

FULL EQUALITY IMPACT ASSESSMENT

Name of Policy, Decision, Strategy, Service or Function, Other: (please indicate)	Localisation of Council Tax Support: Developing a Local Council Tax Support Scheme	
Lead Officer Name(s):	Phil Seddon, Fiona Meechan	
Job Title & Location:	Head of Finance and Property Services ; Director of Customers and Communities	
Department/Service Area:	Finance and Service Assurance Team	
Telephone & E-mail Contact:	TBC	
Date Assessment:	Commenced: July 2012	Completed: 15.11.12

We carry out Equality Impact Assessments to analyse the effects of our decisions, policies or practices. The EIA should be undertaken/started at the beginning of the policy development process – before any decisions are made.

1. OVERVIEW

<p>The main aims/objectives of this policy¹ are:</p> <p>To develop and implement a new local Council Tax Support Scheme in place of the existing Council Tax Benefit scheme. The scheme must be on place by 31st January 2013 or the Government default scheme will be imposed.</p> <p>Central government has prescribed the local schemes for council tax support must:</p> <ul style="list-style-type: none"> Protect pensioners and should consider incentivising work consider the needs of vulnerable groups. <p>This equality impact assessment considers the potential impact of implementing a locally developed scheme based on the information currently available.</p> <p>A number of options to deliver a new local Council Tax Support Scheme have been consulted o, along with other relevant data, has been used to inform the assessment within this document and to inform the Council's final decision making regarding the adoption of a local Council Tax Support Scheme.</p>
--

(Refer to "**EIA Guidance**" for details)

Is the policy or decision under review (please tick)

New/proposed

Modified/adapted

Existing

¹ Policy refers to any policy, strategy, project, procedure, function, decision or delivery of service.

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 1 of 51	

The main intended people or groups that will be most affected by this policy are:

Those currently in receipt of council tax benefit.

The groups listed below have been identified by the Council and the Government as likely to be affected.

- Families with children
- Lone parents
- Carers
- Full time and part time workers
- People with Disability
- Single people and childless couples

(Refer to "**EIA Guidance**" for details)

2. FINDINGS / EVIDENCE

FINDINGS/EVIDENCE: The following information/data has been considered in developing this policy/decision (including any consultation or engagement):

Information/data obtained and/or Consultation/engagement carried out (please state who with)	What does this tell us? / What does it say?																																													
<p>Council Tax Benefit Claimant Profile data</p> <p>The extent of this data was limited and does not cover all protected equality groups.</p> <p>The total number of working age Council Tax Benefit claimants as at August 2012 was 4140. The latest figures as at September of working age Council Tax Benefit claimants is 3920.</p>	<p>There are currently circa 31,000 domestic properties in Rossendale. Of those, the number of working age people claiming Council tax benefit is 3920 – this equates to 12.6% of the working age population in the borough what are claiming Council tax benefit.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;"><u>All Data as per September SHBE</u></th> </tr> <tr> <th></th> <th style="text-align: center;">Number</th> <th style="text-align: center;">%</th> </tr> </thead> <tbody> <tr> <td>Working Age</td> <td style="text-align: center;">3,920</td> <td style="text-align: center;">56.09 %</td> </tr> <tr> <td>Pensioners</td> <td style="text-align: center;">3,069</td> <td style="text-align: center;">43.91 %</td> </tr> <tr> <td>Total</td> <td style="text-align: center;">6,989</td> <td></td> </tr> <tr> <td>Working Age with Dependant Children</td> <td style="text-align: center;">1,790</td> <td style="text-align: center;">45.66 %</td> </tr> <tr> <td>Working Age with Children 5 and under</td> <td style="text-align: center;">911</td> <td style="text-align: center;">23.24 %</td> </tr> <tr> <td>Females</td> <td style="text-align: center;">2,329</td> <td style="text-align: center;">59.41 %</td> </tr> <tr> <td>Male</td> <td style="text-align: center;">1,591</td> <td style="text-align: center;">40.59 %</td> </tr> <tr> <td>Single - no children</td> <td style="text-align: center;">1,832</td> <td style="text-align: center;">46.73 %</td> </tr> <tr> <td>Single - no children (under 35)</td> <td style="text-align: center;">1,003</td> <td style="text-align: center;">25.59 %</td> </tr> <tr> <td>Single - no children (under 25)</td> <td style="text-align: center;">113</td> <td style="text-align: center;">2.88%</td> </tr> <tr> <td>Single - no children between 25 & 35</td> <td style="text-align: center;">890</td> <td style="text-align: center;">22.70 %</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	<u>All Data as per September SHBE</u>				Number	%	Working Age	3,920	56.09 %	Pensioners	3,069	43.91 %	Total	6,989		Working Age with Dependant Children	1,790	45.66 %	Working Age with Children 5 and under	911	23.24 %	Females	2,329	59.41 %	Male	1,591	40.59 %	Single - no children	1,832	46.73 %	Single - no children (under 35)	1,003	25.59 %	Single - no children (under 25)	113	2.88%	Single - no children between 25 & 35	890	22.70 %						
<u>All Data as per September SHBE</u>																																														
	Number	%																																												
Working Age	3,920	56.09 %																																												
Pensioners	3,069	43.91 %																																												
Total	6,989																																													
Working Age with Dependant Children	1,790	45.66 %																																												
Working Age with Children 5 and under	911	23.24 %																																												
Females	2,329	59.41 %																																												
Male	1,591	40.59 %																																												
Single - no children	1,832	46.73 %																																												
Single - no children (under 35)	1,003	25.59 %																																												
Single - no children (under 25)	113	2.88%																																												
Single - no children between 25 & 35	890	22.70 %																																												

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 2 of 51	

Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey

- **All** working age recipients of Council Tax Benefit (CTB)
- A % of non-CTB Customers
- All new CTB customers and current customers with a change in circumstances during the period of consultation
- Residents of Rossendale

The consultation period ran from 6th August 2012 to 26th October 2012.

