



## Equality Impact Assessment

Name of Project	Council Tax Reduction Scheme for 2016/17	Cabinet meeting date <i>If applicable</i>	10 <sup>th</sup> November 2015
Service area responsible	SSC – Revenues & Benefits		
Name of completing officer	Jim Brady	Date EqIA created	19th October 2015
Approved by Director / Assistant Director	Tracie Evans	Date of approval	

The Equality Act 2010 places a ‘**General Duty**’ on all public bodies to have ‘**due regard**’ to:

- Eliminating discrimination, harassment and victimisation and any other conduct prohibited under the Act
- Advancing equality of opportunity between those with ‘protected characteristics’ and those without them
- Fostering good relations between those with ‘protected characteristics’ and those without them.

In addition the Council complies with the Marriage (same sex couples) Act 2013.

Haringey Council also has a ‘**Specific Duty**’ to publish information about people affected by our policies and practices.

**All assessments must be published on the Haringey equalities web pages. All Cabinet papers MUST include a link to the web page where this assessment will be published.**

This Equality Impact Assessment provides evidence for meeting the Council’s commitment to equality and the responsibilities outlined above, for more information about the Councils commitment to equality; please visit the Council’s website.

Stage 1 – Names of those involved in preparing the EqIA			
1. Project Lead	Freddie Grealish	5. Revenues & Benefits	Jim Brady
2. Equalities / HR	Kathryn Booth	6.	
3. Legal Advisor	Victoria Wyatt	7.	
4. Trade union	Unison	8.	

**Stage 2 - Description of proposal including the relevance of the proposal to the general equality duties and protected groups. Also carry out your preliminary screening** (Use the questions in the Step by Step Guide (The screening process) and document your reasoning for deciding whether or not a full EqIA is required. If a full EqIA is required move on to Stage 3.

As part of the Government's Welfare Reform Act, Council Tax Benefit was abolished and replaced with a Local Council Tax Reduction Scheme from 1 April 2013, with a reduced level of Government funding.

Haringey's scheme broadly mirrors Council Tax Benefit in terms of it being a means tested level of support with the same rules and parameters around eligibility and deductions. However, as the overall level of funding available to the Council to support Council Tax payments was reduced, it was not possible to maintain the scheme exactly as it was without the Council having to make up the shortfall in funding in other ways (for example cutting services, utilising reserves or increasing Council Tax). The Council adopted a scheme whereby all non-protected claimants of working age (i.e. all claimants other than pensioners or those in receipt of certain disability benefits) had to pay something towards their Council Tax.

Central Government prescribed that pensioners were automatically protected from any changes to Council Tax Benefit and following consultation with Haringey residents and interested groups in the autumn of 2012 the Council agreed to extend this protection to those in receipt of certain disability benefits.

The final scheme adopted by the Council had the following key changes:

- Reduction of support to all working age claimants by 19.8% to cover the gap in funding.
- Removal of entitlement if less than £1 per week was awarded
- Removal of entitlement if savings over £10,000 where held.
- Protection for pensioners and those in receipt of certain disability benefits.

This scheme came into effect from 1 April 2013. Every year, the Council Tax Reduction Scheme needs to be approved by 31 January preceding the 1 April implementation date,

Collection of Council Tax due from recipients of CTRS, achieved 86% in 2014/15. The remaining 14% (£885,956) remains subject to collection. We have

pro-actively worked with claimants who have had difficulty in paying this charge, to try to alleviate any financial difficulties they may have. We have held drop-in sessions with people concerned about their ability to pay. We have made extended arrangements to pay off the balance, extending into the current year. We have utilised other methods of collection, such as payment direct from state benefits. We have signposted people to other sources of advice where impartial advice can be provided.

