

CABINET PROPOSAL

AGENDA ITEM:

COUNCIL TAX REDUCTION SCHEME (COUNCIL TAX SUPPORT)

Reason for this Report

1. To agree a new Council Tax Reduction Scheme for 2014/15.

Background

2. From April 2013 Council Tax Benefit was replaced by new local Council Tax Support Schemes and the funding reduced by 10%.
3. In Wales, the Welsh Government decided to introduce a national scheme with some very limited local discretion. Detailed requirements that apply to all schemes in Wales were set out in The Council Tax Reduction Schemes and Prescribed Requirements (Wales) Regulations.
4. The Welsh Government provided additional funding so that the support continued to be based on 100% of Council Tax liability and no across the board cut to support was applied.
5. Each Local Authority was required to adopt a Council Tax Reduction Scheme which complied with the prescribed requirements and set out how the discretionary areas would be applied. Cardiff carried out a public consultation exercise and adopted a scheme at full Council in January 2013.
6. The Welsh Government regulations applied only for one year as a "sunset clause" was included. Therefore the current scheme will cease to have effect from 31 March 2014 and a new scheme will need to be adopted.
7. New regulations have been issued by the Welsh Government. The Council is required to make a decision on any discretionary elements following public consultation and adopt a new scheme at full council by 31 January 2014.
8. In November Cabinet gave authority to the Director Communities, Housing and Customer Service in consultation with Cabinet Member for Communities, Housing and Neighbourhood Renewal to carry out public consultation on a proposed new Council Tax Reduction Scheme from April 2014.

9. This report sets out the results of the consultation and the proposals for the new scheme from April 2014.

Issues

10. The new scheme will comply with the Welsh Government regulations which were approved by the National Assembly for Wales on 26 November. These regulations are very similar to the current regulations with only minor amendments. Details of the changes can be found at appendix A.
11. The new regulations continue to base Council Tax Reduction on 100% of liability and the regulations include this provision, there will therefore be no across the board cut in benefit.

Discretionary Areas

12. The discretionary areas to be decided by the Council remain the same as in 2013/14 and are as follows:
13. **Extra help for people starting work (Benefit Run-on)** When a claimant starts work an additional 4 weeks benefit can be paid at the rate that the claimant was entitled to while they were unemployed. The Council has the discretion to extend this 4 week period further.
14. The Council would need to fund this extra payment at a cost of approximately £20,000 per annum (based on extending the run on to 5 weeks). The current 4 week extension works well in helping claimants make the transition to work, and given other pressures on budgets using this discretion does not appear to be the best use of resources. Therefore in 2013/14 this discretion was not used and the extended period was kept at 4 weeks.
15. There have been no issues with this approach and it is therefore proposed that this remains the same for 2014/15. 90.3% (844) of people who responded to the consultation agreed with this.
16. **Backdating Entitlement** – the standard scheme allows entitlement to be backdated for up to 3 months if the claim form is received late. The Council has discretion to extend this period, however it would need to cover the cost of any additional support awarded as a result. The cost of extending this to 6 months would be approximately £60,000 per annum.
17. In 2013/14 it was decided not to use this discretion but to keep the maximum 3 month backdating period. There have been no issues with this approach and it is therefore proposed that this remains the same for 2014/15. 89.3% (840) of people who responded to the consultation agreed with this.
18. **Extra Help for War Pensioners** - The scheme allows for £10 per week of the income from War Widows Pension and War Disablement Pension to be disregarded when working out how much support can be awarded.

The Council has discretion to disregard more of these pensions and thereby increase the amount of support that is awarded to war pensioners.

19. In 2013/14 the Council used its discretion to help War Pensioners by disregarding all income from War Widows and War Disablement Pensions when calculating Council Tax Reduction. It is proposed that this continues for 2014/15. If this were not the case claimants receiving war pensions would be considerably worse off than at present. It is estimated that the use of this discretion will cost an additional £35,000. 85.9% (804) of people who responded to the consultation agreed with this.
20. A full equality impact assessment was carried out when the changes were implemented in 2013, this assessment has been reviewed and updated. There are no new impacts as there have been no significant changes. Accessibility to the service continues to be reviewed and improved through the community hub project.

Consultation

21. A public consultation took place between 18 November 2013 and 18 December 2013. The consultation was publicised on the internet and on letters to people claiming Housing Benefit and Council Tax Reduction. It was also tweeted to over 20,000 Council followers on Twitter, and sent to the 6000 members of the council's e-panel.
22. The outcome of the consultation has been included above and full evaluation attached in Appendix A.

