

Details of the assessment	
Name of Function/Policy/ Service being assessed	Localisation of Council Tax Support
Date of assessment	Commenced: 19 th June 2012 Updated for consultation: 1 st August 2012 Updated post consultation: 22 nd October and 2 nd November Completed: 14th November 2012
Name of officers carrying out assessment:	The assessment is being carried out by finance leads and equalities leads from the West Kent Equality Partnership authorities (Sevenoaks D.C., Tonbridge & Malling B.C., Tunbridge Wells B.C.).

Step 1 Initial Screening		
	Key Questions	Answers/Notes
1	What are you looking to achieve in this activity?	<p>Localisation of Council Tax Benefit is part of a programme of national policy change to the welfare system ensuring that it encourages people to work.</p> <p>From 1st April 2013, all Councils will be required to establish a local council tax reduction scheme for Council Tax Support to replace the nationally designed Council Tax Benefit Scheme. These changes will reduce the level of funding received by Councils to deliver the scheme (by approximately 10%) and allow the Council to decide whom to financially support, outside of nationally prescribed elements which includes protecting support received by pensioners.</p> <p>Our intention is to develop a local scheme which takes the fairest overall course of action permitted by the nationally prescribed elements and the significant reduction in funding.</p>



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Step 1 Initial Screening		
	Key Questions	Answers/Notes
2	Who in the main will be affected?	<ul style="list-style-type: none"> – Eligible claimants for council tax support (other than pensioners). – Those in receipt of empty domestic property or second home discounts. – Potentially all council tax payers (depending on the scheme adopted, any local variations and the outcome of consultation). <p>The Government have conducted their own EqIA on the nationally prescribed elements of the scheme which states the main benefits as: “Giving local authorities a significant degree of control over how a 10% reduction in expenditure on the current Council Tax Benefit bill is achieved, allowing councils to balance local priorities and their own financial circumstances.”</p> <p>Ref: http://www.communities.gov.uk/documents/localgovernment/pdf/2063707.pdf</p>
3	Does the activity have the potential to cause adverse impact or discriminate against different groups in the community?	Yes <input checked="" type="checkbox"/> Please explain: Various options for achieving a 10% reduction in expenditure based on the current caseload have been considered for our authorities and Kent wide. Whatever scheme is introduced it will entail money being collected from some of the more vulnerable residents in our boroughs and districts.
		No <input type="checkbox"/> Please explain:
		Note: if the answer is ‘yes’ then a full equality impact assessment is required – see step 2.
4	Does the activity make a positive contribution to equalities?	Yes <input checked="" type="checkbox"/> Please explain: The Government has prescribed that pensioners will be protected from any reduction in support as a result of this reform.
		No <input type="checkbox"/> Please explain:
		Note: if the answer is ‘yes’ then a full equality impact assessment is required – see step 2.

Where the screening has identified the need for a full impact assessment, this must:

- be commenced during the drafting stages of a new policy/strategy and fully completed following any consultation period before submitting the committee approval
- carried out before any policy decision is taken
- completed in the planning stages of any procurement exercise

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	Key Questions	Answers/Notes
Step 2	Scoping the assessment	
1.	What is the overall aim, or purpose of the function/ policy/service?	Our intention is to develop a local scheme which takes the fairest overall course of action permitted by the nationally prescribed elements and the significant reduction in funding. The purpose of the proposed legislative changes are set out in the Department for Communities and Local Government guidance document: http://www.communities.gov.uk/documents/localgovernment/pdf/19510253.pdf
2.	What outcomes do you want to achieve with this function/ policy/service and for whom?	To develop a local scheme which: <ul style="list-style-type: none"> – Provides support for the most vulnerable. – Encourages claimants off of benefits and supports them into work. – Minimises the risks of error and reduces financial risk to our authorities. – Takes account of the impact on non-claimants.
3.	Who will be affected?	<ul style="list-style-type: none"> – Eligible claimants for council tax support. – Those in receipt of empty domestic property or second home discounts. – Potentially, all council tax payers (depending on the scheme adopted, any local variations and the outcome of the consultation).
4.	Who defines or defined the function/service/policy?	The policy is defined nationally with an element of local discretion. A preferred scheme has been devised across Kent with the three major precepting authorities (Kent County Council, Kent Police Authority and Kent & Medway Fire & Rescue Authority) agreeing to fund the scheme for three years. The scheme is based on a set of principles to which all Kent authorities agree to.
5.	Who implements the function/service/policy?	The Mid Kent Improvement Partnership - Revenues & Benefits service (Tunbridge Wells) Dartford and Sevenoaks Revenues & Benefits Service (Sevenoaks) Tonbridge & Malling Revenues & Benefits Service.
6.	How do the outcomes of the function/service/policy meet or conflict with the authority's priorities?	Sevenoaks: Effective Management of Council Resources Tonbridge & Malling: Continued delivery of priority services and a financially viable Council. Tunbridge Wells: Passionate about our customers; passionate about value.