Using the collection data from the operation of the scheme over the previous financial year, we are proposing that the scheme continues for 2016/17 without change. This decision takes into account the following factors:

- Consideration of a range of issues including the Government's "Statement of Intent" issued in May 2012, the Local Government Finance Act 2012 and regulations and guidance issued by the Government relating to work incentives
- Consideration of an equalities impact assessment
- Consideration of the reduction in funding for the Scheme and the impact on collection rates for Council Tax.
- Consideration of the potential impact of forthcoming changes to welfare benefits in 2016/17

The options for changing the scheme that have been considered to date have been listed below and expanded on within the Full report. Some of these were proposed by respondents to the consultation undertaken prior to adopting the 2013/14 scheme.

- Increase the level of financial support so all customers pay less
- Decrease the level of financial support so all customers pay more
- Absorb the full shortfall into the Council budget by providing financial support up to the level previously funded by Central Government as part of Council Tax Benefit.
- Protect certain vulnerable groups in addition to those in receipt of certain disability benefits, these include but are not limited to:
  - Households with children
  - Households with a child under one
  - Households with a child under five
  - Households with more than three children
  - Households with a lone parent
- Protect band A-C properties
- Protect claimants on current maximum entitlement
- Protect claimants who are working but on low income.
- Protect claimants in receipt of Single Person's Discount
- Increase Council Tax

As per the information contained within the full report and in Appendix D, It is recommended that none of these options for change are taken forward. This is because

1. any option which would require the Council to increase levels of support for Council Tax payments would need to be directly funded by the Council and

given the competing demands on the Council's limited budget, increasing support for Council Tax funding would require the Council to find reductions elsewhere, cut services, utilise reserves or increase Council Tax,

2. any option which would require the Council to increase levels of support for particular groups of people could have a disproportionate impact on some claimant groups over others,
3. in addition, the majority of the options do not support the Central Government initiative of encouraging people back to work and
4. the Council do not consider that it is appropriate to increase Council Tax

As detailed in this EQIA, there is mitigation in place for those impacted by the changes, however it is recognised and understood that the reduction of Council Tax Support has had and will continue to have a negative impact on many vulnerable groups. As no change is proposed for 2016/17, it is expected that people will be similarly affected as at present, so we will continue to use existing support mechanisms for our customers, and will seek to build upon these. We will routinely check our progress with those customers who tell us they have difficulty in paying, to ensure that we can come up with the best solution to meet their needs.

The Council is commissioning a review of the impact of welfare reform issues on our community here in Haringey, in order to better understand how benefit changes and debt, can have an impact on individuals, families, educational and job opportunities and the impacts of this on the wider community. We will use information given in this review, to help us to better target the support that we and partner organisations can offer, at those most in need. It is envisaged that people in severe debt to more than one creditor, particularly within the council itself, can have the entirety of their debt considered, rather than facing different calls on their limited resources. Reforming our debt management functions into one team will help us to do this. We aim to build on work started by several services, particularly our welfare reform team, to work with and encourage people to move away from poverty towards work and prosperity.

The Government guidelines protect pensioners whose entitlement will be maintained at their current rates, hence they are excluded from this EqIA.

### **Duty to vulnerable groups**

In "Localising Support for Council Tax: Vulnerable People – key local authority duties," the Government was clear that in addition to their public sector equality duty, there were additional duties which the Council would have to have in regards to developing its Council tax Support scheme. These are described in that document as "Vulnerable people – key local authority duties" and include the following key areas:

- **Duty under the Child Poverty Act 2010**
- **Public sector equality duty – disability**
- **Armed Forces Covenant - war pension and compensation payments**
- **Duty to prevent homelessness**

This Equalities Impact Assessment reviews each of these areas in more detail and gives statistics where they are held. Although equalities data is routinely asked for new applicants, this data is not mandatory and so the information we hold does not give a complete picture of claimants.

For this EqIA, we have used available equality data on claimants on the Council's Revenues and Benefits IT system: I-World. Our records shows that as at

September 2015 there are a total of 28,951 households receiving Council Tax Support, of which 13,335 now have a charge to pay.

Approximately 54% are pensioners or in receipt of certain disability premiums and as such will continue to receive the same level of support as they did previously. Approximately 46% currently receive support for Council Tax payments capped at 80.2%. Families are particularly affected with almost 60% having at least one dependent under 16.