Reasons for Recommendations

23. To allow for the adoption of a new Council Tax Reduction Scheme for 2014/15.

Legal Implications

24. The main legal implications are described in the text of this Report.
25. The Council has to satisfy its public sector duties under the Equalities Act 2010 (including specific Welsh public sector duties). Pursuant to these legal duties Councils must in making decisions have due regard to the need to (1) eliminate unlawful discrimination, (2) advance equality of opportunity and (3) foster good relations on the basis of protected characteristics
26. Protected characteristics are:
 - Age
 - Gender reassignment
 - Sex
 - Race – including ethnic or national origin, colour or nationality
 - Disability
 - Pregnancy and maternity

- Sexual orientation
 - Religion or belief – including lack of belief
27. As such the decision on whether to implement the proposals will have to be made in the context of the Council's equality act public sector duties.
28. This will include, in this case undertaking an Equality Impact Assessment to ensure that the Council has understood the potential impacts of such policies, strategies and/or actions in terms of equality so that it can ensure that it is making proportionate and rational decisions having due regard to its public sector equality duty
29. A full Equality Impact Assessment has been undertaken to ensure that the Council has understood the potential impacts of such proposals in terms of equality so that it can ensure that it is making proportionate and rational decisions. The equality impact assessment is attached as Appendix B.
30. The decision maker must have due regard to the Equality Impact Assessment prior to making any decision as to whether or not to implement the proposal.

Financial Implications

31. As stated above the Welsh Government provided an additional £2.5 million funding in 2013.14 which allowed Council Tax Reduction to be based on 100% of liability rather than 90% and prevented the 10% cut being applied. This funding was for one year only.
32. The Welsh Government has indicated that they wish to continue to base Council Tax Reduction on 100% of liability and the regulations include this provision.
33. The draft settlement for 2014/15 was recently published and it appears that the cost of the CTR scheme has been subsumed within the overall Revenue Support Grant. The impact of this will mean that any financial shortfall will need to be quantified and taken into account when the Council sets the budget for the next financial year in February 2014.
34. As the regulations require the Council to base the support on 100% of liability, it would appear that the Council will have no choice but to make up the funding shortfall.

CABINET PROPOSAL

Council is recommended to agree the proposals for a new Council Tax Reduction Scheme from April 2014 as outlined in this report

THE CABINET

16 January 2014

The following appendices are attached:-

Appendix A – Consultation Response Evaluation
Appendix B – Equality Impact Assessment

Council Tax Reduction Scheme

Consultation

December 2013



*The County Council of the City and County of Cardiff.
Prepared by Customer & Business Knowledge*



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For further information please contact

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Council Tax Reduction Scheme Consultation

Background

The Council Tax Reduction Scheme helps people on a low income to pay their Council Tax.

The Council must adopt a new scheme by 31 January 2014 to start 1 April 2014. **There are no plans to reduce the amount of support.**

Most of the rules are decided by the Welsh Government. They have proposed some small amendments to the scheme from April; these affect the dates from which some changes in circumstances take effect.

Cardiff Council must follow the rules of the scheme as set by the Welsh Government, but can vary the scheme in three ways. The Council has sought the views of citizens as to whether it should change some areas of the scheme.

Methodology

An online survey was developed in house which addressed each of the three areas in which the Council could vary the scheme. The questionnaire was delivered electronically to the approximate 6,000 members of the Cardiff E-Panel as well as being promoted within the cities "Hubs" by employees within Communities, Housing and Customer Services.

Response

The consultation was 'live' between 18 November 2013 and 18 December 2013 and received a total of 947 returns.

Results

Extra Help for People Starting Work

The scheme gives claimants protection when they start work and stop receiving out of work benefits. This protection lasts for **4 weeks**. The Council could extend this period however the current scheme works well and has helped many people to manage the transition into work.

The Council proposes that the existing 4 week help for people starting work should remain the same. Do you think this is reasonable?

Table 1.1 shows nine in ten respondents to be in agreement that the existing 4 weeks of assistance should remain in place.

Table 1.1	No.	%
Yes	844	90.3
No	91	9.7
Total	935	100.0

Extra Help for War Pensioners

At present in Cardiff income from War Widows Pensions and War Disablement Pensions are not taken into account when calculating Council Tax Reductions. We plan to continue to disregard all income from war pensions. Without this disregard war pensioners would be much worse off.

Should the Council continue to provide extra help to War Pensioners?

Table 1.2 shows 85.9% respondents to be in agreement that the Council should continue to provide extra help to War Pensioners.