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	Key Questions	Answers/Notes
7.	What factors could contribute or detract from the outcomes identified earlier?	<p>Contribute:</p> <ul style="list-style-type: none"> – The preferred Kent-scheme would: – Disregard some earned income. – Reduce benefit on a sliding scale as income increases. – Continue payment for four weeks after moving into work when there would otherwise be no entitlement. – Automatically transfer most people on council tax benefit to the new scheme. – Reduce confusion for claimants moving between authorities. – Allow one scheme for consultation across Kent. – Provide opportunities to standardise forms and processes. – Limit adverse financial affects for the lead authorities for three years as the precepting authorities have agreed to contribute towards costs and fund certain additional costs. – Provide an element of stability during the current economic climate. – Be possible to implement within the timescales set by the Government. <p>Detract:</p> <ul style="list-style-type: none"> – The timescale for implementation is extremely tight and limits the options available for a new scheme. The software used to administer council tax benefit permits only limited changes to be made for any new scheme within these timescales. – An increase in council tax to cover the reduction in funding is not a realistic option due to Government restrictions in respect of allowable tax increases. – Legislative requirements and the amount of grant received by local authorities are yet to be fully clarified. – Failure to reach a local scheme and having to adopt the default scheme would result in a severe negative impact on Council finances and would reduce expenditure on other services. – Demand for council tax benefit is rising. – The preferred Kent-wide scheme would limit local flexibility and create potential for an increase in complaints and appeals as a result of the scheme adopted. – Additional Government proposals for welfare reform could also impact on those affected by the changes to council tax benefit. – Lack of finalised legislation.

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	Key Questions	Answers/Notes
Step 3	Consideration of data and information	
8.	What do you already know about who uses this function/service/ policy?	<p>We have analysed available data for current council tax benefit recipients allowing us to consider the impact on people according to:</p> <ul style="list-style-type: none"> – Age – Disability – Those with caring responsibilities. – Gender <p>A summary of the data analysis for the options presented for consultation by Tonbridge & Malling Borough Council is attached at Annex 1.</p> <p>Annex 2 summarises the impact of the options being presented for decision, following the consultation.</p>
9.	What consultation with service users has taken place on the function/service/ policy and what were the key findings?	<p>Tonbridge & Malling Borough Council carried out a consultation exercise between 8th August – 5th October 2012. This set out our preferred option of an 18.5% reduction (based on the Kent-wide scheme) and other options about how the scheme will operate that were still to be decided. The consultation gave the opportunity for stakeholders affected by each of the options to give their views before the Council takes further decisions.</p> <p>A letter was sent to affected stakeholders informing them of the changes and inviting them to complete a questionnaire. The consultation was also placed on Tonbridge & Malling Borough Council’s website and meetings with stakeholder organisations have taken place.</p> <p>The Council received 2564 responses with response rates as follows:</p> <ul style="list-style-type: none"> – Council tax benefit claimants: 1418 responses (37% response rate) – Empty property/second home owners: 150 responses (35% response rate) – Residents: 980 responses (50% response rate) – Online respondents: 16 responses.

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Key Questions	Answers/Notes					
	Of those who provided demographic data, the proportions for specific groups were:					
		Gender	Disability	Carers	Age	Ethnicity
	Claimants	Male: 33.2% Female: 66.8%	20.1%	2.8%	Under 25: 4.3% 25-34: 14.9% 35-44: 29.1% 45-54: 31.6% 55-64: 20.2%	Not collected
	Residents	Male: 54.6% Female: 43.4%	19.2%	11.2%	Under 25: 0.7% 25-34: 4.3% 35-44: 10.3% 45-54: 13.9% 55-64: 15.8% 65-74: 20.3% 75+: 18.5%	White British: 93.7% Other ethnic groups: 2.7%
	Owners	Male 57.3% Female 36.7%	14.7%	N/A	25-34: 3.3% 35-44: 5.3% 45-54: 22.0% 55-64: 22.0% 65-74: 21.3% 75+: 6.7%	White British: 82.7% Other ethnic groups: 4.1%
	<p>Headline findings showed that:</p> <ul style="list-style-type: none"> – More claimants favour Option 1 (cutting the support by 18.5%) than Option 2 (protecting some groups), although Option 1 did not achieve an overall majority and 19% of claimants are not sure which option they prefer. There was support for Option 1 from internal stakeholders and the National Landlord Association but it is not the favoured option of other external stakeholders. – An overall majority of claimants support Option 3 (removing the council tax discount on second homes and long-term empty properties). There was complete support from stakeholders for Option 3. – Claimants were not sure about Options 4 (capping the amount of support to that 					