The table at Appendix A shows the available breakdown of claimants as at 23<sup>rd</sup> September 2015.

#### **Unrecorded protected characteristics**

The protected characteristics of gender reassignment, sexual orientation, marriage and civil partnership, religion and belief and pregnancy and maternity are not currently recorded in the Revenues and Benefits IT system as they do not form part of the application criteria. Prior to the Equality Act 2010, these characteristics were not covered by public sector equality duty, hence there was no requirement to record them in the system and as a result, no historical data exists relating to them. This data is routinely asked for as part of the new application processes, however it is not mandatory.

Although the full extent of the impact of the proposed scheme on individuals with these characteristics is not able to be fully shown in this EqIA, we have been able to make estimates of impact and proposed mitigation.

#### **Recorded unprotected characteristics**

This EqIA also covers the impact on claimants with dependents, lone parents, economically inactive claimants and a comparison of impact between the east and the west of the borough.

Our analysis shows that of the claimants most likely to be impacted by the continuation of the scheme:

- 51% are in the 25-44 age group
- 41% are in the 45-59 age group
- 6% have 3 or more dependents
- 56% of claimants' have children aged 0-16
- 38% are lone parents
- 62% are women

53% of those with ethnicity recorded are non white and 47% white British and other white

**Stage 3 – Scoping Exercise - Employee data used in this Equality Impact Assessment**  
**Identify the main sources of the evidence, both quantitative and qualitative, that supports your analysis. This could include for example, data on the Council’s workforce, equalities profile of service users, recent surveys, research, results of recent relevant consultations, Haringey Borough Profile, Haringey Joint Strategic Needs Assessment and any other sources of relevant information, local, regional or national.**

Data Source (include link where published)	What does this data include?
Employees not affected	

**Stage 4 – Scoping Exercise - Service data used in this Equality Impact Assessment**  
**This section to be completed where there is a change to the service provided**

Data Source (include link where published)	What does this data include?
Northgate iWorld Council Tax Reduction Analysis tool. This data is shown in this document as Appendix A	Age, Disability, Gender, Ethnicity, responsibility for children

**Stage 5a – Considering the above information, what impact will this proposal have on the following groups in terms of impact on residents and service delivery:**

**Positive and negative impacts identified will need to form part of your action plan.**

	<b>Positive</b>	<b>Negative</b>	<b>Details</b>	<b>None – why?</b>
<b>Sex</b>		More women (62%) will be affected than men.	5074 Lone parents are impacted by the scheme, the majority of lone parents are women.	
<b>Gender Reassignment</b>				No data is available as this information is not collected as part of the CTRS application process.
<b>Age</b>	Pensioners will be protected.	Working age claimants will be affected, mostly within the age range 25-44 with 51%, followed by the age range 45 – 59, with 41%		
<b>Disability</b>	Disabled people will continue to be protected from the changes if they are in receipt of certain disability related benefits.	14% of recipients of CTRS are disabled.	No plans to change the protection for disabled people	
<b>Race &amp; Ethnicity</b>		Of the information we hold, it appears that non-white as a whole would be most affected (53%)	47% of CTR recipients are white British or other white	
<b>Sexual Orientation</b>				No data is available as this information is not collected as part of the CTRS application process.

<b>Religion or Belief (or No Belief)</b>				No data is available as this information is not collected as part of the CTRS application process.
<b>Pregnancy &amp; Maternity</b>			Although this data is not collected as part of the CTRS application process, we have used the information we hold to make an estimate of the likely impact. 1307 claimants impacted by the scheme have a child under 1.	
<b>Marriage and Civil Partnership (note this only applies in relation to eliminating unlawful discrimination (limb 1))</b>				No data is available as this information is not collected as part of the CTRS application process.