Table 1.2	No.	%
Yes	804	85.9
No	132	14.1
Total	936	100.0

Backdating Claims

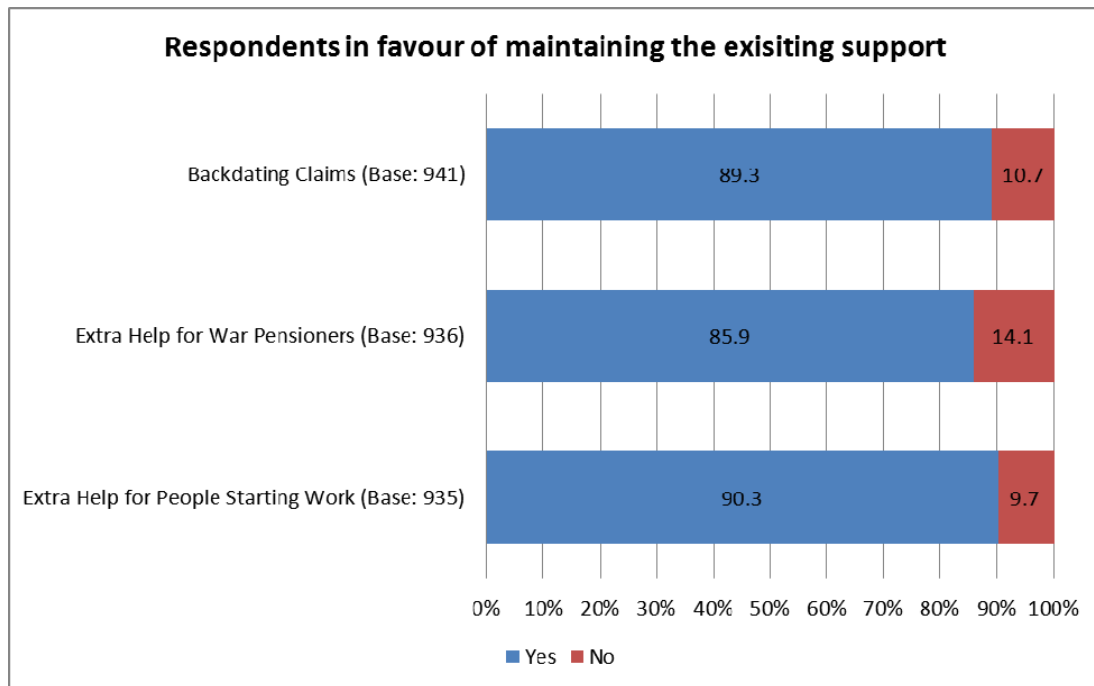
Normally Council Tax Reduction only starts from when a claim form is received. However in some circumstances the claim can be backdated and the reduction can start earlier. The scheme allows claims to be backdated 3 months but the Council can choose to extend this.

The Council proposes to keep the backdating limit to three months for all claimants. Do you think this is reasonable?

Table 1.3 shows nine out of ten respondents agree that the current arrangements for backdating claims should be maintained.

Table 1.3	No.	%
Yes	840	89.3
No	101	10.7
Total	941	100.0

Summary of Results



If you answered no to any of the above, please state why

A total of 205 respondents (21.6%) provided additional comments to support their responses. Table 1.4 shows the comments and themes by the type of support provided.

Extra Help for People Starting Work (73 Comments received)		
Theme	No.	Comments
Should be more	41	<ul style="list-style-type: none"> • For new employees on monthly pay they may need the financial support for more than four weeks. They could be on zero hours contracts. • many firms pay monthly so having your first pay check then taking out over hundred pounds com tax also have to pay rent/mortgage utilities and food plus any outstanding loans would discourage anyone from working. • Support for people who just started work should be doubled as it often takes more than one months to receive the first income or for a person to have adjusted to new income level. • Many jobs are a month in hand. 4 weeks is not long enough to get yourself sorted in work. I have been in this very position. • Four weeks isn't really long enough. 6-8 weeks would be more appropriate.
Should be less	19	<ul style="list-style-type: none"> • I don't believe that people should still be protected. We are living in a benefit dependant state and people are taking this as a given which I believe it shouldn't be. • Once people have a job they either have the ability to fulfil their financial responsibilities or not. I do not believe a 4wk transition period does anything other than waste other tax payers contributions. • See no justification for giving those starting work a free 4 week period where they can continue to receive benefit from CRC. UK government initiatives are already in hand I make sure that those returning to work are not worse off so there is a sufficient safety net already. • It is no longer reasonable to expect any let alone additional supprt be given to others when those in work are struggling. I can no longer afford to keep supporting others when I am finding it difficult to pay my own council tax. Where is my reduced rate, my income has seen a real time reduction of 12% over the last 5 years but my tax burden has increased. It's time to end any support and the council should propose this to the WAG • Benefits should stop as soon as they start work
Situation dependant	4	<ul style="list-style-type: none"> • Need to look at facts and circumstances not an arbitrary time limit that can penalise people • If the person is low paid yes, if starting on a high income no
Misc.	9	<ul style="list-style-type: none"> • At present most working people are facing financial difficulties. I don't belief it is fair to put further strain on these individuals • no job is safe--cost of living has gone up--no pay rises for years--politicians have lost touch-- also councillors do not represent the voters ---can not wait for next elections.