7009 consultation packs, which included a questionnaire, information booklet explaining the changes and the options out for consultation and a pre- paid envelope were sent out at the start of the consultation process.

4140 were sent to ALL working age people in receipt of Council Tax Benefit (the total number of working age Council Tax Benefit claimants as at August 2012 was 4140. The latest figures as at September 2012 of working age Council Tax Benefit claimants is 3920.)

2869 were sent to non- benefit Council Tax payers (chosen at random).

We have received 596 responses to the consultation; this represents a 9% response rate. Of the responses received 124 were completed on line.

The error rate of the sample is +/-4% and the data weighted by age and ethnicity to more accurately reflect the composition of the borough.

Response profile:

There was a 50/50 split between respondents who were in receipt of Council tax benefit and those that were not.

Gender

53% of women and 47% men so a fairly even split by gender.

Age

Under 40 – 35% response rate – the highest response was from people under 40.

40-49 – 20% response rate

50-59 – 18% response rate

60+ - 27% response rate

Disability

32% of respondents stated that they were disabled

68% of respondents stated that they had no disability

Ethnicity

The ethnicity split of those that responded was broadly representative of the local population. (95% to 5%).

Overall 59% agreed with the council's proposed option A with option B as the most agreeable alternative and option D the least.

Of those that agreed with option C – this was higher for those BME residents.

For people in receipt of Council tax benefit, option E was the preferred option for the majority. Only 33% agreed with the council's preferred option A.

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 3 of 51	

Of those that agreed with Option E this was higher from disabled people, those 60+ and men.

Of those that disagreed or strongly disagreed with the council's preferred option the majority were BME residents, disabled people and benefit claimants.

Option D was considered very unpopular with 63% disagreeing. Although more women and benefit claimants agreed with this option.

General comments from people in receipt of Council Tax Benefit

"All groups should contribute; therefore everyone shares the small increase."

"It needs to be thought through properly to not hit the disabled/unemployed."

"There have to be cuts. The county as a whole has to save money, we all have to spend less and pull together as a community."

"Families are under a lot of stress due to high cost of living/food and energy prices and this scheme will increase anxiety/stress even further."

"Be sensitive. There is not a person in the valley who would welcome having to pay more money to survive. Be prepared for a large number who simply will not pay."

"I realise that this is the result of central government but I think it is detrimental to councils to have to implement it and it will cause hardship to poor families in the area."

General Comments from people NOT in receipt of Council Tax Benefit

"A reduction of 20% overall seems more equitable and people should, if implementation is staggered, be able to adjust without suffering too much hardship."

"All households should pay some element of Council tax and reflect the cost of delivering local services."

"Any new scheme has the potential to be divisive, an us against them mentality. This needs to be handled sensitively and seen to be fair."

"Do not pass the burden to hard working families who make the effort to look after themselves rather than claim benefit."

"It must be fair and not reward particular groups purely

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 4 of 51	

<p>- Preceptors-Lancashire County Council, Police and the Fire & Rescue Service (consulted)</p>	<p><i>because of family makeup – disabilities or single/couple status or employment status.”</i></p> <p><i>“It needs to be budgeted accurately and sustainably. With yearly increases in Ctax, people not in receipt of benefit should not be expected to pay disproportionately more.”</i></p> <p>Preceptors Letters from the preceptors have been by received by Rossendale Borough Council stating a preference for Option A.</p>
---	---

<p>Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey & face to face meetings:</p> <p>Equality Groups</p> <p>People with children – representatives from Rossendale Borough Council visited a number of locations throughout Rossendale explaining the changes, options out for consultation and seeking the views of residents. (Balladen Children’s centre, the Maden centre, Bacup Family centre, St Nicholas Primary school Family assembly and Lumb Baptist Toddlers group).</p>	<p>St Nicholas Primary School Family Assembly About 15 people were present at the family assembly. And a number stayed behind to discuss the changes with council staff. All were women of mixed age ranges. The people staff spoke to were currently not claiming benefit bust some stated that they had in the past. People that commented said: <i>“The benefits system has been wrong for so long something needed to be done.”</i> <i>“The changes might make people who receive benefit appreciate what they receive a bit more.”</i> <i>“There are times when some people need help but some people see it as a career, a lifestyle choice to claim benefits.”</i></p> <p>All those that staff spoke to stated that they felt that the fairest way would be to share out the shortfall so that everyone who claimed had something to pay i.e. option A. At an earlier visit by Council staff to the school, staff had at the school had stated that they had noted there had been has steady increase in the numbers of children eligible for free school meals and acknowledged that families relying on benefits would probably find it difficult to find the money to pay extra council tax.</p> <p>Lumb Baptist Toddler Group There were approximately 20 people at this group. A mixture of ages, both men and women were present. The people that staff spoke to all lived in various locations within Rossendale. The majority of people that were spoken too were not claiming CTB, though some had in the past, or knew friends and family that got help. Some of the people said that they had heard about the proposals and expressed concern that it might affect people that didn’t claim benefits. People that commented said:</p>
--	--

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 5 of 51	

“People that live on their own should still get the 25% discount”
“Some people rely on hand-outs and it’s about time that people on benefits realised that working people are also struggling to make ends meet”
“the fairest option is to spread the financial cuts across the working age people claiming benefit”
“Why are pensioners protected- people with young families are often in a worse financial situation”
“People need to get their priorities straight- paying bills is more important than Sky TV and cigarettes”
“I’ve been on benefits in the past and it is not easy. The council will have difficulties in collecting this money and it will be just like what happened with Poll Tax”
“I’m not sure how people with small children will afford to pay more- I struggle to pay for basics like food and gas. Just buying shoes and paying for school uniforms means we often have to go without”
“I think it’s really hard for young people just starting out. They can’t find jobs or afford rent- the amount they get for Job Seekers is not very much. They will just end up in debt”
“I don’t think that people who have to pay full council tax should have to subsidise these cuts. People claiming benefits will just have to manage”

Children/Family Centre’s

Balladen Children’s Centre, The Maden Centre and Bacup family centre were visited by staff to discuss the changes to Council tax Benefit and the options out for consultation.