**Stage 5b – For your employees and considering the above information, what impact will this proposal have on the following groups: Positive and negative impacts identified will need to form part of your action plan.**

	<b>Positive</b>	<b>Negative</b>	<b>Details</b>	<b>None – why?</b>
<b>Sex</b>				Employees not affected
<b>Gender Reassignment</b>				Employees not affected
<b>Age</b>				Employees not affected
<b>Disability</b>				Employees not affected
<b>Race &amp; Ethnicity</b>				Employees not affected
<b>Sexual Orientation</b>				Employees not affected
<b>Religion or Belief (or No Belief)</b>				Employees not affected
<b>Pregnancy &amp; Maternity</b>				Employees not affected
<b>Marriage and Civil Partnership</b>				Employees not affected

**Stage 6 - Initial Impact analysis | Actions to mitigate, advance equality or fill gaps in information**

<b>Protected characteristic: Age</b>	
<ul style="list-style-type: none"> <li>• 51% of claimants (excluding pensioners and those in receipt of certain disability premiums) are aged 25-44</li> <li>• 41% of claimants (excluding pensioners and those in receipt of certain disability premiums) are aged 45-59</li> <li>• 56% of people who will be affected by the continuation of the scheme have children under the age of 16. If unemployed or on low income their households would be exposed to additional financial pressures as a result to the changes. It could also impact adversely on child poverty</li> </ul>	<ul style="list-style-type: none"> <li>• Pensioners are protected from these changes so will not see any amendment in their current entitlement</li> <li>• When calculating entitlement, all premiums, disregards and applicable amounts remain the same: <ul style="list-style-type: none"> <li>➤ Premiums are included in the Applicable Amount for all claimants where there are dependent children or qualifying young persons in the household.</li> <li>➤ Capital belonging to a child or qualifying young person is fully disregarded</li> <li>➤ Child Benefit and maintenance payments in respect of a child or qualifying young person are fully disregarded</li> <li>➤ Child care costs are disregarded where appropriate</li> <li>➤ More generous Applicable Amounts for 'non-passported', working-age and pensioner lone parents are given</li> <li>➤ There is no change to the level of non-dependant deduction amounts.</li> <li>➤ There is no change to the application of the deduction exemption for non-dependant students</li> <li>➤ There is no change to Second Adult Rebate</li> </ul> </li> <li>• It is recognised that certain people may find it difficult to find work due to their age; they will continue to be signposted to employment and re-skilling programmes that provide targeted support to find work. These include focused training provided by Haringey Adult Learning Services, CONEL and other Haringey based providers.</li> <li>• Where people have been affected by multiple welfare reform changes (such as the CAP and the Support Fund) they will continue to receive individual assistance including one-to-one interviews with colleagues from Housing Services and JobCentrePlus and direct referrals to support providers such as Money Advice Service or the Quaker Social Action Group.</li> </ul>
<b>Protected characteristic: Sex (formerly gender)</b>	
<ul style="list-style-type: none"> <li>• Both sexes will continue to be subject to the same rate of reduction in support and to the same rule changes.</li> <li>• However the majority of claimants who will be affected are female.</li> </ul>	<p>Female claimants will continue to be signposted to the various appropriate women specific employment and skills development initiatives in the borough, in addition to generic programmes to help people into work e.g. Haringey Adult Learning Services (HALS) and the College of North East London (CONEL)</p> <p>Where appropriate there will continue to be targeted signposting in place for local groups offering support that is gender specific such as Supamums, Jan Trust and Skills and Training Network</p>
<b>Protected characteristic: Disability (includes people in receipt of Disability Living Allowance, Severe Disablement Allowance and Higher Rate Incapacity Benefit and Chronically Sick Disabled Persons Act duty)</b>	
<ul style="list-style-type: none"> <li>• 14% of claimants are receiving a disability related benefit.</li> </ul>	<p>During the consultation period for the 2013/14 scheme, respondents were asked if there was any group that they felt should be protected in addition to pensioners. The majority wanted disabled claimants to be protected and this was agreed by Full Council for the 2013 – 2016 schemes. It is recommended that this protection continue for the 2016/17 scheme.</p> <p>Those in receipt of one or more of the following disability benefits will have their entitlement maintained at its</p>

