

## Cambridge City Council Equality Impact Assessment (EqIA)

This tool helps the Council ensure that we fulfil legal obligations of the [Public Sector Equality Duty](#) to have due regard to the need to –

- (a) eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act 2010;
- (b) advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it;
- (c) foster good relations between persons who share a relevant protected characteristic and persons who do not share it.

Guidance on how to complete this tool can be found on the Cambridge City Council intranet. For specific questions on the tool email Helen Crowther, Equality and Anti-Poverty Officer at [equalities@cambridge.gov.uk](mailto:equalities@cambridge.gov.uk) or phone 01223 457046.

Once you have drafted the EqIA please send this to [equalities@cambridge.gov.uk](mailto:equalities@cambridge.gov.uk) for checking. For advice on consulting on equality impacts, please contact Graham Saint, Strategy Officer, ([graham.saint@cambridge.gov.uk](mailto:graham.saint@cambridge.gov.uk) or 01223 457044).

<b>1. Title of strategy, policy, plan, project, contract or major change to your service</b>
Council Tax Reduction (CTR) Local Scheme

<b>2. Webpage link to full details of the strategy, policy, plan, project, contract or major change to your service (if available)</b>
Click here to enter text.

<b>3. What is the objective or purpose of your strategy, policy, plan, project, contract or major change to your service?</b>
Council Tax Benefit, a central government benefit, ended 31 March 2013 and Local Authorities had to define a scheme to support working age households pay their Council Tax.  From April 2020, the council has been operating three schemes: <ul style="list-style-type: none"><li>• Non-Universal Credit – for working age applicants based on pre 2013 Council Tax Benefit framework and uses annual uprating of allowances and premiums. This works well with housing benefit as they use the same regulations, allowances and premiums.</li></ul>

- Universal Credit – for working age applicants on Universal Credit. Uses data from Department for Work and Pensions (DWP) to create a claim and uses data on household and income including earnings. This scheme works well with Universal Credit claims and provides clarification and stability of entitlement despite fluctuating Universal Credit amounts. Applicants are asked to pay a contribution towards their Council Tax.
- Prescribed Pensioner Scheme– this is defined by central government and Local Authorities are not able to change this.

This EqIA relates to a review of the two working-age schemes approved for consultation by Strategy and Resources Committee 11 July 2022 and subject to consultation from 28 July 2022 to 18 September 2022.

Options under the consultation include:

- To continue with the current Council Tax Reduction scheme (to include annual uprating in line with housing benefit rates) for working age claimants who are not in receipt of Universal Credit.
- To reset the non-dependant deduction rates for both working-age schemes for 1 year from 1 April 2023 and to uprate by September CPI figures thereafter.
- To continue with an earnings based banded local Council Tax Reduction scheme for Universal Credit claimants and to have fixed non-dependant deductions for these claims.
- To reset the earned income bands and contribution amounts set out in 4.03 Table 1 for 1 year from 1 April 2023 and to uprate by September CPI figures thereafter.
- To align non-dependant deductions so the rules for application are the same for all schemes (prescribed Pensioner scheme and the two Local Schemes, one for Universal Credit households and one for non-Universal Credit households)
- To not introduce a minimum contribution towards Council Tax for households on Local Council Tax Reduction.

Consultation responses are available as Annex A to Strategy and Resources Committee Report 10 October 2022.

#### **4. Responsible service**

Revenues and Benefits

**5. Who will be affected by this strategy, policy, plan, project, contract or major change to your service?**  
**(Please tick all that apply)**

- Residents
- Visitors
- Staff

Please state any specific client group or groups (e.g. City Council tenants, tourists, people who work in the city but do not live here):

Local Council Tax Reduction only applies to working age households who are liable for Council Tax and are on a low income.

**6. What type of strategy, policy, plan, project, contract or major change to your service is this?**

- New
- Major change
- Minor change

**7. Are other departments or partners involved in delivering this strategy, policy, plan, project, contract or major change to your service? (Please tick)**

- Yes
- No

If 'Yes' please provide details below:

**8. Has the report on your strategy, policy, plan, project, contract or major change to your service gone to Committee? If so, which one?**

Strategy and Resources Committee 11 July 2022 and will progress to Strategy and Resources Committee 10 October 2022.

**9. What research methods/ evidence have you used in order to identify equality impacts of your strategy, policy, plan, project, contract or major change to your service?**

A consultation has taken place and the results are available as Annex A to Strategy and Resources Committee Report 10 October 2022.

Modelling has taken place to ensure that any changes do not significantly impact on any particular protected characteristic below.