The majority of service users at these establishments are young people with families. The Bacup Family centre also support people with disabilities.

Staff at the Balladen Children Centre said that often young parents “bury their head in the sand” and ignore money problems until it is too late.

All organisations felt that **option A** was the fairest as providing additional protection for other groups would put more financial pressure on those without protection.

Staff at the Bacup Family Centre said that the numbers of customers seeking support because of financial crisis was increasing. Door step lending from loan sharks and pay day loans is a recurring problem.

Staff at the Bacup Family Centre expressed concern that council tax debt would lead to more bailiff action and costs. Easy payment options for customers might prevent this. For example the ability to pay direct from benefits or to pay weekly, or fortnightly.

Staff at the Bacup Family Centre said that the reduction in funding for the new scheme and further spending cuts put the council in “an extremely difficult situation”. “it will be inevitable that support services like the family centres will see an increase in people requiring assistance with money

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 6 of 51	

BME Community

management”

Staff at the Bacup Family Centre said that the council should show some discretion and understanding for customers in financial crisis.

Staff at the Maden Centre said that working families struggling to pay full council tax would not be able to afford an increase if council tax bills for people not claiming benefit had to increase.

Asian Ladies Group- on the 18th October 2012 an email was sent to all members of the Ladies Asian group. The email advised of the changes, options out to consultation and asked if they had any comments in relation to the changes they could let us know.

An information booklet and questionnaire was also attached to the email.

Haslingden Mosque

A staff representative attended the mosque w/c 17th September 2012. The Imam agreed that a poster advising of the consultations currently taking place could be put up and a number of consultation packs could be left for people to take away and complete.

Rawtenstall Mosque

Representatives from the Council attended a Mosque in Rawtenstall on Friday 19th October at 1:45pm.

About 20-30 people were seen all of them men.

Staff greeted people in Urdu/Punjabi.

The proposed changes and options out to consultation were discussed. People listened and took away the consultation packs stating that they would complete at home and return. Of the people staff spoke to no one chose to make any comments in relation to the proposed changes.

People with a disability

Rosendale Disability Forum were contacted and asked them to explain the changes and ask their members/networks to share their views by participating in the consultation survey.

Rubicon – as above.

A total of 30.8% of disabled people who responded to the survey.

Oakenhead Resources Centre/Day Centre is a support centre for people with disabilities and their families – this includes physical and mental health disability. Council officers visited the Centre as part of the consultation however, we were advised that this was not the most appropriate way to engage with their client groups due to their specific needs and were advised to contact their carers. Staff at the centre took a number of consultation booklets/questionnaires which they said they would send home with their users.

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 7 of 51	

	<p>The Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey found that of those disabled people surveyed who identified they had a mental health condition</p> <ul style="list-style-type: none"> - The majority of respondents strongly disagreed with Option A - The majority strongly agreed or agreed with Option E with Option E - Of those disabled people surveyed who identified they had a physical disability - The majority of respondents strongly disagreed with Option A - The majority of respondents agreed with Option E.
<p>Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey & face to face meetings: Public sector partners/stakeholders</p> <p>Citizen’s Advice Bureau (CAB) Consultation has taken place with CAB customers by the following means: All Council Tax Benefit Customers sent Questionnaire and information booklet on the changes and options for consideration. Letters advising of changes and how to have “your say” in relation to the options being considered were sent to all new recipients of Council Tax benefit and those who had a change in circumstance, during the consultation period. Posters sent to CAB office for display Information booklet and Questionnaire available from the CAB office for customers to complete.</p>	<p>After a presentation to Rossendale CAB Board, members of the board stated that option A did seem the fairest.</p> <p>The board felt that young single people would be affected the most by the changes and sharing the burden amongst all working age people on benefit seemed the fairest thing to do.</p> <p>An email was sent to the chair of the CAB board and the CAB manager asking if they could identify any of their customers who would be adversely affected by the changes and let us know. The option was given to extend the consultation for a further two weeks to capture any additional views. No response has been received from the Chair of the Board however the manager has made the following comments – These effects would include:</p> <ol style="list-style-type: none"> 1. Making the Borough’s already poor levels of mental health even worse 2. Driving already over-indebted people further into debt 3. Increasing collection costs 4. Increasing pressure on local charities and other services such as homelessness and health 5. Putting already struggling local families under more pressure which would exacerbate problems such as relationship breakdown, domestic violence and damage to the life-chances of children.
<p>Whitworth Town Council – consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey</p>	<p>A letter has been received from Whitworth Town Council stating a preference for option A.</p>
<p>Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey & face to face meetings: Public sector partners/stakeholders</p> <p>Housing & Young Peoples Services Agencies – A member of Rossendale Borough Council staff attended a</p>	<p>The group meet to discuss the progress of housing support projects in Rossendale and specifically the needs of young individuals that have been potentially homeless, are vulnerable</p>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 8 of 51	

meeting of representatives from Young People's Services and the Council's Housing Options Team who deal with homeless issues.
 Representatives from the following organisations were present:

Children and Parent Support Services,
 Social Services

Youth Support Manager, Social Services

Lancashire County Council Education & Training Department

Rossendale M3

Lancashire Constabulary

Stonham- Support Officers, Home Group

Stepping Stones

Rossendale Borough Council's Housing Options Team (HOTs)

and need support services
 The changes and the Council's options out for consultation were discussed.
 All members of the group felt that young single people out of work would be most severely affected by the proposals contained in the consultation documents.
 The fairest option was considered to be **option A** as protecting other groups would cause additional financial pressure on young single people.
 Agencies suggested a number of proposals to mitigate impact: It was felt that some young people have problems with money management and budgeting. Additional support and guidance would be required from most of the organisations to help enable young people to pay Council Tax.
 The group discussed payment options available and suggested that the methods of payments available to customers should include a fortnightly option in line with current benefit payment periods and extending the current 10 monthly instalment plan to a 12 monthly instalment plan.