	<p>current rate:</p> <ul style="list-style-type: none"> <li>• Attendance Allowance</li> <li>• Constant Attendance Allowance</li> <li>• PIP - Care component (lower or middle or higher rate)</li> <li>• PIP – Mobility component</li> <li>• Exceptionally Severe Disablement Allowance</li> <li>• Long Term Rate Incapacity Benefit</li> <li>• Mobility Allowance</li> <li>• Mobility Supplement</li> <li>• Severe Disablement Allowance</li> <li>• WTC – Disability element</li> </ul>
<p><b>Protected characteristic: Race (formerly ethnicity)</b></p>	
<ul style="list-style-type: none"> <li>• Of those who declared their ethnicity, 53% are Black and Minority Ethnic groups combined; 47% are White British and Other White category</li> </ul>	<p>Claimants will continue to be signposted to employment and skills training programmes to enhance employment opportunities, especially in the east of the Borough where there is a high concentration of BMEs and high levels of deprivation.</p> <p>Relationships have been built with local JobCentrePlus sites where claimants can receive information about opportunities relating to both employment and skills development. There is also access to budgeting loans to help with any work related costs (such as clothing or equipment). These will continue going forward.</p>
<p><b>Protected characteristic: Pregnancy and maternity</b></p>	
<p>We do not collect information about claimants’ maternity status so the full impact on this characteristic is not known, however we have used the data we hold to make an estimate of the impact.</p> <p>Our records show that 1,307 claimants (10%) have children under one, as such we can assume this group of people will have been impacted by maternity leave.</p>	<ul style="list-style-type: none"> <li>• In support of the Government’s initiative to promote working, provisions will continue to apply for ‘non-passported’ working-age claimants to delay/reduce the impact of stopping work as a result of pregnancy, maternity or paternity leave.</li> <li>• Child care cost disregards will continue to apply where appropriate.</li> <li>• The Government’s “Healthy Start” scheme provides vouchers to pregnant women and those with children under four which can be exchanged for food, fruit and formula milk.</li> <li>• Haringey has a number of Children Centres located across the borough bringing together a range of services such as childcare, family support, health and education and information on local services.</li> <li>• Women who are pregnant or on maternity leave are unable to work for a set period of time and are likely to be in receipt of statutory maternity pay which may help to supplement their income.</li> </ul> <p>Where appropriate there will continue to be targeted signposting in place for those needing support with children such as the Child Poverty Action Group (CPAG), Family Action Group and referrals to the Sure Start Maternity Grant department of the DWP.</p>
<p><b>Protected characteristic: Marriage &amp; Civil Partnership</b></p>	
<p>We do not collect detailed information about claimants’</p>	<p>We will assist all customers who are facing difficulty in paying, by offering to try to alleviate any financial</p>

<p>marriage and civil partnership status so the full impact on this characteristic is not known, however we have used the data we hold to make an estimate of the impact.</p> <p>24% of claimants (excluding pensioners and those in receipt of certain disability premiums) have a partner</p>	<p>difficulties they may have. We hold drop-in sessions with people concerned about their ability to pay. We make extended arrangements to pay off the balance, extending into the following year if need be. We have utilised other methods of collection, such as payment direct from state benefits. We have signposted people to other sources of advice where impartial advice can be provided.</p>
<p><b>Child poverty</b></p>	
<ul style="list-style-type: none"> <li>• Approximately 36% of Haringey children are living in poverty (DWP 2014).</li> <li>• High risk groups include children in workless families; children in families with 4 or more children; children in single parent families; children of teenage mothers and BME children (national data shows that poverty rates are higher for all BME groups than for white families)</li> <li>• Our records show that 3,685 CTRS claimants (28%) have children under five</li> </ul>	<p>Child Poverty will be addressed through the Haringey 54,000 Programme with outcomes which include:</p> <ul style="list-style-type: none"> <li>• Ensuring all children in Haringey are safe and that they thrive and achieve.</li> <li>• Ensuring families can access a high quality educational offer.</li> <li>• Promoting resilient families by acting as a catalyst for a wide selection of high quality universal or targeted borough-based child and family activities.</li> <li>• Providing high quality safeguarding.</li> </ul> <p>It is recognised that there is a need to focus efforts on addressing child needs in a different way and Haringey departments are working on inclusive strategies that look to address this.</p>
<p><b>Households with dependent children</b></p>	

