

# Equality Impact Assessment Template – Protecting ONLY Pensioner Cases

<b>Name of policy/ procedure/ practice to be assessed</b>	<b>Introduction of Localised Council Tax Support (Council Tax Reduction)</b>		<b>Date of Assessment</b>	<b>July 2012</b>	
<b>Is this a new or existing policy/ procedure/ practice?</b>	New	<b>Officer responsible for the Assessment</b>	Karen Taylor Head of Benefits	<b>Department</b>	Benefit Services
<b>1. Briefly describe the aims, objectives and purpose of the policy/ procedure/ practice?</b>	<p>The national Council Tax Benefit (CTB) scheme comes to an end on 1<sup>st</sup> April 2013 and is to be replaced by a locally determined system of Council Tax Support (CTS). The funding available for the new scheme will be cash limited. The aim of the new support scheme is to provide financial assistance to council taxpayers who have low incomes.</p> <p>Persons who are of state pension age (a minimum 60 years or greater) are protected under the scheme in that the calculation of the support they are to receive has been set by Central Government.</p> <p>For working age applicants however the support they receive is to be determined by the local authority.</p> <p>The objective of the new policy is to successfully implement a scheme of support for low income taxpayers which will successfully replace the existing Council Tax Benefit scheme.</p> <p>The current level of assistance provided to pension age claimants is given at the end of this assessment. It is anticipated that the level of support given to pension age claimants will continue at the same level or more.</p>				

<p><b>2. Are there any associated policy/ procedure/ practice which should be considered whilst carrying out this equality impact assessment?</b></p>	<p>The authority is required to continue maintaining a full Housing Benefit scheme and also to continue to process claims for benefit alongside the introduction of the new scheme for Council Tax Support.</p>
<p><b>3. Who is intended to benefit from this policy/ procedure/ practice and in what way?</b></p>	<p>All persons within the Borough who have a low income may apply for support and assistance with their Council Tax. By making an application, providing evidence of their income and household circumstances, their potential entitlement for support will be calculated in line with Central Government prescribed requirements for the Council Tax Support (Reduction) scheme.</p> <p>In the case of pensioners, it will be essential for the authority to correctly process claims for support base on the new regulatory requirements and to ensure that all existing benefit claimants continue to receive support through the transition and onwards</p>
<p><b>4. What are the desired outcomes from this policy/ procedure/ practice?</b></p>	<p>The desired outcomes are as follows;</p> <ul style="list-style-type: none"> <li>• That existing pensioner claimants for Council Tax Benefit (up until 31<sup>st</sup> March 2013) are successfully transferred to the new Council Tax Support scheme;</li> <li>• That all pensioners receive the level of support required by regulations set by Central Government (Council Tax Reduction Scheme (Prescribed Requirements) Regulations 2012);</li> <li>• That all new pensioner claimants or existing working age claimants who rise to pension age are able to receive Council Tax support in line with the regulations; and</li> <li>• That all pensioner claimants continue to receive the correct level of support at all times.</li> </ul>
<p><b>5. What factors/ forces could contribute/ detract from the outcomes?</b></p>	<p>There are a number of factors which contribute to the outcomes of the new process namely;</p> <ul style="list-style-type: none"> <li>• That the new Council Tax Support scheme broadly replicates the existing Council Tax Benefit scheme for pension age claimants;</li> <li>• That management and staff are experienced in delivering means tested support /</li> </ul>

	<p>benefit schemes; and</p> <ul style="list-style-type: none"> <li>• That there is a comprehensive project plan, which ensures that delivery of the new scheme, will be on time and in line with legislative requirements.</li> </ul> <p>The factors / forces that could detract from these outcomes are as follows;</p> <ul style="list-style-type: none"> <li>• The failure of Central Government to approve the necessary legislation on time;</li> <li>• The failure of the Council's software suppliers to deliver the necessary changes to existing software systems to enable the correct processing of the new support;</li> <li>• The failure to provide sufficient resources to the project or to the benefits administration generally; and</li> <li>• The failure to deliver these significant changes to the welfare benefit system on time.</li> </ul>
<p><b>6. Who are the main stakeholders in relation to the policy/ procedure/ practice?</b></p>	<p>In respect of the Pension Age scheme for Council Tax Support the main stakeholders are as follows;</p> <p><b>External Stakeholders;</b></p> <ul style="list-style-type: none"> <li>• Major Precepting authorities – County Council, Police Authority and Fire and Rescue Authority;</li> <li>• Parish Councils (local precepting authorities);</li> <li>• Pension Age claimants;</li> <li>• Potential Pension Age claimants;</li> <li>• Interested Groups such as Citizens Advice Bureau, Age Concern and Help the Aged;</li> <li>• Council Taxpayers generally</li> </ul> <p><b>Internal Stakeholders;</b></p> <ul style="list-style-type: none"> <li>• Staff;</li> </ul>
<p><b>7. Which individuals/ groups have been/ will be consulted with on this policy/ procedure/ practice?</b></p>	<p>All major precepting authorities have been consulted on the implementation of the new Council Tax Support scheme.</p> <p>A full consultation with the public is shortly to be undertaken as required by the legislation (Local Government Finance Act 2012). Whilst pension age claimants are protected, the authority will, as part of the consultation process, look to pension age claimants and pensioners generally to respond to the consultation</p>