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	Key Questions	Answers/Notes
		<p>applicable to a Band D property) and 5 (removing second adult rebate). Stakeholder responses for Option 4 were mixed and all stakeholders supported Option 5.</p> <ul style="list-style-type: none"> – An overall majority (81%) of owners of second homes / long-term empty properties disagree with Option 3. – More residents favour Option 1 than Option 2 and Option 1 achieved a clear majority. – An overall majority of residents support Options 3, 4 and 5. <p>Stakeholders also suggested protection for vulnerable people:</p> <ul style="list-style-type: none"> – with severe disabilities – unable to work – leaving care, prison or hostel accommodation – with ‘floating support’ <p>Stakeholders also suggested that vulnerability should be assessed on an individual basis. Financial assistance, where necessary, should then be applied through the use of a discretionary fund.</p> <p>Following completion of TMBC’s consultation, the government announced further proposals for the localisation of council tax benefit, offering a transition grant to encourage authorities to keep any cut in support under 8.5%. The Kent-wide agreement has been amended to allow for the transitional grant from Government and for major precepting authorities to fund any shortfall in Districts’ income. These proposals would alter the scheme in Year 1 and the impacts set out in this assessment will still stand in subsequent years.</p>
10.	What, if any, additional information is needed to assess the impact of the function/service/policy?	No further information is needed prior to the decision being taken.
11.	How do you propose to gather the additional information?	As the latest Government proposals will reduce the benefit reduction and any negative impacts in Year 1, no further consultation is considered necessary.

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	Key Questions	Answers/Notes
Step 4	Assessing the Impact	
12.	Based on what information you already know, in relation to each of the following consider whether a) there is anything in the function/service/policy that could discriminate or put anyone at a disadvantage b) for an existing function/service/policy, how it is actually working in practice	
a.	Age	<p>Impact: The Government have prescribed that low income pensioners should be protected from any reduction in support. We therefore have no discretion in implementing this aspect of the scheme.</p> <p>As pensioners are protected, all options being considered by Tonbridge & Malling Borough Council have the potential to result in a degree of negative impact on some non-pensioner age groups. A blanket reduction of 18.5% (Option 1) in Years 2 and 3 would see those aged under 54 receiving between 18.50-18.90% of a cut compared to 9.40% for than those aged 55-64, by virtue of the relative proportion in protected, pensioner households.</p> <p>The consultation showed that no claimant age groups showed overall majority support for Option 1 or Option 2 with claimants:</p> <ul style="list-style-type: none"> – Aged 18-24 least likely to support Option 1 – Aged 35-44 most likely to support Option 1 and least likely to support Option 2. – Aged 55-64 most likely to support Option 2 – In all age groups showing majority support for Option 3. – Aged 45-64 supporting more protection for people with disabilities, when compared with other age groups, although this may be accounted for by this age-group approaching retirement age when they will receive protection as pensioners under the Government’s proposals. – Aged under 25 supporting more protection for families with babies, when compared with other age groups, although this may be accounted for by this age group being more likely to fall in this category. – Aged under 34 supporting more protection for families with children aged under 5, when compared with other age groups, although this may be accounted for by this age group being more likely to fall in this category. – Aged 25-34 supporting the removal of the second adult rebate, when compared with other age groups.

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	Key Questions	Answers/Notes
		<p>The consultation showed that residents from all age groups showed overall majority support for Option 1, apart from those aged under 25.</p> <ul style="list-style-type: none"> – Residents in all age groups showed majority report for Option 3. – Residents aged 25-74 showed overall majority support for Option 4. – Residents aged 35-75+ showed overall majority support for Option 5. – There were no significant differences between age groups for any of the Options. <p>The stakeholder consultation suggests that, of those seeking debt advice, the most vulnerable clients would fall into a group of single males and females under 25 although it would not be right to classify all individuals in that group as vulnerable.</p> <p>Mitigation: The decision to protect pensioners was taken by Government who are therefore responsible for conducting their own EqlA on this aspect. This is available at: http://www.communities.gov.uk/documents/localgovernment/pdf/2063707.pdf</p> <p>There do not appear to be any apparent impacts on age groups, emerging from the consultation. The transitional grant being offered by the Government to reduce the benefit reduction to 8.5% would reduce the cut in Year 1 for those aged under 54 to 8.50-8.92% and to 4.37% for those aged 55-64. The extent of the remaining differential impact on age groups is directly determined by the relative proportion in protected, pensioner households.</p>
b.	Disability	<p>Impact: A blanket reduction of 18.5% (Option 1) in Years 2 and 3 has potential to negatively impact on people with disabilities, by virtue of the relative proportion in protected, pensioner households, as they would receive a cut of 11.60% compared to 9.50% for those without disabilities. The extent of the differential impact is directly determined by the relative proportion in protected, pensioner households but equates to less than 35p per week.</p> <p>The consultation showed that disability is strongly associated with whether claimants prefer Option 1 or Option 2 where:</p> <ul style="list-style-type: none"> – Claimants with disabilities showed overall majority support for Option 2 and more protection for people with disabilities. – Claimants with disabilities are significantly more likely to support Option 2 and more protection for people with disabilities, when compared to those without disabilities.