<ul style="list-style-type: none"> <li>• Over 56% of households have at least one child.</li> <li>• 6% of claimants have 3 or more dependents</li>   <li>• Approximately 38% of affected claimant households are lone parents, most of whom are female.</li> </ul>	<p>In addition to the Child Poverty mitigation set out above, when calculating entitlement, all premiums, disregards and applicable amounts remain the same:</p> <ul style="list-style-type: none"> <li>➤ Premiums are included in the Applicable Amount for all claimants where there are dependent children or qualifying young persons in the household.</li> <li>➤ There will be no change to the applicable amount for 'non-passported' working-age (and pensioner) claimants which includes Premiums based on household composition as well as an additional Family Premium with more generous rates for lone parents and the disabled</li> <li>➤ Capital belonging to a child or qualifying young person is fully disregarded</li> <li>➤ Child Benefit and maintenance payments in respect of a child or qualifying young person are fully disregarded</li> <li>➤ Child care costs are disregarded where appropriate</li> <li>➤ More generous Applicable Amounts for 'non-passported', working-age and pensioner lone parents are given</li> <li>➤ There is no change to the level of non-dependant deduction amounts.</li> <li>➤ There is no change to the application of the deduction exemption for non-dependant students</li> <li>➤ Protection from non-dependant deductions where Attendance Allowance and the Care Component of PIP are received by the claimant/partner(s) will continue.</li> <li>➤ There is no change to Second Adult Rebate</li> <li>➤ In support of the Government's initiative to promote working, provisions will continue to apply for 'non-passported' working-age claimants to delay/reduce the impact of stopping work as a result of pregnancy, maternity or paternity leave.</li> </ul>
<p><b>Unemployed (on maximum CTR entitlement)</b></p>	
<p>The continuation of the scheme will impact more on claimants who are currently not in work and claim maximum CTRS, this constitutes approximately 60%.</p>	<p>We will work with unemployed and people on low income to try to alleviate any financial difficulties they may have. We hold drop-in sessions with people concerned about their ability to pay. We make extended arrangements to pay off the balance, extending into the current year if need be. We have utilised other methods of collection, such as payment direct from state benefits. We have signposted people to other sources of advice where impartial advice can be provided. We encourage customers through Council employment and regeneration strategies and plans. The Tottenham Regeneration Programme is one of the core focuses of the Corporate Plan. It has people as its main objective focusing on job creation and the skilling of local people to enable them take up job opportunities.</p> <p>Claimants will continue to be signposted to employment and skills training programmes to enhance their</p>