Extra Help for War Pensioners (98 Comments received)		
Theme	No.	Comments
Against preferential treatment	84	<ul style="list-style-type: none"> • I don't see why one profession is singled out for additional benefits. Should be the same for all, regardless! • There are many groups of residents who could be treated as special cases. However, the over-riding consideration should be total income rather than emotive reaction. • I feel it is only fair that all claimants are treated equitably irrespective from where their income is derived. • Pensioners should be assessed on their vulnerability not on their previous occupation. • A career in the forces is just a profession like any other. Someone working in farming does just as much to protect Britain as someone manning a submarine. I don't believe forces personnel should be treated differently from anyone else. It was their choice to join up. We no longer do conscription when treating someone differently could be justified.
Government responsibility	7	<ul style="list-style-type: none"> • It should be up to the government to look after such people not local government. • The national government sends people to war, the national government should support the War pensions. • The government should be responsible for this. The MOD should make sure that they are never in the position of having to claim benefits.
Misc.	7	<ul style="list-style-type: none"> • Pensioners are already exempt from bedroom tax and receive non means tested winter fuel payments. They also have a higher income (due to PC) than those of working age. More help should be given to families with children and single people. • Second world war pensioners should be provided extra help, however people nowadays who choose this profession to make a living this way should not be provided extra help.

Backdating Claims

(70 Comments received)		
Theme	No.	Comments
Should be more	24	<ul style="list-style-type: none"> • If a claimant has a legitimate claim to money that has been over paid they should be entitled to a full refund in accordance with the over payment. • If the claimant has been paying too much Council tax without knowing they could have it reduced, then they should be entitled to claim from when their circumstances changed - not just three months. • If they should not have paid extra amount, that should be returned. Its only fair and just. • 3 months seems arbitrary, a year would be better as this would make it fairer for the claimant, and would prove to be more meaningful, as they should really receive all overpaid CT. • Arbitrary time scales can lead to injustice. • This period is short. It is unfair to penalize a person who may not have access to good advice. Whilst I accept that there must be a cut off point 6 months would be better. • Some times it takes a very long time to find info or get pointed in the right direction - this means that people who are in effect entitled to a claim couldn't do so thru no fault of their own - this seems unfair.
Should be less	21	<ul style="list-style-type: none"> • I do believe that the backdating limit should be reduced, not extended. Three months is very reasonable if people wish to claim for years past, but due to the amount of money involved, I think that if tax reduction is available, it should begin from the date of the original claim. • Backdating should only be up to a month, unless there are administrative delays caused by the council • It should NEVER take anyone 3 months to complete a form. I would personally limit it to ONE month to encourage early completion by the applicant and save money for the council and its council tax payers. • People should claim on time • Backdating- should be from the date that asked. • Backdating - I think I'd be very firm on the "no backdating unless very exceptional circumstances" rule, but work on establishing a very clear set of guidelines about what constitutes an exceptional circumstances.
Extenuating circumstances	13	<ul style="list-style-type: none"> • There may be reasons why the claim needs to be back dated, if there are issues such as illness or death the claimant may not be in a fit state and/or aware they may be able to claim a reduction within the 3 months. Additional back dating should be allowed in such cases. • In some special circumstances the council should be able to back date further where there is good need. • Back dating claims also arbitrary and some people with disabilities are unaware of their rights through lack of information illness or mental health difficulties
Misc.	12	<ul style="list-style-type: none"> • Some of the elderly are befuddled by paper work and need face to face advice • Dss should ensure all paper work is in order. • If cuts have to be made - backdating seems unfair

Respondent Profile

Age/Gender

The consultation received an equal response from both males and females whilst two fifths (39.7%) of the responses came from those ages 55+.

Table 1.5	No.	%
Male	448	47.7
Female	491	52.2
Transgender	1	0.1
Total	940	100.0

Table 1.6	No.	%
Under 16	0	0.0
16-24	14	1.5
25-34	163	17.3
35-44	211	22.4
45-54	181	19.2
55-54	209	22.2
65-74	147	15.6
75+	18	1.9
Total	943	100.0