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	Key Questions	Answers/Notes
		<ul style="list-style-type: none"> – Whilst overall, residents with disabilities did not differ from the overall majority view in support of Option 1; residents with disabilities were significantly more likely to support Option 2 than those without a disability. – Of those who favour Option 2, people with disabilities is the group that most claimants and residents think should be protected more than is provided for under Option 1. <p>The stakeholder consultation highlighted that people with severe disabilities may need extra help as they are less likely to be able increase their incomes through seeking work and are less likely to be able to absorb the loss of disposable income.</p> <p>Mitigation: Our current scheme treats people with disabilities more favourably by disregarding some income; this will remain under the new scheme. This compares the amount needed for basic living needs (set by Government) against a person’s income. Disability Living Allowance is not included in any calculation of income; neither would any permitted income under Employment Support Allowance be included, which gives people with disabilities a higher council tax benefit entitlement.</p> <p>The transitional grant being offered by the Government to reduce the benefit reduction to 8.5% would reduce the cut in Year 1 for those with disabilities to 5.34% and to 4.39% for those without disabilities.</p>
c.	Carers	<p>Impact: A blanket reduction of 18.5% (Option 1) in Years 2 and 3 has potential to negatively impact on carers by virtue of the relative proportion in protected, pensioner households as they would receive a cut of 12.10% compared to 9.60% for those without carers in their household.</p> <p>The consultation showed that:</p> <ul style="list-style-type: none"> – Claimants with carers in their household showed overall majority support for Option 2 and more protection for people with disabilities. – Claimants with carers in their household were significantly more likely to support Option 2 and more protection for people with disabilities, when compared to those without carers in their household. – Whilst overall, residents with carers in their household did not differ from the overall majority view in support of Option 1; carers were significantly more likely to support Option 2 than residents without carers in their household.

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	Key Questions	Answers/Notes
		<p>Mitigation: Our current scheme treats carers more favourably by disregarding some income; this will remain under the new scheme. This compares the amount needed for basic living needs (set by Government) against a person's income. Carers Allowance is not included in any calculation of income; neither would any permitted income under Employment Support Allowance be included, which gives carers a higher council tax benefit entitlement.</p> <p>The transitional grant being offered by the Government to reduce the benefit reduction to 8.5% would reduce the cut in Year 1 for carers to 5.97% and to 4.41% for those without carers in their household. The extent of the remaining differential impact is directly determined by the relative proportion in protected, pensioner households.</p>
d.	Gender	<p>Impact: A blanket reduction of 18.5% (Option 1) in Years 2 and 3 has potential to negatively impact on females as they would receive a cut of 10.5% compared to 8.0% for males, and by virtue of them being more likely to be the primary applicant and / or have dependent children. The consultation showed that:</p> <ul style="list-style-type: none"> –Significantly more female claimants than male claimants support Option 1 and significantly more male claimants than female claimants support Option 2. –Significantly more female claimants than male claimants support protection for families with young children. –The most frequently made comments by claimants were received from single parents (mainly female) suggesting that they would be unable to afford a reduction in their benefits. –There were no differences between males and female residents, with overall majority support for Option 1. –Some stakeholders thought that families with children have greater potential to manage their budgets due to combinations of child benefit, child tax credits and child maintenance payments. <p>Mitigation: Despite the potential negative impact, female claimants support Option 1 and whilst male claimants support Option 2, they would not see a negative impact under our preferred option. The consultation suggests the negative impact could relate mainly to single parents who are predominantly female. Our current scheme already mitigates this to some extent by making allowances for childcare costs. Furthermore, Option 1 provides less negative impact for female claimants, when compared to Option 2.</p>