Whilst **option A** would be the fairest choice for this group of people they still may struggle to pay Council Tax and consideration should be given to providing a hardship scheme. Different payment options should also be considered allowing People the flexibility to pay 2 or 4 weekly in line with their benefit payment cycle.

Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support survey:
Carers – All recipients of Council Tax Benefit were sent a questionnaire, information booklet on the changes/proposed options for consideration and a pre- paid return envelope. All carers in receipt of Council tax benefit and therefor affected by the change would have received a consultation pack and had the opportunity to express their views.

The benefit changes will have a negative impact on those carers of working age who are in receipt of Council Tax Benefit. Whilst this impact will also be experienced by others of working age also, it is acknowledged that some carers may be affected more because of the greater difficulties they may face in responding to the changes, for example by finding work.

Whilst **option A** would be the fairest choice for this group of people they still may struggle to pay Council Tax and consideration should be given to providing a hardship scheme.

Consultation on the abolition of Council Tax Benefit and the replacement with a local scheme for Council Tax Support – stakeholder discussion:
Carer Contact Team Lancs

A member of Council staff telephoned the Carer Contact Team and spoke to Sarah Darby. The changes that which

Sarah did say that she did know about these changes and the majority of staff at the Carer Contact Team had been briefed about the numerous changes relating to Welfare Reform. She asked if the changes in Rossendale would affect the existing discounts for carers and disabled band relief. She was informed that these would remain the same.

She stated that **option A** would be the fairest proposal and accepted that protecting additional groups of people would

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 9 of 51	

<p>would affect customers currently claiming help with Council Tax Benefit were discussed.</p>	<p>mean that the financial burden would result in further hardship, especially for single people and couples without children.</p> <p>She expressed some concern that full time carers reliant on benefits may struggle to pay council tax when they have never paid it in the past. She said that the council need to write out to customers again to drive the message home as some of their clients simply are not prepared for some of the major changes. Their main concern is the change that will affect DLA and the introduction of Personal Independence Payment.</p>
<p>Census data & Index of Multiple Deprivation (IMD) 2010</p>	<p>The Index of Multiple Deprivation (IMD) 2010 identified that 7% of our (3 of 44) Lower Super Output Areas are ranked in the top 10% of deprived areas</p> <ul style="list-style-type: none"> - Irwell - Worsley - Longholme <p>This correlates with some of the higher benefit caseloads in these wards. Potentially this could mean an impact on those in deprived areas with low incomes.</p> <p>IMD 2010 data suggests that:</p> <ul style="list-style-type: none"> - Income deprivation (trend improving) & barriers to housing/services deprivation (trend worsening) are relatively low – 2 and 0 LSOAs respectively. - Employment deprivation and health & disability deprivation is relatively high – 7 and 11 LSOAs respectively. But the trend is improving for both. <p>Therefore there is likely to be more of an impact on those with low incomes, those who are unemployed and those that have a disability.</p>
<p>Child Poverty Data</p> <p>Source: Lancashire Profile - August 2009 - http://www.lancashire.gov.uk/office_of_the_chief_executive/lancashireprofile/main/childpoverty.asp</p>	<p>The Child Poverty Act 2010, which imposes a duty on local authorities to have regard to and address child poverty and their partners, to reduce and mitigate the effects of child poverty in their local areas.</p> <p>The measure for Child Poverty is the proportion of children living in families which are either receiving means-tested benefits, or tax credits where the family has an income less than 60% of median income. According to the latest data available (August 2009), the proportion of children (all children 0-19) in poverty in Rossendale is 18.6% (2,900). This is below the England and on par with the Lancashire average.</p> <p>Options A - E are all based on the current National Scheme for Council Tax Benefit and as such already has built in protection (i.e income disregards and allowances) for people with children, disabilities, war pensions and working.</p> <p>Options B-E also allows for further protection of differing equality groups. All of these options will impact on the un protected groups more negatively than option A as all other groups will have to fund the protection.</p>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 10 of 51	

Consultation with residents - Drop in sessions

Drop in question and answer sessions in relation to the changes and the options for consideration were held in the training room at Futures Park, Bacup on 13th and 17th September 2012, 2pm to 6pm.

These sessions were publicised in the letter which went with the consultation pack sent to all people in receipt of Council Tax Benefit and a sample of people not in receipt of Council Tax Benefit. They were also publicised in a letter that went with the notification letters which went to all people who were newly claiming Council Tax benefit or had a change in circumstances. The sessions were also publicised via the Council's Web site.

Thursday 13th September 2012 – No one attended

Monday 17th September 2012 – 3 people attended.

A lady attended, alone, she stated that she was in her late 50's. This lady was concerned as she was on long term sick from work and wanted to understand how the changes would affect her.

There was a discussion about the changes and the impact of the various options.

The lady did not make any specific comments and took a consultation pack away with her to complete at home.

A lady and a gentleman, who were neighbours, came in together.

The lady worked part time and looked after her partner.

The gentleman lived alone and was in receipt of disability benefits.

Staff discussed the changes, possible options and answered any questions they had. Both took consultation packs home with them to complete and return later.

The lady stated that the changes affected people who were working on a low income as much as those on benefits.