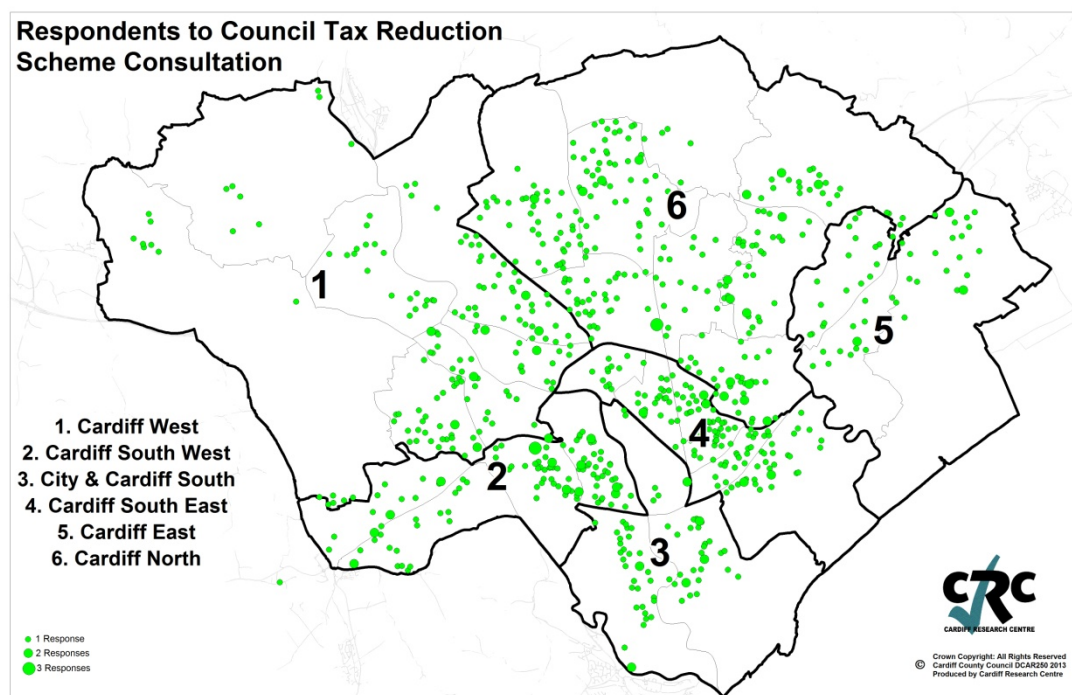
Are you currently claiming Council Tax Reduction?

Four fifths (80.3%) of respondents reported that they were currently not receiving any form of Council Tax reduction. 43 respondents said that they were unsure if they were currently claiming a Council Tax Reduction.

Table 1.7	No.	%
Yes	142	15.1
No	754	80.3
Not Sure	43	4.6
Total	939	100.0

What is your postcode

The map below shows the distribution of respondents from across the city.





**Equality Impact Assessment
Corporate Assessment Template**

Policy/Service Title: Council Tax Reduction Scheme (Council Tax Support) Revised

Who is responsible for developing and implementing the Policy/Service?	
Name: Jane Thomas	Job Title: Operational Manager
Service Team: HANR	Service Area: Communities
Assessment Date: October 2013	

1. What are the objectives of the Policy/Service?

Cardiff Council introduced a new **Council Tax Reduction Scheme** to replace Council Tax Benefit from 31st March 2013. Due to a sunset clause included in the Welsh Government legislation the scheme needs to be replaced by 31st January 2014 to be effective from 31st March 2013.

At present 35,000 households in Cardiff receive help with their Council Tax. 27,000 households pay no Council Tax at all.

2. Please provide background information on the Policy/Service and any research done [e.g. service users data against demographic statistics, similar EIAs done etc.]

1. The UK government has decided that from April 2013 Council Tax Benefit would be replaced by a new Council Tax Reduction Scheme and the funding for this will be reduced.
2. In Wales, the Welsh Government designed the new scheme and has decided on a national scheme with some very limited local discretion.
3. The Welsh Government passed "The Council Tax Reduction Schemes and Prescribed Requirements (Wales) Regulations 2012" on 19th December 2012. These regulations set out detailed requirements which will apply to all schemes in Wales. The Welsh Government is due to pass new regulations which will bring in a new scheme from 2014. These regulations mirror the regulations introduced in 2013 with only minor changes.
4. There are some minor discretionary areas that can be decided on by the council.

Consultation

5. A major public consultation exercise was carried out in 2012 and letters were

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Equality Impact Assessment Corporate Assessment Template

sent out to current Council Tax Benefit claimants together with a consultation form. A free post address was provided for return of the forms. A wide range of partner organisations were also consulted and a copy of the consultation form was sent to all Members.