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	Key Questions	Answers/Notes
		The transitional grant being offered by the Government to reduce the benefit reduction to 8.5% would reduce the cut in Year 1 for female claimants to 4.84% and to 3.72% for males. The extent of the remaining differential impact is directly determined by the relative proportion in protected, pensioner households.
e.	Race	<p>Impact: This information is not collected from claimants as it is not relevant to the calculation of council tax benefit. There may be a possible indirect impact for options affecting larger households. The consultation showed that:</p> <ul style="list-style-type: none"> – Ethnicity is strongly associated with whether claimants prefer Option 1 or Option 2 with those who are White British more likely to support Option 1 than those from other ethnic groups / those who did not give their ethnic background. – All ethnic groups showed overall majority support for Option 4. <p>Mitigation: It is unclear why residents from other ethnic groups/those who did not give their ethnic background were less likely to support Option 1. Following the Government's offer of a transitional grant, it is not considered necessary to implement Option 4.</p>
f.	Religion & Belief	<p>Impact: This information is not collected from claimants as it is not relevant to the calculation of council tax benefit.</p> <p>Mitigation: We are not aware of any impacts in need of mitigation.</p>
g.	Sexual Orientation	<p>Impact: This information is not collected from claimants as it is not relevant to the calculation of council tax benefit.</p> <p>Mitigation: We are not aware of any impacts in need of mitigation.</p>
g.	Marital or Civil Partnership Status	<p>Impact: This information is not collected from claimants as it is not relevant to the calculation of council tax benefit.</p> <p>Mitigation: We are not aware of any impacts in need of mitigation.</p>
h.	Pregnancy & maternity	<p>Impact: This information is not collected from claimants as it is not relevant to the calculation of council tax benefit.</p> <p>Mitigation: We are not aware of any impacts in need of mitigation.</p>

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	Key Questions	Answers/Notes
i.	Gender reassignment	<p>Impact: This information is not collected from claimants as it is not relevant to the calculation of council tax benefit.</p> <p>Mitigation: We are not aware of any impacts in need of mitigation at this stage.</p>
j.	<p>General (<i>i.e. affecting all of the above</i>) / other (<i>i.e. socio economic</i>)</p>	<p>Impact: As pensioners are protected, the reduction in the level of support falls to working age claimants. The actual average cut for any given group will depend on how many of that group are in protected pensioner households.</p> <p>The stakeholder consultation received responses suggesting that those who are unable to return to work should be assisted the most.</p> <p>Mitigation: To mitigate any further effects of the funding deficit on non-pensioner households Tonbridge & Malling Borough Council will implement the following measures in Year 1:</p> <ul style="list-style-type: none"> – Removal of the discount on second homes and long-term, empty, domestic properties (Option 3). This would reduce the cut that working age claimants receive in Years 2 and 3 from 18.5% to 15.2%. – Applying for the Government’s transitional grant to keep the reduction at 8.5% in Year 1 and funding any shortfall. <p>In Years 2 and 3, Tonbridge & Malling Borough Council will consider any further mitigating measures needed including:</p> <ul style="list-style-type: none"> – Considering whether the reduction can be maintained at 8.5% or between 8.5%-18.5%. – Examining other discounts / exemptions. – Setting up a discretionary fund for hardship cases. <p>Following the consultation these options are no longer being considered, as the transitional grant being offered by the Government provides some mitigation to those affected:</p> <ul style="list-style-type: none"> – Offering more protection for vulnerable groups (Option 2) – Capping the amount of support to the level for a Band D property (Option 4). – Removing the second adult rebate (Option 5).

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	Key Questions	Answers/Notes
Step 5	Reviewing and Scrutinising the Impact	
13.	What conclusions can you draw about any differential impact and how people are adversely or positively affected?	<p>Tonbridge & Malling Borough Council's preferred scheme proposes that the funding shortfall will be met from paying less council tax support to allow us to safeguard priority essential services. As the Government has said that pensioners must be fully protected from the changes, working age claimants will be affected by a reduction in council tax support.</p> <p>We have identified that our preferred scheme has the potential to have a negative impact on people with disabilities, carers, women and some working age groups. The extent of the impact on people with protected characteristics is directly determined by the proportion of pensioners that fall within each protected characteristic group. The consultation shows that most differences in responses between groups of claimants are in line with the self-interest of the groups concerned.</p>
14.	What actions can you take to address any impacts identified?	<p>The Council's decision on which scheme to adopt represents a balance of the self-interest of the groups reflected in the consultation, against the potential impacts identified. In line with the current, national scheme, we will continue to treat people with disabilities and carers more favourably by disregarding some income, giving them a higher council tax benefit entitlement. We will also continue to make allowances for childcare costs. If successful, the application for the Government's transitional grant will keep the reduction at 8.5% and reduce the adverse impacts identified in Year 1. Options for mitigating the impacts in Years 2 and 3 will be considered.</p>
15.	If no changes can be made, what reasons are there to justify this?	<p>Whilst the Council's preferred option has potential to result in a degree of negative impact on some non-pensioner age groups, this is as a result of the protection of pensioners being prescribed by Government. We therefore have no discretion in implementing this aspect of the scheme.</p>
16.	How might any of the changes, in relation to the adverse impact, have a further adverse affect on any other group?	<p>Annex 1 shows the impact of each of the options, presented for consultation, on people in Tonbridge & Malling with protected characteristics based on current data.</p> <p>Annex 2 summarises the impact of the options being presented for decision, following the consultation.</p>