	employment opportunities.
<b>Claimants by area of residence (east/west of the borough)</b>	
<ul style="list-style-type: none"> <li>• Census records show 67% of affected claimants reside in the east of the borough.</li> <li>• The high levels of claimants in the east correlate strongly with areas of multiple deprivation, most acute in the north-east of the borough.</li> </ul>	<p>Assistance for the unemployed and people on low income will continue to be addressed through various employment and regeneration strategies and plans. The Tottenham Regeneration Programme is one of the core focuses of the Haringey Corporate Plan. It has people as its main objective, focusing on job creation and the skilling of local people to enable them take up job opportunities. Through these strategies and plans the Council aims to tackle unemployment and worklessness especially in the more deprived east of the borough.</p>
<b>Homelessness</b>	
<p>Of those accepted as being unintentionally homeless and being in priority housing need in 2011/12:</p> <ul style="list-style-type: none"> <li>• 30% were young people aged 16 – 24;</li> <li>• 49% were Black or Black British;</li> <li>• Just over 50% were lone female parents</li> </ul> <p>Source: Haringey Council P1E returns</p>	<p>The requirement to pay Council Tax and therefore the ability to be eligible for Council Tax support is less prominent with this vulnerable group. However, it is recognised that this group will be disadvantaged by the other Welfare Reform changes.</p> <p>Haringey's Corporate Plan has the reduction and prevention of homelessness as a key priority objective with targets set against temporary accommodation placements and homelessness acceptances.</p> <p>Where appropriate there will continue to be targeted signposting in place for those presenting as homeless including organisations such as Crisis, No Second Night Out, Centrepoin, Alone in London, Causeway and CARIS (Christian Action and Response in Society). There has also been close working with the local Foodbanks in terms of physical support (assisting with shifts / managing donations) and claimant referrals, this will continue going forward.</p>
<b>Armed Forces Covenant - war pension and Armed Forces Compensation payment</b>	
<ul style="list-style-type: none"> <li>• 19 people in Haringey are in receipt of war disablement pension and are protected under the scheme.</li> </ul>	<p>In addition to the mandatory legislation that exists regarding the treatment of Armed Forces personnel (including Territorial Army personnel), Haringey are working with other boroughs on the development of an Armed Forces Community Covenant which targets support at those falling into this group. This could be in terms of housing, education, benefit entitlement, health and employment.</p> <ul style="list-style-type: none"> <li>• Income received from a war pension will continue to be disregarded when calculating entitlement</li> </ul>
<b>Welfare Reform Issues</b>	
<p>Many claimants of Council Tax Support are reliant on state benefits. The future of many benefits is under threat from the</p>	<p>It is recognised and understood that the Government's intent is to lift the poorest off benefits by supporting them into work and various initiative and incentives are in place to move towards this.</p>

<p>Governments stated requirement to cut £12 billion from the national welfare bill.</p> <p>Starting in 2016, there are plans to reduce Tax Credit thresholds, thus reducing the amount of Tax Credit due to claimants.</p> <p>Other changes will begin to take effect from April 2017 and later.</p>	<p>However the barriers in place relating to unemployment, deprivation, disability and homelessness prevent this move to self reliance and self support.</p> <p>It is not anticipated that these barriers would be immediately removed and claimants achieve self reliance as a result of this scheme. Their removal will form part of longer term plans and programmes aimed at assisting claimants so they become less reliant on benefit support.</p> <p>It is recognised and understood that these changes will have a detrimental affect on individuals and where possible signposting and targeted support will be offered to those in need.</p> <p>Although the government has proposed to reduce the level of Tax Credits paid from April 2016, we do not propose to change our scheme to say that these customers now need less money to live on. This means that no one will have to pay more than the existing 19.8% contribution towards their Council Tax. However, customers may have more difficulty in paying the 19.8% contribution, as they will have less family income to live on. We shall continue to support all customers who tell us that they will have difficulty in paying, by offering longer payment periods, and signposting to services which can help them find a way out of poverty.</p> <p>For the 2017/18 scheme, we may seek to conduct a thorough review of our scheme, in order that further changes to welfare benefits nationally, can be factored in, with a greater understanding of what we need to collect and how customers can be assisted to pay.</p>
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<b>Stage 7 - Consultation and follow up data from actions set above</b>	
<b>Data Source (include link where published)</b>	<b>What does this data include?</b>
	<p>Prior to the scheme being approved by Full Council in January 2013, public consultation took place between 22 August and 19 November 2012 asking respondents about the following key areas:</p> <ul style="list-style-type: none"> <li>• Whether they agreed with the four key proposals in the Council's draft Local Scheme</li> <li>• Whether there were any groups that should be protected by the Scheme</li> <li>• Whether there were any other comments they wanted to make about the proposed Scheme</li> </ul> <p>The outcomes of this consultation were fed into the approved scheme and</p>