			<p>itself.</p> <p>The consultation process will be comprehensive and encourage a full response to the new support scheme itself (notwithstanding the fact that the authority is obliged to implement the scheme determined by Central Government for pension age claimants)</p> <p>Public consultation is to take place during the period dd/mm/yyyy until dd/mm/yyyy</p>
<b>8. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact on racial groups?</b>	<b>Y</b>	<b>N</b>	This policy change to Council Tax Support should not affect the overall level of support to pension age claimants and there is <b>no</b> differential impact due to race
<b>9. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to gender?</b>	<b>Y</b>	<b>N</b>	This policy change to Council Tax Support should not affect the overall level of support to pension age claimants and there is <b>no</b> differential impact due to gender
<b>10. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to them being transgender or transsexual?</b>	<b>Y</b>	<b>N</b>	This policy change to Council Tax Support should not affect the overall level of support to pension age claimants and there is <b>no</b> differential impact due to a person being transgender or transsexual

<p><b>11. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to disability?</b></p>	Y	N	<ul style="list-style-type: none"> <li>This policy change to Council Tax Support should not affect the overall level of support to pension age claimants</li> </ul> <p>However, any working age claimants, whether disabled or not, would not benefit from the policy and would receive a reduction in support.</p>
<p><b>12. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to sexual orientation?</b></p>	Y	N	<p>This policy change to Council Tax Support should not affect the overall level of support to pension age claimants as there is <b>no</b> differential impact due to sexual orientation</p>
<p><b>13. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to age?</b></p>	Y	N	<p>This policy change to Council Tax Support should not affect the overall level of support to pension age claimants – however there is a differential impact due to age; For working age applicants however the support they receive is to be determined by the local authority.</p> <p>To provide financial assistance for the scheme, Central Government is to provide funding to each billing authority in England, however the level of funding provided is to be less than the amount currently provided to support the existing Council Tax Benefit scheme.</p> <p>In the case of the Borough Council, the shortfall will amount to in excess of xx% from the existing grant or £xxxxxxxx.</p> <p>In order to maintain a cost neutral scheme, the total loss of grant will need to be reflected in a reduction of council tax support paid to working age claimants.</p> <p>Extensive modelling of the existing caseload has been completed and is on-going to establish options that could achieve the savings required. It</p>

			is apparent that in order to keep reductions to a manageable level, reductions would have to be made from working age claimants.
<b>14. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to religious belief?</b>	Y	N	The change to Council Tax Support should not affect the overall level of support to pension age claimants and there is <b>no</b> differential impact due to religious belief
<b>15. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact on Gypsies/ Travellers?</b>	Y	N	The change to Council Tax Support should not affect the overall level of support to pension age claimants and there is <b>no</b> differential impact due gypsies or travellers
<b>16. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to dependant/caring responsibilities?</b>	Y	N	The change to Council Tax Support should not affect the overall level of support to pension age claimants – however where any claimant has dependants or have caring responsibilities, this could potentially increase the level of support given due to the following; <ul style="list-style-type: none"> <li>• The award of additional allowances for dependants within the household;</li> <li>• Disregarding higher levels of income where a claimant is in remunerative work and also has to pay for child care; and</li> <li>• Where there is a caring responsibility that results in the claimant of partner receiving carers' allowance, additional premiums can be given as well as having</li> </ul>
<b>17. Are there concerns that the policy/ procedure/ practice <u>could</u> have a differential impact due to them having an offending past?</b>	Y	N	The change to Council Tax Support should not affect the overall level of support to pension age claimants and there is <b>no</b> differential impact due having an offending past