Equality Impact Assessment ANNEX 3

Step 6	Decision making and future monitoring	
17.	Which decision making process do these changes need to go through i.e. do they need to be approved by a committee/Council?	<ul style="list-style-type: none"> – Tonbridge & Malling Borough Council's Cabinet agreed the principles for the draft scheme proposed for consultation on 20th June 2012. – Cabinet will consider the final recommendations for the Scheme on 19th November 2012.
18.	How will you continue to monitor the impact of the function/service/ policy on diverse groups?	<ul style="list-style-type: none"> – This assessment will be kept under review. – Claimant data will be analysed following Year 1 to determine whether the predicted impacts were accurate. – Feedback and complaints from claimants will be monitored.
19.	When will you review this equality impact assessment?	Prior to any further decisions being taken about how the scheme will operate after Year 1, or sooner should any of aspects of the scheme need to be reconsidered.



Localisation of Council Tax Support – equality impact assessment
Annex 1 – Summary of impacts for options presented in the consultation

This information provides a summary of the impacts of the proposed changes to the Council Tax Benefit Scheme, based on data analysis of current Tonbridge & Malling claimants. The conclusions below are based on a (non-statistical) comparison between the current average weekly council tax benefit and the actual average reduction for specific groups, once various options have been applied.

Average amount of council tax benefit

The average actual reduction in weekly council tax benefit, following a blanket 18.5% reduction whereby pensioner households are protected from any cut, would be **9.6%** for an average household.

Profile of claimants (based on the current caseload of 7,555 households):

- 5.7% of claimants receive a disability premium (although passported claims¹, do not receive a premium even if the claimant has a disability).
- 64.3% of primary applicants are female (54% of which are female with no partner).
- 35.7% of primary applicants are male (18% of which are male with no partner).
- 48.6% of claimant households are of pension age.
- 1.8% of claimants receive a carer premium.

Option 1: Keep the amount of help that pensioners currently receive the same as it is now. Everyone else will receive a reduction of 18.5%.

Impact:

- § People with disabilities are affected more (their amount of award would fall by an average of 11.6%) than those without a disability (9.5% reduction).
- § Households with carers would also be badly affected (their amount of award would fall by an average of 12.1%) than those with no carers (9.6% reduction).
- § Female applicants would be more badly affected (their amount of award would fall by an average of 10.5%) than male applicants (8.0% reduction).
- § Applicants aged under 54 would face larger reductions (between 18.5-18.9%) than those aged 55-64 (9.4% reduction). For a pensioner household, there will be no change in the amount of help they are awarded.
- § People from Minority Ethnic groups (65.8%) are more likely to be of working age (16-64) than White residents (59%) and less likely to be of pension age (5.5%) compared with White residents (20.8%)². As ethnicity data is not relevant to the calculation of council tax benefit it is not collected from claimants and the impact of this option on ethnic groups is unclear.

¹ These are cases where, by virtue of the other benefits they receive, a household is automatically entitled to full council tax benefit. Whether they have a disability or not is not relevant to the claim, and so is not recorded. The similarities between passported claims and non-passported claims has been analysed and the information has been used to produce estimates of the numbers of applicants with disabilities for further analysis and to develop financial impact models.

² Source of data: Mid-Year Population Estimates 2009.

Localisation of Council Tax Support – equality impact assessment
Annex 1 – Summary of impacts for options presented in the consultation

Option 2a: Keep the amount of help that pensioners currently receive the same as it is now. Protect people with disabilities.

- Impact:**
- § For households which include someone with a disability, the amount they are awarded will not change. Other households would a 10.5% reduction.
 - § Households with carers would see their amount of award fall by 9.0% compared to households without carers, who would see a 9.9% reduction.
 - § Female applicants would be more badly affected (their amount of award would fall by an average of 11%) than under Option 2 and male applicants (7.9% reduction).
 - § Applicants aged under 54 would face larger reductions (between 18.6-20.3%) than those aged 55-64 (9.0% reduction). For a pensioner household, there will be no change in the amount of help they are awarded

Option 2b: Keep the amount of help that pensioners currently receive the same as it is now. Protect families with babies (up to 1 year old).