6. The aim of the consultation was to help inform the use of the discretionary elements and identify the impact of the new scheme. At the time the consultation was carried out there were no proposals to remove the 10% cut and the consultation information and questions reflected this. More than three quarters of respondents (76.0%) did not agree with the 10% cut in support and many identified that this would have a significant impact on their ability to pay utility bills and buy food. The removal of the 10% cut will alleviate these impacts however the information from the consultation is still outlined below for information.
7. 2,475 responses were received to the consultation, while this is only 7% of the forms sent, it is a statistically reliable response level.
8. 2,179 (93.8%) of respondents were benefit claimants. 6 (0.3%) were from advice agencies.
9. 87.8% stated they were of a white background, census figures show the proportion for the population of Cardiff as a whole 84.7%. While ethnic minority groups were slightly under-represented in the consultation, response levels are still seen as relatively good, given that individuals in these groups can be hard to reach.
10. 49.3% of respondents identified themselves as disabled. A similar question on the census showed that 18.0% of the population of Cardiff as a whole consider themselves disabled.
11. A very high number of responses were from pensioners, with 52.01% of respondents over 65 compared to the Cardiff population as a whole of 16.1%.

A further consultation will be carried out in 2013 but this is not expected to attract many comments as it is not proposed to change the scheme.

Discretionary Elements

12. The discretionary elements of the Council Tax Reduction scheme are as follows:

Extra help for people starting work (Benefit Run-on)

13. When a claimant starts work an additional 4 weeks benefit can be paid at the rate that the claimant was entitled to before the change. This 4 week period of extra help is retained in the new scheme but the Council now has the discretion to extend this period further. The Council would need to fund this extra payment

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at a cost of approximately £20,000 per annum (based on extending the run on to 5 weeks).

14. Recipients of the benefit are generally of working age, no differential impact has been identified for this change.
15. The current 4 week extension works well in helping claimants make the transition to work, and given other pressures on budgets this does not appear to be the best use of resources. Therefore it is proposed that this discretion should not be used and that the extended period should remain at 4 weeks.
16. 74.3% of respondents to the 2012 consultation supported the proposal to retain the 4 week run on period and not to extend this.

Backdating Entitlement

17. As noted above under the new scheme entitlement can be backdated for up to 3 months if the claim form is received late. The Council has discretion to extend this period, however it would need to cover the cost of any additional support awarded as a result. The cost of extending this to 6 months would be approximately £59,000 per annum.
18. It is proposed not to use this discretion but to keep the maximum 3 month backdating period. Publicity about the scheme will be provided with all Council Tax bills to ensure that claims are made on time.
19. It is possible that there may be some differential impact as a result of this change for those with difficulty completing forms, such as those with language difficulties and some disabled people. For the elderly the limit of 3 months has been in place for some time. These possible impacts have been considered together with ways that these impacts can be mitigated, further information about this is outlined below.
20. 74.9% of respondents to the 2012 consultation agreed with the proposal not to extend the maximum 3 month backdating period.

Extra Help for War Pensioners

21. The Welsh Government scheme allows for £10 per week of the income from War Widows Pension and War Disablement Pension to be disregarded when working out how much support can be awarded. The Council must decide if it wants to disregard more of these pensions and thereby increase the amount of support that is awarded to war pensioners. There are currently 83 claimants receiving a war pension, the breakdown of these is shown below.

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Equality Impact Assessment
Corporate Assessment Template

Table 3: The Value of claims and War Widows allowances

Type of War Pension	No.	Value
War Widows Pension, pre 1973	9	£7,342
War Widows Pension	11	£9,292
War disablement pension	63	£49,760
Total	83	£66,394

22. The Council currently disregards all income from War Widows and War Disablement pensions and has the discretion to continue to do so under the new scheme, however this will now cost an additional £34,000.

23. This change would have differential impacts as most claimants with war pensions are either elderly or disabled.

24. It is proposed that the full amount of these pensions are disregarded in calculating the new support as if this is not the case war pensioners will be significantly worse off under the new scheme.

25. It should be noted that should the 10% cut go ahead this would still apply to war pensioners as this is not a discretionary area. However the Welsh Government are now proposing not to apply this cut.

26. 91.3% of respondents to the 2012 consultation agreed with this proposal to provide extra help to war pensioners.

Demographic Data

A significant amount of demographic data was gathered during the preparation for the introduction of Council Tax Reduction. This remains valid.

Age

Pension / Working Age

In Cardiff as a whole 16.1% are 65 and over according to the 2011 census. A significantly higher percentage (34.03%) of CTB claimants are pensioners.

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CTB Claimants by Age		
	Working Age	Pensioners
Cardiff	23,455	12,097
Percentage	65.97%	34.03%
<i>Welsh Average</i>	<i>57.43%</i>	<i>42.57%</i>

The proportion of working age claimants in Cardiff's caseload is the highest in Wales. As many of the welfare reform changes fall only on the working age, claimants in Cardiff will be disproportionately affected by these changes.

Children

31.96% of claimant households have children under 16 years, compared to a Cardiff wide figure for households with dependent children of 27.7%.