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 11 of 51	

3. EQUALITY IMPACT

OPTION A: Reduce the amount of support to all working age people by 20% (retaining current rules and regulations of the current benefit support scheme)

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Age	Older people	<input type="checkbox"/>	<input type="checkbox"/>	Pensioners will continue to be protected under the new scheme there for no change or impact on this group identified.	<input checked="" type="checkbox"/>
	Younger people and children	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As at August 2012 there were 4140 working age council tax benefit claimants. As at September 2012 there were 3920. Potential negative impact on those with young children - of which 46% (1,790) are working age with children. Whilst there is a negative impact on those with children, option A as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people and children in receipt of child benefit for them. This option does not propose to any further protection for any group in order to spread the available funding equally (subject to the means tested calculation) amongst all working age people. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Disability	Physical/learning/mental health	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As at August 2012 there were 4140 working age council tax benefit claimants. As at September 2012 there were 3920. No data is available to determine the number of claimant who are disabled. Potential negative impact identified however, where claimants qualify for disability living allowance, this	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 12 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				is disregarded in relation to the calculations for council tax benefit. Impact is dependent on individual circumstances. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	
Gender Reassignment	Transsexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A scheme will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender identity. No information is collected on the gender reassignment status of recipients of Council Tax Benefit. It is acknowledged that Transgender people may experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.	<input type="checkbox"/>
Pregnancy and Maternity		<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not. Whilst at this moment we consider that this impact is unlikely to be disproportionately greater on households	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 13 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				where a member is pregnant or recently given birth, we acknowledge that they may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater for people who are pregnant or on maternity leave.	
Race (Ethnicity or Nationality)	Asian or Asian British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of race or ethnicity. We do not have any data regarding the ethnicity of Council Tax Benefit recipients in Rossendale. However, national data shows that 90% of households receiving Council Tax Benefit are white, and 10% are ethnic minorities. This compares to a total population of 91% white and 9% ethnic minorities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
	Black or black British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Irish people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	White British	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Chinese people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Gypsies & Travellers	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Other minority communities not listed above (please state)	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Belief or Religion		<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of religion or belief. We do not have any data regarding the religion or beliefs Council Tax Benefit recipients in Rossendale. No issues were raised during consultation that suggests that the impact will be greater for people due to	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 14 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				their religion or belief.	
Gender	Women	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender. 59% (2,329) of working age CTB claimants are women. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
	Men	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender. 41% (1,591) of working age CTB claimants are men. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Sexual Orientation	Lesbian women , gay men and bisexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their sexual orientation. We have no data on the sexual orientation of people in receipt of Council Tax Benefit . National data demonstrates that some Lesbian, Gay or Bisexual people experience higher levels of disadvantage and financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.	<input checked="" type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 15 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Marriage and Civil Partnership	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Option A will have an impact on working age families/couples whether they are living together/married or in civil partnerships but will not treat marriage or civil partnership any differently. Married couple and civil partnerships are recognised equally in the current Council Tax Benefit Scheme as are people living together as if they are in such legal partnerships and as this will form the basis of any scheme the Council adopts will not change.	<input type="checkbox"/>
Contribution to equality of opportunity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	By reducing the level of council tax support available to all working age people there could be an impact on some protected equality groups as they may have lower incomes and therefore as a result have less disposable income and it may impact on their ability to access services and opportunities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Contribution to fostering good relations between different groups (people getting on well together – valuing one another, respect and understanding)	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Human Rights http://intranet/site/scripts/documents_info.php?categoryID=86&documentID=251	<input type="checkbox"/>	<input type="checkbox"/>	Any Council decisions will be taken in line with the Human Rights Act 1998.	<input checked="" type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 16 of 51	

OPTION B: As Option A but also increase the earning disregard by £10 per week – impact is similar to A. Is related to an individuals’ amount of earnings.

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Age	Older people	<input type="checkbox"/>	<input type="checkbox"/>	Pensioners will continue to be protected As per Option A under the new scheme there for no change or impact on this group identified. Option B, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with war pensions and low earnings.	<input checked="" type="checkbox"/>
	Younger people and children	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Potential negative impact on those with young children - of which 46% (1,790) are working age with children. Whilst there is a negative impact on those with children, option B as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people and children in receipt of child benefit for them and low earnings. Increasing the earning disregard by £10 per week could have a positive impact on low wage earners with children. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact.	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 17 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Disability	Physical/learning/mental health	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option B has potential positive and negative impacts, dependent on the nature of some disabilities some individuals cannot affect their earning level.</p> <p>Option B, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with disability, war pensions and low earnings.</p> <p>Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	<input type="checkbox"/>
Gender Reassignment	Transsexual people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender identity if they are not in paid employment.</p> <p>Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 18 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				<p>would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. It is acknowledged that Transgender people may experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.</p>	
Pregnancy and Maternity		☒	☒	<p>As per Option A. Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not if they are not in paid employment. Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. Option B, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children</p>	☐

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 19 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				and low earnings. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.	
Race (Ethnicity or Nationality)	Asian or Asian British people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of race or ethnicity who are not in paid employment. We do not have any data regarding the ethnicity of Council Tax Benefit recipients in Rossendale. However, national data shows that 90% of households receiving Council Tax Benefit are white, and 10% are ethnic minorities. This compares to a total population of 91% white and 9% ethnic minorities. Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.	<input type="checkbox"/>
	Black or black British people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Irish people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	White British	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Chinese people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Gypsies & Travellers	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Other minority communities not listed above (please state)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 20 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	
Belief or Religion		<input checked="" type="checkbox"/>	<p>As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of religion or belief if they are not in paid employment.</p> <p>We do not have any data regarding the religion or beliefs Council Tax benefit recipients in Rossendale.</p> <p>Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact.</p> <p>No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	<input type="checkbox"/>
Gender	Women	<input checked="" type="checkbox"/>	<p>As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender.</p> <p>59% (2,329) of working age CTB claimants are women.</p> <p>Increasing the earning disregard by £10</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 21 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	
	Men	☒	As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender. 41% (1,591) of working age CTB claimant are men. Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	☐
Sexual Orientation	Lesbian women , gay men and bisexual people	☒	As per Option A, Option B will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their sexual orientation if they are not in paid employment. We have no data on the sexual	☐