- Impact:**
- § People with disabilities would be more badly affected (their amount of award would fall by an average of 12.3%) than under Option 1. Other households would see a 9.8% reduction.
 - § Households with carers would also be more badly affected (their amount of award would fall by an average of 12.5%) than those with no carers (9.9% reduction).
 - § Females would be affected more (their amount of award would fall by an average of 10.7%) than males (8.4% reduction).
 - § Applicants aged 45-54 would face larger reductions (19.8%) than those aged 35-44 (19.6% reduction), those aged 25-34 (18.6% reduction) and those aged 18-24 (17.4% reduction). For a pensioner household, there will be no change in the amount of help they are awarded.
 - § National data³ suggests that households headed by some ethnic groups (Bangladeshi, Pakistani and Indian) are more likely to contain at least one dependent child. In Tonbridge & Malling⁴, Minority Ethnic residents account for 6.2% of the population; this is below Kent (7.6%) and national averages (12.5%). Indian is the biggest Minority Ethnic group in Tonbridge & Malling (1.4%), whilst Bangladeshi and Pakistani each account for 0.3% of the population, all below the national averages. As ethnicity data is not relevant to the calculation of council tax benefit it is not collected from claimants and the impact of this option on ethnic groups is unclear.

³ Source of data: Census 2001

⁴ Source of data: Mid-Year Population Estimates 2009

Localisation of Council Tax Support – equality impact assessment
Annex 1 – Summary of impacts for options presented in the consultation

Option 2c: Keep the amount of help that pensioners currently receive the same as it is now. Protect families with children (up to 5 years old).

- Impact:**
- § People with disabilities would be more badly affected (their amount of award would fall by an average of 14.8%) than under previous options. Other households would a 9.7% reduction.
 - § Households with carers would also be badly affected (their amount of award would fall by an average of 14.4%) than those with no carers (9.9% reduction).
 - § Females would be less badly affected than under previous options (their amount of award would fall by an average of 9.8%) but males would be affected slightly more (10.1% reduction).
 - § Applicants aged 45-54 would face larger reductions (25.0%) than those aged 35-44 (20.6% reduction), those aged 55-64 (13.0% reduction) and those aged 25-34 (12.6% reduction). Those aged 18-24 would face smaller reductions (7.8%).
 - § National data³ suggests that households headed by some ethnic groups (Bangladeshi, Pakistani and Indian) are more likely to contain at least one dependent child. In Tonbridge & Malling⁴, Minority Ethnic residents account for 6.2% of the population; this is below Kent (7.6%) and national averages (12.5%). Indian is the biggest Minority Ethnic group in Tonbridge & Malling (1.4%), whilst Bangladeshi and Pakistani each account for 0.3% of the population, all below the national averages. As ethnicity data is not relevant to the calculation of council tax benefit it is not collected from claimants and the impact of this option on ethnic groups is unclear.

Option 3: Remove the council tax discount on second homes and long term empty homes

- Impact:**
- § Pensioner households would still be protected and would have no change.
 - § The award that everyone else receives would be cut by around 15.2% instead of 18.5%.

Option 4: Cap the amount of support to the level for a Band 'D' property

- Impact:**
- § Pensioner households would still be protected and would have no change.
 - § Setting a cap reduces the amount of reduction for all other applicants. It also reduces the differentials between groups.
 - § The award that everyone else receives would be cut by around 14.4% instead of 18.5%.
 - § Tonbridge & Malling has a larger than average household size⁵ of 2.48 when compared to county (2.37), regional (2.38) and national benchmarks (2.36).
 - § National data⁵ suggests that some ethnic groups (Bangladeshi, Pakistani and Indian) are more likely to live in larger households. In Tonbridge & Malling⁶, Minority Ethnic residents account for 6.2% of the population; this is below Kent (7.6%) and national averages (12.5%). Indian is the biggest of the BME groups in Tonbridge & Malling (1.4%), whilst Bangladeshi and Pakistani each account for 0.3% of the population, all below the national averages. As ethnicity data is not relevant to the calculation of council tax benefit it is not collected from claimants and the impact of this option on ethnic

⁵ Source of data: Census 2011

⁶ Source of data: Mid-Year Population Estimates 2009

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Annex 1 – Summary of impacts for options presented in the consultation
groups is unclear.