<p><b>18. Are there concerns that the policy/ procedure/ practice could have an impact on children or vulnerable adults?</b></p>	Y	N	<p>The change to Council Tax Support should not affect the overall level of support to pension age claimants and where there are children or vulnerable adults, the overall level of support <b>will not</b> change and all protections built into the Council Tax Benefit scheme that has been in place since 1993 remain under the new scheme</p>
<p><b>19. Does any of the differential impact identified cut across the equality strands (e.g. elder BME groups)?</b></p>	Y	N	<p>The change to Council Tax Support should not affect the overall level of support to pension age claimants and there is <b>no</b> differential impact identified that cut across equality strands</p>
<p><b>20. Could the differential impact identified in 8 – 19 amount to there being the potential for adverse impact in this policy/ procedure/ practice?</b></p>	Y	N	<p>For pension age groups there should be no adverse impacts whatsoever. However the Council will continue to encourage pensioners to make claims for assistance notwithstanding the change in the scheme, the change in name or the change in approach</p>
<p><b>21. Can this adverse impact be justified:</b></p> <ul style="list-style-type: none"> <li>• on the grounds of promoting equality of opportunity for one group?</li> <li>• For any other reason?</li> </ul>	Y	N	<p>There should be no adverse impacts on pension age claimants and therefore no justification is required</p>
<p><b>22. As a result of carrying out the equality impact assessment is there a requirement for further consultation?</b></p>	Y	N	<p>There will be no requirement to undertake further consultation</p>

<p><b>23. As a result of this EIA should this policy/ procedure/ practice be recommended for implementation in it's current state?</b></p>	<p>Y</p>	<p>N</p>	<p>It is the Council's opinion that the implementation should go ahead in its current state due to the fact that the change is a regulatory one placing a statutory responsibility on the Council to ensure that the support scheme is fully and successfully implemented by 1<sup>st</sup> April 2013.</p>
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**PLEASE COMPLETE THE FOLLOWING ACTION PLAN FOR ALL IMPACT ASSESSMENTS**

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# Equality Impact Assessment Action Plan

Complete the action plan demonstrating the changes required in order to meet TBC's commitment to equality and diversity. The action plan must contain monitoring arrangements, the publishing of results and the review period required for this policy.

ACTION/ ACTIVITY	RESPONSIBILITY	TARGET	PROGRESS
Introduction of the Council Tax Support scheme for pensioners as prescribed by the Local Government Finance Act 2012 and defined within the Council Tax Reduction Scheme (Prescribed Requirements) Regulations 2012	Karen Taylor	1 <sup>st</sup> April 2013	Ongoing
<b>Monitoring arrangements:</b>		Data collected quarterly	
Full monitoring of scheme implementation on a monthly basis in line with the accepted project plan	Karen Taylor	Monthly and quarterly collection of data to be undertaken by the Benefits Service	Ongoing
<b>Publication:</b>			
<p>Central Government has published draft regulations relating to the scheme for pension age claimant in July 2012.</p> <p>The Local Government Finance Act is due to receive Royal Assent in the Autumn time</p> <p>The draft Council Tax Support scheme is to be published by the Council during August 2012 with the final scheme being agreed by</p>	Karen Taylor		Ongoing

full Council on dd/mm/yyyy			
<b>Review Period:</b>		<b>Reviewed 12 monthly unless otherwise stated</b>	
The scheme will be reviewed annually by both Central Government and the Borough Council	Karen Taylor		Ongoing

**Expand as appropriate**

**Signed  
(Completing Officer).....**

**Date .....**

**Signed  
(Head of Department) .....**

**Date .....**

**Signed  
Corporate Diversity/ Equality .....**

**Date .....**

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## Current level of Council Tax Benefit paid to Pension Credit Age claimants

		Caseload	Expenditure	Average
Elderly - Passported Benefit	Single - Income Support	0	£0.00	£0.00
	Single - JSA (IB)	0	£0.00	£0.00
	Single - ESA (IR)	3	£2,484.56	£828.19
	Single - Pension Credit (GC)	1,713	£1,337,097.32	£780.56
	Couple - Income Support	0	£0.00	£0.00
	Couple - JSA (IB)	0	£0.00	£0.00
	Couple - ESA (IR)	8	£7,873.84	£984.23
	Couple - Pension Credit (GC)	535	£565,301.88	£1,056.64
		2,259	£1,912,757.60	£846.73
Elderly - Non-Passported Benefit	Single - no Savings Credit	345	£163,694.96	£474.48
	Single - with Savings Credit	405	£269,797.84	£666.17
	Couples - no Savings Credit	272	£141,216.40	£519.18
	Couples - with Savings Credit	265	£232,267.88	£876.48
		1,287	£806,977.08	£627.02
Elderly Totals		3,546	£2,719,734.68	£766.99

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