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 22 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>orientation of people in receipt of Council Tax Benefit .</p> <p>Increasing the earning disregard by £10 per week could have a positive impact on low wage earners. However, providing further protection for working age people who are in paid employment will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. National data demonstrates that some Lesbian, Gay or Bisexual people experience higher levels of disadvantage and financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact</p>	
Marriage and Civil Partnership	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option B will have an impact on working age families/couples whether they are living together/married or in civil partnerships but will not treat marriage or civil partnership any differently.</p> <p>Married couple and civil partnerships are recognised equally in the current Council Tax Benefit Scheme as are people living together as if they are in such legal partnerships and as this will form the</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 23 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			basis of any scheme the Council adopts will not change. No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	
Contribution to equality of opportunity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	By reducing the level of council tax support available to all working age people there could be an impact on some protected equality groups as they may have lower incomes and therefore as a result have less disposable income and it may impact on their ability to access services and opportunities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Contribution to fostering good relations between different groups (people getting on well together – valuing one another, respect and understanding)	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Human Rights http://intranet/site/scripts/documents_info.php?categoryID=86&documentID=251	<input type="checkbox"/>	<input type="checkbox"/>	Any Council decisions will be taken in line with the Human Rights Action 1998.	<input checked="" type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 24 of 51	

OPTION C: As per Option A but also protecting all families with children under 5

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts <u>or</u> reasons why it will be of positive benefit or contribution)	No Impact
Age	Older people	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Pensioners will continue to be protected As per Option A under the new scheme there for no change or impact on this group identified. Option C, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with war pensions and low earnings.	<input type="checkbox"/>
	Younger people and children	<input type="checkbox"/>	<input type="checkbox"/>	Families with children under 5 years old would be protected and therefore no change or impact for this group. As at September 2012 there were 911 working age people with children under 5 (23%).	<input checked="" type="checkbox"/>
	Younger people and children	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. It is recognised that families with children over 5 years old would still be affected. As at September 2012, there were 879 working age council tax benefit claimants that have children over 5. Whilst there is a negative impact on those with children over 5, Option C as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people and children in receipt of child benefit for them. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Disability	Physical/learning/mental health	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option C has potential a potential negative impact on all working	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 25 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				<p>age single people and couples who are recipients of Council Tax Benefit regardless of their disability if they are do not have a child under 5 that they receive child benefit for. However, the current disregard consideration and disability allowance income would remain the same. Option B, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with disability, war pensions and low earnings.</p> <p>However, providing further protection for working age people with a child under 5 mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	
Gender Reassignment	Transsexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A. Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender identity if they are do not have a child under 5 that they receive child benefit for.</p> <p>However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 26 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				<p>recipients.</p> <p>No information is collected on the gender reassignment status of recipients of Council Tax Benefit.</p> <p>It is acknowledged that Transgender people may experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties in responding to the changes, for example by finding work.</p> <p>No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.</p>	
Pregnancy and Maternity		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Option C, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, disability, war pensions and low earnings.</p> <p>As per Option A. Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not if they do not already have a child under 5 that they receive child benefit for.</p> <p>However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 27 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.	
Race (Ethnicity or Nationality)	Asian or Asian British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of race or ethnicity if they do not have a child under 5 that they receive child benefit for. Option C, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings. However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. We do not have any data regarding the ethnicity of Council Tax Benefit recipients in Rossendale. However, national data shows that 90% of households receiving Council Tax Benefit are white, and 10% are ethnic minorities. This compares to a total population of 91% white and 9% ethnic minorities. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than	<input type="checkbox"/>
	Black or black British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Irish people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	White British	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Chinese people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Gypsies & Travellers	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Other minority communities not listed above (please state)	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 28 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				others. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	
Belief or Religion		<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of religion or belief if they do not have a child under 5 that they receive child benefit for. However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. We do not have any data regarding the religion or beliefs Council Tax Benefit recipients in Rossendale. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.	<input checked="" type="checkbox"/>
Gender	Women	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a child under 5 that they receive child benefit for. However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 29 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			59% (2,329) of working age CTB claimants are women. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	
	Men	<input type="checkbox"/>	As per Option A, Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a child under 5 that they receive child benefit for. However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. 41% (1,591) of working age CTB claimant are men. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	<input type="checkbox"/>
Sexual Orientation	Lesbian women , gay men and bisexual people	<input type="checkbox"/>	As per Option A. Option C will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their sexual orientation if they do not a child under 5 that they are in receipt of child benefit for. However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. National data demonstrates that some Lesbian, Gay or Bisexual people	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 30 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			experience higher levels of disadvantage and financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.	
Marriage and Civil Partnership		<input type="checkbox"/>	<p style="text-align: center;"><input checked="" type="checkbox"/></p> <p>As per Option A, Option C will have an impact on working age families/couples whether they are living together/married or in civil partnerships but will not treat marriage or civil partnership any differently. Married couple and civil partnerships are recognised equally in the current Council Tax Benefit Scheme as are people living together as if they are in such legal partnerships and as this will form the basis of any scheme the Council adopts will not change. However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p>	<input type="checkbox"/>
Contribution to equality of opportunity		<input type="checkbox"/>	By reducing the level of council tax support available to all working age	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 31 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			people there could be an impact on some protected equality groups as they may have lower incomes and therefore as a result have less disposable income and it may impact on their ability to access services and opportunities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	
Contribution to fostering good relations between different groups (people getting on well together – valuing one another, respect and understanding)	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Human Rights http://intranet/site/scripts/documents_info.php?categoryID=86&documentID=251	<input type="checkbox"/>	<input type="checkbox"/>	Any Council decisions will be taken in line with the Human Rights Act 1998.	<input checked="" type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 32 of 51	

OPTION D: As per Option A but also protecting all families with children (in receipt of child benefit)