Option 5: Remove the second adult rebate

- Impact:**
- § Pensioner households would still be protected and would have no change.
 - § The award that everyone else receives would be cut by around 16.0% instead of 18.5%.

Combining options 2a and 2b: Keep the amount of help that pensioners currently receive the same as it is now. Protect people with disabilities. Protect families with babies (up to 1 year old).

- Impact:**
- § For households which include someone with a disability, the amount they are awarded will not change. Other households would see their amount of award fall by 10.5%.
 - § Households with carers would see their amount of award fall by 8.8% compared to households without carers, who would see a 9.9% reduction.
 - § Females would be affected more (their amount of award would fall by an average of 10.9%) than males (8.0% reduction).
 - § Applicants aged under 54 would face larger reductions (between 18.5-19.7%) than those aged 55-64 (9.4% reduction). For a pensioner household, there will be no change in the amount of help they are awarded.
 - § As ethnicity data is not relevant to the calculation of council tax benefit it is not collected from claimants and the impact of this option on ethnic groups is unclear.

Combining options 2a and 2c: Keep the amount of help that pensioners currently receive the same as it is now. Protect people with disabilities. Protect families with young children (up to 5 years old).

- Impact:**
- § For households which include someone with a disability, the amount they are awarded will not change. Other households would see their amount of award fall by 10.6%.
 - § Households with carers would see their amount of award fall by 10.3% compared to households without carers, who would see a 10.0% reduction.
 - § Females would be less badly affected than under Options 1, 2a and 2b (their amount of award would fall by an average of 10.4%) but would still be affected slightly more than males (9.4% reduction).
 - § Applicants aged 35- 54 would face larger reductions (between 21.0-24.6%) than those aged 25 to 34 (13.1% reduction) and those aged 55-64 (12.3% reduction). Those aged 18-24 would face smaller reductions (8.4%). For a pensioner household, there will be no change in the amount of help they are awarded.
 - § As ethnicity data is not relevant to the calculation of council tax benefit it is not collected from claimants and the impact of this option on ethnic groups is unclear.

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Annex 1 – Summary of impacts for options presented in the consultation

Combining options 2a, 2c and 4: **Keep the amount of help that pensioners currently receive the same as it is now. Protect people with disabilities. Protect families with young children (up to 5 years old). Cap the amount of support to the level for a Band 'D' property.**

- Impact:**
- § There are few households with people with disabilities in larger properties. The average actual reduction for households with people with disabilities would be 1.5%, compared to 10.5% for those without a disability.
 - § There are few households with carers in larger properties. There is slight change between households with carers (9.9%) compared to those without (10.0%).
 - § There is little difference in the proportion of male and female primary applicants living in properties above band D. Females and males would both see an average reduction of 10.0%.
 - § A greater proportion of households with dependent children live in properties banded E and above.
 - § Households whose lead applicant is aged 35 to 54 are more likely to live in Band E and above properties. Households with lead applicants aged 35 to 54 would have a greater reduction (17.4 – 20.4%) than other households. For a pensioner household, there will be no change in the amount of help they are awarded.
 - § As ethnicity data is not relevant to the calculation of council tax benefit it is not collected from claimants and the impact of this option on ethnic groups is unclear.

Localisation of Council Tax Support – equality impact assessment
Annex 2: summary of impacts for recommended options for benefit reduction following consultation

	Overall	Disability		Carers		Gender		Age				
		Yes	No	Yes	No	Male	Female	18-24	25-34	35-44	45-54	55-64
Option 1: Impact in Year 1 (Keep the amount of help that pensioners currently receive the same as it is now. Everyone else will receive a reduction of 8.5%)												
Pensioners included in data analysis	4.44%	5.34%	4.39%	5.97%	4.41%	3.72%	4.84%	8.50%	8.92%	8.66%	8.50%	4.37%
Pensioners excluded from data analysis	8.64%	8.5%	8.65%	9.62%	8.62%	8.66%	8.63%	8.50%	8.92%	8.66%	8.50%	8.50%
Option 1: Impact in Years 2 and 3, (Keep the amount of help that pensioners currently receive the same as it is now. Everyone else will receive a reduction of 18.5%)												
Pensioners included in data analysis	9.60%	11.60%	9.50%	12.10%	9.60%	8.00%	10.50%	18.50%	18.90%	18.80%	18.50%	9.40%
Pensioners excluded from data analysis	18.67%	18.50%	18.68%	19.49%	18.65%	18.64%	18.68%	18.50%	18.87%	18.71%	18.58%	18.50%

Note: The actual difference in cut to people with disabilities compared to those without based on 18.5% cut, including pensioners in the analysis, is less than around 35p per week.