A higher proportion of Cardiff's claimants have children under 16 years old compared to the rest of Wales. Families with children have been identified as one of the groups who will be affected most by the Welfare Reform changes. This again indicates that the impact of Welfare Reform generally will be greater for Cardiff.

CTB Claimants with Children under 16 years		
Cardiff	10,956	31.96%
<i>Wales</i>	<i>84,498</i>	<i>26.33%</i>

Race

Cardiff has the highest level of diversity in Wales.

Percentage of population, by Ethnic Background							
	Total Population	White British	White other	Mixed heritage	Asian (All)	Black (All)	Other (All)
Cardiff	346,090	80.3	4.4	2.9	8.0	2.4	2
<i>Wales</i>	<i>3,063,456</i>	<i>93.2</i>	<i>2.4</i>	<i>1.0</i>	<i>2.2</i>	<i>0.6</i>	<i>0.5</i>

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Equality Impact Assessment Corporate Assessment Template

The Benefit Service in Cardiff has been collecting ethnicity data for some time and 12,162 of the 39,651 Housing and Council Tax Benefit claimants (30.67%) now have data recorded about their ethnic origin. There are issues with the accuracy of this data and it is likely to be over representative of working age claimants as their claims are more likely to be reviewed and data recorded. Therefore the data outlined below should be regarded as indicative only.

Only 8,101 (66.6%) claimants recorded their ethnicity as White British, a very low figure.

6.2% identified themselves as White European or Irish, this is above average and this is reflected in the high demand for eastern European languages in the customer service centres.

10.30% indicated that they were Asian again above the average of 8%.

9.6% indicated they were Black, very significantly above the average of 2.4%. Of those responding as Black a significant number identified (1.64%) themselves as Somali, again this is reflected in the high demand for services in this language.

While this information is incomplete, it is indicative that the ethnic minority population in the benefit caseload is higher than in the population of Cardiff as a whole.

Disability

18% of the population of Cardiff has a long term disability according to the 2011 census. While a significantly higher percentage (37.78%) of the Council Tax Benefit caseload has a disability.

CTB Claimants with Disability	
Disability / Age Profile	Number
Working Age people with disability	6,663
Pensioner Age, people with disability	5,806
Total	12,469
Percentage	(37.78%)

The proportion of the caseload with a disability is lower in Cardiff than the average for Wales.

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Equality Impact Assessment Corporate Assessment Template

CTB Claimants with Disability			
	Cardiff	12,469	37.78%
	<i>Wales</i>	<i>110,637</i>	<i>40.63%</i>

Gender - Lone Parents
There are 7,694 lone parents in the claimant population compared to a Cardiff total of 10,881, 70.7% of lone parents are claiming help with their Council Tax. 93% of single parents within the claimant population are female.

CTB Claimants who are Single Parents	
Female	7,323
Male	371
Total	7,694

The Council's percentage of single parents is the highest in Wales.

Council	Single Parents			Total Claims	% Single Female	% of whole claim
	Male	Female	total			
Cardiff	371	7323	7694	35552	95.18%	20.60%
<i>Wales</i>	<i>3329</i>	<i>54714</i>	<i>58043</i>	<i>326696</i>	<i>94.26%</i>	<i>16.75%</i>

3 Assess Impact on the Protected Characteristics

3.1 Age

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact** on younger/older people?

	Yes	No	N/A
Up to 18 years		/	
18 - 65 years	/		
Over 65 years	/		

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

Over 65 Years

As shown above a high proportion of pensioners claim Council Tax Benefit (34.03%) when compared to the population of Cardiff as a whole (16.1%).

The war pension changes as outlined above would impact more on the elderly as more elderly people claim these benefits. It is therefore proposed that the Council uses its discretion to award extra help to war pensioners. This will have

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a positive impact.
Under 18 Years
31.96% of claimant households have children, compared to 27.7% of the population as a whole.
No differential impact is expected on this group as there is likely to be no change to benefit entitlement.
What action(s) can you take to address the differential impact?
❖

3.2 Disability

Will this Policy/Service have a **differential impact [negative]** on disabled people?

	Yes	No	N/A
Hearing Impairment		/	
Physical Impairment		/	
Visual Impairment		/	
Learning Disability		/	
Long-Standing Illness or Health Condition		/	
Mental Health		/	
Substance Misuse		/	
Other		/	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

37.78% of the claimant population has a disability compared with 18% of the population as a whole.

No differential impact is expected on this group as there is likely to be no change to benefit entitlement.

War Pensions – it is proposed that all war pensions are disregarded in full when calculating the new Support. This will retain benefit at the current levels.

What action(s) can you take to address the differential impact?

N/A

3.3 Gender Reassignment

Will this Policy/Service/Function have a **differential impact [negative]** on transgender people?