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Age	Older people	<input type="checkbox"/>	<input type="checkbox"/>	Pensioners will continue to be protected As per Option A under the new scheme there for no change or impact on this group identified. Option C, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with war pensions and low earnings.	<input checked="" type="checkbox"/>
	Younger people and children	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Option C as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people and children in receipt of child benefit for them. All families with children in receipt of child benefit would be protected and therefore no change or impact for this group. 46% (1,790) of working age claimants current have children. However, providing further protection for working age people with children will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Disability	Physical/learning/mental health	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option D has potential a potential negative impact on all working age single people and couples who are recipients of Council Tax Benefit	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 33 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>regardless of their disability if they are do not have a child that they receive child benefit for. Potential negative impact identified however, the disregard consideration and disability allowance income would remain the same. However it is recognised that the nature of some disabilities might not enable individuals to undertake work for an income.</p> <p>Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with disability, war pensions and low earnings.</p> <p>However, providing further protection for working age people with a child means that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact</p>	
Gender Reassignment	Transsexual people	<input type="checkbox"/>	<p>As per Option A. Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender identity if they are do not have a child that they receive child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with disability, war pensions and low</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 34 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>earnings. However, providing further protection for working age people with a child means that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients which could result in a negative impact. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact No information is collected on the gender reassignment status of recipients of Council Tax Benefit. It is acknowledged that Transgender people may experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p>	
Pregnancy and Maternity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, disability, war pensions and low earnings. As per Option A. Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not if they do not already have a</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 35 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				child that they receive child benefit for. However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others.	
Race (Ethnicity or Nationality)	Asian or Asian British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of race or ethnicity if they do not have a child that they receive child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings. However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. We do not have any data regarding the ethnicity of Council Tax Benefit recipients in Rossendale. However, national data shows that 90% of households receiving Council Tax Benefit are white, and 10% are ethnic minorities. This compares to a total population of 91% white and 9% ethnic minorities.	<input type="checkbox"/>
	Black or black British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Irish people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	White British	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Chinese people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Gypsies & Travellers	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Other minority communities not listed above (please state)	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 36 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	
Belief or Religion		<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of religion or belief if they do not have a child that they receive child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings. However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. We do not have any data regarding the religion or beliefs Council Tax Benefit recipients in Rossendale. No issues were raised during consultation that suggests that the impact will be greater for people within this particular protected group than others. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Gender	Women	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option D will have a	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 37 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				<p>negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a child that they receive child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings.</p> <p>However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. 59% (2,329) of working age CTB claimants are women.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact</p>	
	Men	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a child that they receive child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings.</p> <p>However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 38 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				41% (1,591) of working age CTB claimant are men. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	
Sexual Orientation	Lesbian women , gay men and bisexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Option D will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their sexual orientation if they do not a child they are in receipt of child benefit for. Option D, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, and low earnings. However, providing further protection for working age people with a child will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. National data demonstrates that some Lesbian, Gay or Bisexual people experience higher levels of disadvantage and financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work. No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.	<input type="checkbox"/>
Marriage and Civil Partnership		<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option D will have an impact on working age families/couples whether they are living together/married	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 39 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>or in civil partnerships but will not treat marriage or civil partnership any differently.</p> <p>Married couple and civil partnerships are recognised equally in the current Council Tax Benefit Scheme as are people living together as if they are in such legal partnerships and as this will form the basis of any scheme the Council adopts will not change.</p> <p>However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p>	
Contribution to equality of opportunity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>By reducing the level of council tax support available to all working age people there could be an impact on some protected equality groups as they may have lower incomes and therefore as a result have less disposable income and it may impact on their ability to access services and opportunities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	<input type="checkbox"/>
Contribution to fostering good relations between different groups (people getting on well together – valuing one another, respect and understanding)	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Human Rights http://intranet/site/scripts/documents_info.php?categoryID=86	<input type="checkbox"/>	<input type="checkbox"/>	Any Council decisions will be taken in line with the Human Rights Action 1998.	<input checked="" type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 40 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts <u>or</u> reasons why it will be of positive benefit or contribution)	No Impact
&documentID=251				

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 41 of 51	

OPTION E: As per Option A but also protecting customers with a disability

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Age	Older people	<input type="checkbox"/>	<input type="checkbox"/>	Pensioners will continue to be protected As per Option A under the new scheme there for no change or impact on this group identified. Option E, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with war pensions and low earnings.	<input checked="" type="checkbox"/>
	Younger people and children	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Option E will have a negative impact on all working age people with a child. Whilst there is a negative impact on those with children option E as with the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people and children in receipt of child benefit for them. 46% (1790) of working age CTB claimants have children. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.	<input type="checkbox"/>
Disability	Physical/learning/mental health	<input type="checkbox"/>	<input type="checkbox"/>	Disabled people will continue to be protected under the new scheme therefore no change or impact on this group identified. Option E, as in all the	<input checked="" type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 42 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with disability, children, war pensions and low earnings.	
Gender Reassignment	Transsexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A. Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender identity if they are not disabled. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients</p> <p>No information is collected on the gender reassignment status of recipients of Council Tax Benefit.</p> <p>It is acknowledged that Transgender people may experience higher levels of disadvantage and social/financial exclusion and therefore may face greater difficulties in responding to the changes, for example by finding work.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 43 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
Pregnancy and Maternity		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>Option E, as in all the other options, uses the existing national Council Tax Benefit Scheme as its basis which already has built in protection for people with children, disability, war pensions and low earnings.</p> <p>As per Option A. Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not if they are not disabled. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	
Race (Ethnicity or Nationality)	Asian or Asian British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A. Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of race or ethnicity if they are not disabled.</p> <p>However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit</p>	<input type="checkbox"/>
	Black or black British people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Irish people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	White British	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Chinese people	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Gypsies & Travellers	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
	Other minority communities not listed above (please state)	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 44 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>recipients</p> <p>We do not have any data regarding the ethnicity of Council Tax Benefit recipients in Rossendale. However, national data shows that 90% of households receiving Council Tax Benefit are white, and 10% are ethnic minorities. This compares to a total population of 91% white and 9% ethnic minorities.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p> <p>The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	
Belief or Religion		<input type="checkbox"/>	<p>As per Option A/ Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of religion or belief if they are not disabled.</p> <p>However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p> <p>We do not have any data regarding the religion or beliefs Council Tax Benefit recipients in Rossendale.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p> <p>The Action Plan in Section 5 sets out</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 45 of 51	