## 10. Potential impacts

For each category below, please explain if the strategy, policy, plan, project, contract or major change to your service could have a positive/ negative impact or no impact. Where an impact has been identified, please explain what it is. Consider impacts on service users, visitors and staff members separately.

### (a) Age - Please also consider any safeguarding issues for children and adults at risk

Local Council Tax only applies to working age households and calculation is based on whether the household is in receipt of Universal Credit or not.

The consultation is asking if households should make a contribution towards the Council Tax before calculation of any Reduction. Currently entitlement is based on 100% of liability. However, should this change in the future, households with young persons aged under 5 or who have been looked after by a Local Authority (Care Leavers) will be classed as vulnerable and will be protected by inclusion in the vulnerable group. This protection means that entitlement to CTR will continue to be based on 100% of Council Tax liability should this reduce.

Pensioners are supported with Council Tax Reduction but this is via the national prescribed scheme and local authorities are not permitted to change this.

### (b) Disability

Additional expenses relating to disability are recognised by the addition of disability premiums and disregarding some disability benefits when calculating CTR and UC and by not applying non-dependant deductions if the non-dependant receives a disability income.

Signposting and support to claim other reductions of Council tax liability are also done when CTR is applied for.

### (c) Gender reassignment

No impacts identified specific to this equality group.

**(d) Marriage and civil partnership**

No impacts identified specific to this equality group.

**(e) Pregnancy and maternity**

[Click here to enter text.](#) Pregnancy and maternity are a financially difficult time and although generally additional personal allowances in CTR and UC are not given during pregnancy they may be if the mother is unable to work during pregnancy.

Poverty rates for children in lone-parent families have risen by around twice as much as those for children in couple families, information around budgeting support is widely available and referrals can easily be made for this and to organisations who can provide additional funding at this time.

**(f) Race – Note that the protected characteristic ‘race’ refers to a group of people defined by their race, colour, and nationality (including citizenship) ethnic or national origins.**

UK statistics find that Bangladeshi and Pakistani families have experienced much greater rates of poverty than all other ethnic groups and this has been the case for 20 years. Poverty rates are higher among all ethnic minority groups compared with those among the majority White British, therefore it could be that there are proportionally higher numbers of claims from some ethnic minority groups than others when compared to the proportion in population.

The calculation of entitlement to CTR does not refer to race and is not impacted by it.

**(g) Religion or belief**

No direct impacts identified specific to this equality group, however some families may be larger than others due to their beliefs and this could put financial strain on a household since the restriction of allowances to 2 children was introduced.

**(h) Sex**

Women are generally more likely to be single parents in the first place (90%) according to ONS 2019. Locally, when looking at Council Tax Reduction (which will cover both housing benefit and Universal Credit claims) of the 1,549 single parent households, 1,463 are women. This represents 94% female single parent households on Council Tax Reduction.

**(i) Sexual orientation**

No impacts identified specific to this equality group.

**(j) Other factors that may lead to inequality – in particular, please consider the impact of any changes on:**

- **Low-income groups or those experiencing the impacts of poverty**
- **Groups who have more than one protected characteristic that taken together create overlapping and interdependent systems of discrimination or disadvantage. (Here you are being asked to consider intersectionality, and for more information see: [https://media.ed.ac.uk/media/1\\_159kt25q](https://media.ed.ac.uk/media/1_159kt25q)).**

Effectively running two Council Tax Reduction (CTR) schemes side by side may seem confusing but each works well with other Welfare Benefits, current CTR works well with Housing Benefit as the incomes and needs are assessed the same. The new CTR scheme for households on UC will remove the introduced complexities or marginal fluctuations in earnings impacting UC and in turn CTR.

It is important that families on a low income who are often less able to budget are clear about the support they will receive.

**11. Action plan – New equality impacts will be identified in different stages throughout the planning and implementation stages of changes to your strategy, policy, plan, project, contract or major change to your service. How will you monitor these going forward? Also, how will you ensure that any potential negative impacts of the changes will be mitigated? (Please include dates where possible for when you will update this EqIA accordingly.)**

This Eqia will be reviewed in 3 years allowing for changes in the scheme and caseload demographics to be fully realised.

**12. Do you have any additional comments?**

No.

### 13. Sign off

Name and job title of lead officer for this equality impact assessment: Naomi Armstrong, Benefits Manager.

Names and job titles of other assessment team members and people consulted: [Click here to enter text.](#)

Date of EqIA sign off: 28 September 2022

Date of next review of the equalities impact assessment: September 2025

Date to be published on Cambridge City Council website: 10 October 2022

**All EqIAs need to be sent to Helen Crowther, Equality and Anti-Poverty Officer at [helen.crowther@cambridge.gov.uk](mailto:helen.crowther@cambridge.gov.uk).**