	<p>led to the recommendation to protect claimants in receipt of certain disability premiums.</p> <p>As the scheme is not changing for 2016/17 there is no requirement to re-consult.</p> <p>Claimants will be informed with their annual Council Tax bill, that the scheme is continuing without change. The bill will also include information about the different ways to pay and advice about what to do if they think they will have difficulty paying.</p> <p>All Revenues, Benefits and Customer Services staff who deal with claimants either face to face, on the phone or in the Back Office when processing applications have been trained in assisting claimants who tell us they will have difficulty paying. Scripts and IT systems have been appropriately updated.</p> <p>Refresher briefings will be given and will incorporate any other appropriate Welfare Reform updates.</p> <p>All data connected to the Council Tax Reduction Scheme, including collection levels, is reviewed and monitored on a regular basis.</p> <p>The Scheme has to be reviewed each year and monitoring data will always be used to assess whether it should be amended or not.</p>
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### Stage 8 - Final impact analysis

We recommend that the Council Tax Reduction Scheme continues unchanged for 2016/17.

In addition to protection for pensioners, it is recommended that the scheme continues to protect claimants in receipt of specified disability benefits.

We cannot afford to further protect any other claimants.

Around 46% of Council Tax Reduction claimants will be expected to pay towards their Council Tax – an average of £4.28 per claimant per week.

The Council is under severe financial pressure and unable to further fund changes to the Council Tax Reduction Scheme.

Actions are in place to reduce possible hardship to working age claimants and families with dependents. We will make arrangements to extend the payment period, and reduce payment amounts where possible. We will signpost affected customers to services which can best assist them to help themselves out of financial difficulty. We also

plan to undertake significant analysis of the effect of welfare reform and debt on our community, which will in future enable us to better support our residents. This is consistent with government intentions that people dependent on state benefits are assisted towards work, and making work pay.

We will continue to monitor the impact of the scheme in terms of individual hardship and collection rates, and where necessary make arrangements which meet the needs of the individuals yet achieve collection objectives.

### Stage 9 - Equality Impact Assessment Review Log

Review approved by Director / Assistant Director	<input type="text"/>	Date of review	<input type="text"/>
Review approved by Director / Assistant Director	<input type="text"/>	Date of review	<input type="text"/>

### Stage 10 – Publication

Ensure the completed EqIA is published in accordance with the Council's policy.

## Appendix A

Category	All Council Tax Reduction Scheme claimants	Impacted by Scheme (excluding pensioners and those in receipt of certain disability premiums)	% All Council Tax Reduction Scheme claimants	% Impacted by Scheme (excluding pensioners and those in receipt of certain disability premiums)	Borough of Haringey (where applicable)
<b>Households</b>	28,951	13,335	100%	46%	101,900
<b>Claimant Age</b>					Mid-yr estimate 2012
18-24	545	485	2%	4%	9%
25-44	8,555	6,778	30%	51%	39%
45-59	9,109	5,456	31%	41%	17%
60-64	2,072	604	7%	4%	4%
65+	8,667	12	30%	0%	9%
<b>Dependents Age</b>					Mid-yr estimate 2012
Those with dependants aged 1 and under	1,419	1307	5%	10%	
Those with dependants aged 5 and under	4,131	3685	14%	28%	
Those with dependants aged under 16	9,144	7,463	32%	56%	21%
Those with more than 3 dependants	1,020	828	4%	6%	
Count of all lone parents with dependants	6,122	5,074	21%	38%	10% (Census 2001)
<b>Disability (based on modelling tool which counts claimants who had been awarded a disability premium as at September 2015)</b>					Nomis (Feb 2012)
No	24,930	14,475	86%	100%	92%
Yes	4,021	0	14%		8%
<b>Gender</b>					Mid-yr estimate 2012
Male	11,456	4,630	40%	35%	50%
Female	16,895	8,384	58%	62%	50%
Unknown	600	320	Excluded (2%)	Excluded (2%)	
<b>Ethnicity</b>	(12,000 records had an ethnicity recorded in the 2011 Census)				Census 2011
White British	798	339	20%	16%	35%
Other White	1,213	657	31%	31%	23%
Non White	1,901	1109	49%	53%	42%
Unknown	25,039	11,230	excluded	excluded	

\* Source: i-World (Revenue and Benefits IT system) September 2015