Equality		Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
				actions to mitigate / reduce the impact.	
Gender	Women	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a disability. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. 59% (2,329) of working age CTB claimants are women. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	<input type="checkbox"/>
	Men	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A, Option E will have a negative impact on all working age single people and couples who are recipients of Council Tax Benefit regardless of their gender if they do not have a disability. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients. 41% (1,591) of working age CTB claimants are men. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact	<input type="checkbox"/>
Sexual Orientation	Lesbian women , gay men and bisexual people	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As per Option A. Option E will have a negative impact on all working age single	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 46 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>people and couples who are recipients of Council Tax Benefit regardless of whether they are pregnant/recently given birth or not if they are not disabled. However, providing further protection for working age people with a disability will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p> <p>National data demonstrates that some Lesbian, Gay or Bisexual people experience higher levels of disadvantage and financial exclusion than other groups and therefore may face greater difficulties in responding to the changes, for example by finding work.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p>	
Marriage and Civil Partnership	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>As per Option A, Option E will have an impact on working age families/couples whether they are living together/married or in civil partnerships but will not treat marriage or civil partnership any differently.</p> <p>Married couple and civil partnerships are recognised equally in the current Council Tax Benefit Scheme as are people living together as if they are in such legal partnerships and as this will form the basis of any scheme the Council adopts will not change.</p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 47 of 51	

Equality	Positive Impact (It could benefit)	Negative Impact (It could disadvantage)	Reason and any mitigating actions already in place (to reduce any adverse /negative impacts or reasons why it will be of positive benefit or contribution)	No Impact
			<p>However, providing further protection for working age people with a child under 5 will mean that the cost of providing this protection would have to be shared amongst all other Council Tax Benefit recipients.</p> <p>No issues were raised during consultation that suggests that the impact will be greater or disproportionate on this protected group.</p>	
Contribution to equality of opportunity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<p>By reducing the level of council tax support available to all working age people there could be an impact on some protected equality groups as they may have lower incomes and therefore as a result have less disposable income and it may impact on their ability to access services and opportunities. The Action Plan in Section 5 sets out actions to mitigate / reduce the impact.</p>	<input type="checkbox"/>
Contribution to fostering good relations between different groups (people getting on well together – valuing one another, respect and understanding)	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Human Rights http://intranet/site/scripts/documents_info.php?categoryID=86&documentID=251	<input type="checkbox"/>	<input type="checkbox"/>	Any Council decisions will be taken in line with the Human Rights Act 1998.	<input checked="" type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 48 of 51	

4. OUTCOME OF EIA – COURSE OF ACTION TO BE TAKEN

What course of action does this EIA suggest you take? More than one of the following may apply	Please indicate
<p>Outcome 1: No major change required. The EIA has not identified any potential for discrimination or adverse impact and all opportunities to promote equality have been taken.</p>	<input type="checkbox"/>
<p>Outcome 2: Adjust the policy to remove barriers identified by the EIA or better promote equality. Are you satisfied that the proposed adjustments will remove the barriers identified? If there is a negative impact identified, you must consider (and evidence/record) what mitigating actions you have or will put in place to reduce the negative impact where/if possible, and to enhance the positive impact. This might include any partnership discussions/working that needs to be undertaken. Complete EIA Action Plan as appropriate.</p>	<input type="checkbox"/>
<p>Outcome 3: Continue the policy despite potential for negative impact or missed opportunities to promote equality identified. You will need to ensure that the EIA clearly sets out the justifications for continuing with it. You should consider whether there are sufficient plans to reduce the negative impact and/or plans to monitor the actual impact. This might include any partnership discussions/working that needs to be undertaken. Complete EIA Action Plan as appropriate.</p>	<input checked="" type="checkbox"/> The Council recognises the potential impacts based on any of the local council tax benefit support policy options being considered and has/will as far as is possible put in place mitigating actions to reduce this impact. However, it recognises that it cannot completely remove all impacts.
<p>Outcome 4: Stop and rethink the policy when the EIA shows actual or potential unlawful discrimination or significant negative impact that can not be justified or mitigated against. <u>You must speak to Liz Sandiford (2452) or Emma Hussain (2451) immediately.</u></p>	<input type="checkbox"/>

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 49 of 51	

5 . EIA ACTION PLAN & REVIEW

Based on the impact assessment, findings/evidence and outcomes identified above, please complete the Action Plan below – these should be actions arising as a result of undertaking the EIA.

The Action Plan should address (not exhaustively):-

- Any gaps in findings/evidence research including any consultation or engagement regarding the policy and its actual/potential affects.
- How you will address any gaps.
- What practical changes/action will help reduce any negative impacts that you have identified.
- What practical changes/action will help enhance any positive contributions to equality.

Further Actions Required: Yes No

EIA Action Plan

Issue	Action required	Lead officer	Timescale
Identified possible financial impacts on protected groups	Exploring the opportunity for providing money management awareness for customers	F Meechan	01.04.13
	Considering the development of a discretionary relief fund that gives consideration to protected equality groups where this creates particular hardship.	P Seddon	01.04.13
	Explore options for flexible payments. Considering the introduction of various payment options: e.g. - Payments over 12 months rather than 10 - Greater number of payments during a monthly period for those receiving fortnightly benefits.	P Seddon	01.04.13
	Work with support agencies that provide support around budgeting and money management.	P Seddon	01.04.13
	Explore the possibility of utilising the DCLG Transition	P Seddon	To be determined

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 50 of 51	

	Fund as a buffer		by Full Council.
Communication of changes	Ensure communication and information to customers affected is undertaken in line with the Council's Equality Policy and access to information approach.	A Hall	01.04.13

Actions arising from the Equality Impact Assessment should form part of the business planning process for service areas

Monitoring & Reviewing the Effect of the Policy

Please state how you will monitor the impact and effect of this policy and where this will be reported:

Capita will monitor:

- **Recovery rates**
- **Any increases in none payments**
- **CAB Demand**

Responsible Section/Team	SAT & Finance	Version	1.02
Responsible Author	Head of Finance and Property Services ; Director of Customers and Communities	Due for review	As required
Date last amended	15.11.12	Page 51 of 51	