	Yes	No	N/A
Transgender People		/	

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(People who are proposing to undergo, are undergoing, or have undergone a process [or part of a process] to reassign their sex by changing physiological or other attributes of sex)			
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Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact is expected on this group as there is likely to be no change to benefit entitlement.

What action(s) can you take to address the differential impact?

N/A

3.4. Marriage and Civil Partnership

Will this Policy/Service have a **differential impact [negative]** on marriage and civil partnership?

	Yes	No	N/A
Marriage		/	
Civil Partnership		/	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact is expected on this group as there is likely to be no change to benefit entitlement.

What action(s) can you take to address the differential impact?

N/A

3.5 Pregnancy and Maternity

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on pregnancy and maternity?

	Yes	No	N/A
Pregnancy		/	

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Maternity		/	
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Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact is expected on this group as there is likely to be no change to benefit entitlement.

What action(s) can you take to address the differential impact?

N/A

3.6 Race

Will this Policy/Service/Function have a **differential impact [negative]** on the following groups?

	Yes	No	N/A
White		/	
Mixed / Multiple Ethnic Groups		/	
Asian / Asian British		/	
Black / African / Caribbean / Black British		/	
Other Ethnic Groups		/	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

While exact figures are not available it is clear that a higher proportion of BME people are claiming benefit than is proportionate to the population as a whole (see above). Cardiff has a more diverse population than any other area in Wales.

No differential impact is expected on this group as there is likely to be no change to benefit entitlement.

What action(s) can you take to address the differential impact?

❖ N/A

3.7 Religion, Belief or Non-Belief

Will this Policy/Service/Function have a **differential impact [negative]** on people with different religions, beliefs or non-beliefs?

	Yes	No	N/A
Buddhist		/	

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Christian		/	
Hindu		/	
Humanist		/	
Jewish		/	
Muslim		/	
Sikh		/	
Other		/	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact is expected on this group as there is likely to be no change to benefit entitlement.

What action(s) can you take to address the differential impact?

N/A

3.8 Sex

Will this Policy/Service/Function have a **differential impact [negative]** on men and/or women?

	Yes	No	N/A
Men		/	
Women	/		

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

A large proportion of benefit claimants are lone parents, 70% of single parents in Cardiff are claiming Council Tax Benefit and 92% of these are women.

No differential impact is expected on this group as there is likely to be no change to benefit entitlement.

What action(s) can you take to address the differential impact?

❖ N/A

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3.9 Sexual Orientation

Will this Policy/Service/Function have a **differential impact [negative]** on the following groups?

	Yes	No	N/A
Bisexual		/	
Gay Men		/	
Gay Women/Lesbians		/	
Heterosexual/Straight		/	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact is expected on this group as there is likely to be no change to benefit entitlement.

What action(s) can you take to address the differential impact?

N/A

3.10 Welsh Language

Will this Policy/Service have a **differential impact [negative]** on Welsh Language?

	Yes	No	N/A
Welsh Language		/	

Please give details/consequences of the differential impact, and provide supporting evidence, if any.

No differential impact is expected on this group as there is likely to be no change to benefit entitlement.

What action(s) can you take to address the differential impact?

N/A

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4. Consultation and Engagement

What arrangements have been made to consult/engage with the various Equalities Groups?

- ❖ A public consultation will be carried out as required by law however as there are no changes to benefit entitlement this is unlikely to attract much interest.

5. Summary of Actions [Listed in the Sections above]

Groups	Actions
Age	No action necessary
Disability	No action necessary
Gender Reassignment	No action necessary
Marriage & Civil Partnership	No action necessary
Pregnancy & Maternity	No action necessary
Race	No action necessary
Religion/Belief	No action necessary
Sex	No action necessary
Sexual Orientation	No action necessary
Welsh Language	No action necessary
Generic Over-Arching [applicable to all the above groups]	No action necessary

6. Further Action

Any recommendations for action that you plan to take as a result of this Equality Impact Assessment (listed in Summary of Actions) should be included as part of your Service Area's Business Plan to be monitored on a regular basis.

7. Authorisation

The Template should be completed by the Lead Officer of the identified Policy/Strategy/Project/Function and approved by the appropriate Manager in each Service Area.

Completed By : Jane Thomas	Date: October 2013
Designation: Housing & Benefit Enquiry Manager	
Approved By: Jane Thomas	
Designation: Operational Manager	
Service Area: Communities	

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- 7.1 On completion of this Assessment, please ensure that the Form is posted on your Directorate's Page on CIS - *Council Wide/Management Systems/Equality Impact Assessments* - so that there is a record of all assessments undertaken in the Council.

For further information or assistance, please contact the Citizen Focus Team on 029 2087 3059 or email citizenfocus@cardiff.gov.uk