Two Children or More	16
Total	44

Proposal Nine - Providing new income disregards for the support related and work-related activity components for Employment and Support Allowance.

Based on current data there are 90 households with a disability receiving a support related or work-related activity component (This does not include households that receive a passported benefit or Universal Credit).

This proposal will fully disregard both components and provide the additional support needed for those households.

Proposal Ten - Providing a further disregard of £50 per week where the applicant, partner or dependant is in receipt of a disability benefit.

In the current scheme, when certain disability benefits are received by the applicant, partner or dependant they qualify for one of a number of different disability premiums that either fully or partially offsets their income in the calculation of the award.

These premiums will no longer be available in the income banded scheme.

To protect the most vulnerable the new scheme will continue to disregard Personal Independence Payments and Disability Living Allowance's.

In addition to this, a further income disregard of £50 per week will be applied where the applicant, partner or dependant is in receipt of as disability benefit.

Based on current data there are 108 households or around 2% of all working age households that receive a Disability or Severe Disability Premium (This does not include households that receive a passported benefit or Universal Credit).

Protected Characteristic: Women or Men	
Number of Cases: 6,612 Women: 4,048 Men: 2,564	<p>The Council Tax Support scheme will not treat people of different genders any differently.</p> <p>Based on current data there is a higher percentage of working age women claiming Council Tax Support 4,048 (61%) when compared to their representation in the Torbay population 71,493 (51.31%).</p> <p>Furthermore, 1,703 (92.4%) of working age lone parents are women compared to 139 men (7.6%).</p> <p>Due to the higher proportion of women receiving Council Tax Support the proposed scheme changes will have a greater impact on women.</p> <p>To mitigate the impact for anyone negatively affected by the proposed changes will be encouraged to seek employment to maximise their income wherever possible. Advice and support is available through the DWP's Job Centre Plus.</p> <p>For households that are unable work due to ill health, disability or with caring responsibilities additional financial support will be available through the Discretionary Reductions (Exceptional Hardship) scheme.</p>
	Single People – No Children
	<p>There are 1,770 single women receiving Council Tax Support, which represents 27% of all working age households.</p> <p>1,972 single men receive Council Tax Support, which represents 30% of all working age households.</p>
	Couples – No Children
	<p>There are 493 couples with no children receiving Council Tax Support, which represents 7% of all working age households.</p>
	Lone Parents
	<p>There are 1,842 lone parents receiving Council Tax Support and the majority (1,703) are women, which represents 26% of all working age households.</p> <p>139 lone parents are men, which represents 2% of all working age households.</p>
	Couples – With Children
	<p>There are 535 couples with children receiving Council Tax Support, which represents 8% of all working age households.</p>

Proposed Scheme Changes

Proposal One - Replacing the current working age means tested scheme with an income-based matrix scheme.

This proposal will affect all working age women and men households (6,612). Like the current scheme, this shares the burden amongst all working age households that receive financial help with their Council Tax.

Proposal Two - Removing the restriction to the equivalent of Council Tax property band D for households that occupy a property in bands E to H.

This proposal will affect 24 single women, 15 single men, 21 lone parent women, 2 lone parent men and 31 couples (with and without children).

Proposal Three - Removing the requirement for non-dependant deductions.

This proposal affects all working age households that currently have a non-dependant deduction applied, regardless of gender. However, as there are higher numbers of single and lone parent women receiving Council Tax Support this proposal could affect more women than men.

Proposal Four - Lowering the number of hours used for calculating the minimum income floor for self-employed lone parents, from 35 to 25 hours

Based on current data there is one household affected by this proposal.

This proposal will have a positive impact on lone parents who are or are considering self-employment.

As the number of lone parent women are higher than men this proposal will affect more women than men.

Proposal Five - Keeping the number of hours used for calculating the minimum income floor for single people, couples and couples with children at 35 hours.

The minimum income floor was introduced in the current scheme from April 2017, to align with Universal Credit. At the time there were, 113 single people, 35 couples and 158 couples with children in self-employment and receiving Council Tax Support. Based on current data, there are two households in self-employment and receiving support.

Proposal Six - Removing the extended payment provision.

This proposal notionally affects all working age households regardless of gender. However, as the number of single and lone parent women are higher than men this proposal could affect more women than men.

Proposal Seven - Removing the Additional Earnings Disregard.

This proposal affects all working age households that currently receive an additional earnings disregard, regardless of gender. However, as there are higher numbers of single and lone parent women receiving Council Tax Support this proposal could affect more women than men.

Proposal Eight - Providing a new income disregard for Carer's Allowance.

This proposal will affect 4 single women, 3 single men, 6 lone parent women and 31 couples (with and without children).

Proposal Nine - Providing new income disregards for the support related and work-related activity components for Employment and Support Allowance.

This proposal will affect all working age households that receive the support related and work-related activity components, regardless of gender. It applies to people that have a disability or health condition that limits their ability to work and assistance is provided to improve this.

As the number of single and lone parent women are higher than men this proposal could affect more women than men.

Proposal Ten - Providing a further disregard of £50 per week where the applicant, partner or dependant is in receipt of a disability benefit.

This proposal will affect households that receive the Disability or Severe Disability Premium, regardless of gender. It applies to people that have a disability or health condition that limits their ability to work and assistance is provided to improve this.

As the number of single and lone parent women are higher than men this proposal could affect more women than men.

Protected Characteristic: Pregnancy and Maternity

Women who are pregnant/on maternity leave

Existing data on applicants receiving Council Tax Support does not give any clarification on pregnant women, those on maternity leave or having given birth within the last 26 weeks.

The only information which is held relates to income from statutory maternity pay that is in payment at the point an application is made as this forms part of the income assessment for the means tested Council Tax Support.

People who are in advanced stages of pregnancy or receiving maternity allowance are affected for a temporary period because they will have a finite income and will be unable to increase this by working.

The proposal for an income banded scheme will affect households that already have more than two children and is expecting a further child before it's introduced.

To mitigate the impact of the proposed scheme changes residents from any group can apply for additional financial assistance through the council's Discretionary Reductions (Exceptional Hardship) scheme.

Protected Characteristic: Race

People who are black or from a minority ethnic background (BME) *(Please note Gypsies / Roma are within this community)*

Negative Impact & Mitigating Actions

To mitigate the impact of the proposed scheme changes residents from any group can apply for additional financial assistance through the council's Discretionary Reductions (Exceptional Hardship) scheme.

Neutral Impact

The eligibility criteria is neutral in relation to race, as it does not expressly include, exclude or otherwise identify any particular group.

All awards are therefore neutral in that they are available equally to all applicants irrespective of race.

Protected Characteristic: Religion or Belief (including lack of belief)		
	Negative Impact & Mitigating Actions	Neutral Impact
	To mitigate the impact of the proposed scheme changes residents from any group can apply for additional financial assistance through the council's Discretionary Reductions (Exceptional Hardship) scheme.	<p>Existing data on applicants receiving Council Tax Support does not give any clarification on any religion or belief.</p> <p>The eligibility criteria is neutral in relation to religion or belief, as it does not expressly include, exclude or otherwise identify any particular group.</p> <p>All awards are therefore neutral in that they are available equally to all applicants irrespective of religion or belief.</p>

Protected Characteristic: Sexual Orientation		
	Negative Impact & Mitigating Actions	Neutral Impact
People who are lesbian, gay or bisexual	To mitigate the impact of the proposed scheme changes residents from any group can apply for additional financial assistance through the council's Discretionary Reductions (Exceptional Hardship) scheme.	<p>Existing data on applicants receiving Council Tax Support does not give any clarification on sexual orientation.</p> <p>The eligibility criteria is neutral in relation to sexual orientation, as it does not expressly include, exclude or otherwise identify any particular group.</p> <p>All awards are therefore neutral in that they are available equally to all applicants irrespective of sexual orientation.</p>

Protected Characteristic: Gender Reassignment		
People who are transgendered	Negative Impact & Mitigating Actions	Neutral Impact
	To mitigate the impact of the proposed scheme changes residents from any group can apply for additional financial assistance through the council's Discretionary Reductions (Exceptional Hardship) scheme.	<p>Existing data on applicants receiving Council Tax Support does not give any clarification on gender reassignment.</p> <p>The eligibility criteria is neutral in relation to gender reassignment, as it does not expressly include, exclude or otherwise identify any particular group.</p> <p>All awards are therefore neutral in that they are available equally to all applicants irrespective of gender reassignment.</p>

Protected Characteristic: Marriage and Civil Partnership		
People who are in a marriage or civil partnership	Negative Impact & Mitigating Actions	Neutral Impact
	To mitigate the impact of the proposed scheme changes residents from any group can apply for additional financial assistance through the council's Discretionary Reductions (Exceptional Hardship) scheme.	<p>Existing data on applicants receiving Council Tax Support does not give any clarification on marriage or civil partnership.</p> <p>The eligibility criteria is neutral in relation to marriage and civil partnership, as it does not expressly include, exclude or otherwise identify any particular group.</p> <p>All awards are therefore neutral in that they are available equally to all applicants irrespective of marriage or civil partnership.</p>

<p>Socio-economic impacts (Including impact on child poverty issues and deprivation)</p>	<p>The proposed changes will affect around 6,612 working age households, who are already liable to pay at least 30% of their Council Tax following the scheme changes that were introduced from 2017/18 and 2018/19.</p> <p>For the households that currently have:</p> <ul style="list-style-type: none"> • the level of support is restricted to the equivalent of Council Tax property band D for households that occupy a property in bands E to H, and/or • a non-dependant deduction(s) is applied, where there is another adult, such as a family member or friend, that's over 18 living at the address: <p>the proposals will effectively increase the amount of Council Tax Support awarded.</p> <p>However, there will be some households that will have a decrease in the level of support, particularly families with more than three children.</p> <p>To mitigate the impact for those adversely affected by the proposed changes an easement in the Discretionary Reductions (Exceptional Hardship) policy will be recommended and by increasing the fund accordingly.</p>
<p>Public Health impacts (How will your proposal impact on the general health of the population of Torbay)</p>	<p>There are links between unemployment and poorer mental health, such as stigma, isolation, loss of self-worth and the material consequences of a reduced income.</p> <p>Unemployed individuals, particularly the long-term unemployed, have a higher risk of poor mental health compared with those in employment.</p>
<p>Cumulative Impacts – Council wide (proposed changes elsewhere which might worsen the impacts identified above)</p>	<p>The current scheme is well established. Any changes to the scheme will initially result in more enquiries.</p> <p>The following departments may be affected:</p> <ul style="list-style-type: none"> • Customer Services and the Benefits Service <ul style="list-style-type: none"> - Increase in volume of customer enquiries - Dealing with more customers with financial difficulties - Increase in Discretionary Reductions (Exceptional Hardship) applications • Housing Services <ul style="list-style-type: none"> - Combined effect of the new scheme with the rapid increase in rental costs and the current

	<p>LHA rate freeze that was reintroduced from 2020.</p> <ul style="list-style-type: none"> • Finance <ul style="list-style-type: none"> - Improved efficiencies for Council Tax billing and collection administration
<p>Cumulative Impacts – Other public services (proposed changes elsewhere which might worsen the impacts identified above)</p>	<p>This change will result in an additional cost for Torbay Council and will affect the Major Precepting Authorities, Fire and Police, by altering their taxbase.</p>