

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 or phone 01223 457046.

Once you have drafted the EqIA please send this to equalities@cambridge.gov.uk for checking.

1. Title of strategy, policy, plan, project, contract or major change to your service
--

Council Tax Reduction (CTR) Local Scheme

2. Webpage link to full details of the strategy, policy, plan, project, contract or major change to your service (if available)
--

3. What is the objective or purpose of your strategy, policy, plan, project, contract or major change to your service?

Council Tax Benefit, as 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. A national 'Prescribed' scheme is in place for pensioner households and is not subject to local control.
--

Since April 2020, the council has been operating two local schemes:

- | |
|---|
| <ul style="list-style-type: none">• 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 the few remaining housing benefit claims as they use the same regulations, allowances and premiums.

- 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 who are working or who have an adult non-dependant living with them are asked to pay a contribution towards their Council Tax.

This EqIA relates to a third review of the two working-age schemes and was subject to consultation during Summer 2025. Responses are available on Cambridge City Council website and form part of the Cabinet report.

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 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 either continue with September CPI to uprate non-dependant deductions or have a flat rate fixed for 3 years for the Universal Credit scheme.
- To align the earned income bands and contribution amounts in line with national minimum wage levels and increase during the lifetime of the scheme by the percentage increase in the national minimum wage.
- To not introduce a minimum contribution or restriction to a Council Tax band towards Council Tax for households on Local Council Tax Reduction.

The consultation asked basic details about the respondents including the following:

Disability or caring – Just under 37% of respondents said that someone in the household had a disability or caring responsibilities.

Age – over 87% of respondents to the consultation were of working age and are the group who are impacted by the Local Scheme.

Sexual Orientation – Just under 69% of the consultation respondents identified as straight, whilst 20.1% preferred not to say. However, there was some, albeit small, representation from other groups.

Gender – Almost half of respondents to the consultation identified as female and 40%, male. The remaining respondents either preferred not to say or said Other.

4. Responsible Team and Group

Revenues and Benefits, Corporate Group.

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 to Cambridge City Council 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)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?

Cabinet 16 December 2025

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?
--

<p>A consultation will be carried out and the responses will inform any changes.</p> <p>Modelling has taken place to ensure that any changes do not significantly impact on any particular protected characteristic below.</p> <p>All current recipients of working age Council tax Reduction will be contacted to invite them to comment of proposals to their scheme. In addition, groups representing individuals with protected characteristics will be encouraged to comment as well as partners supporting low income families in the City.</p>

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. Over 87% of respondents to the consultation were of working age and are the group who are impacted by the Local Scheme.

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 via the national prescribed Council Tax Reduction 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 Council Tax Reduction and Universal Credit. By not applying non-dependant deductions if the non-dependant receives a disability income further supports households where someone is disabled.

The Disability Price Tag by Scope gives many examples of the financial impact a disability has on an individual and household.

[Disability Price Tag 2024 | Disability charity Scope UK](#)

It shows that disabled households need an extra £1,095 each month. This is just to have the same standard of living as non-disabled households. Medical equipment, higher energy bills, and specialist support all add up.

22% of households in Cambridge have a disability. * This contrasts with 17.8% from 2021 Census. In the consultation, nearly 37% of respondents said that someone in the household had a disability or had caring responsibilities. This is higher than the local and national averages. Generally, the consultation identified that households with disabilities and caring responsibilities should be protected as they often had higher costs.[Number of disabled people in the household \(Census TS040\) - 1 person disabled under the Equality Act in household % | Cambridgeshire & Peterborough Insight – Data Explorer](#)

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

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 according to a report [Shining a Light on the Inequalities Faced by Single Parent 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.

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.

[UK Poverty 2025: The essential guide to understanding poverty in the UK | Joseph Rowntree Foundation](#) indicates that there are high poverty rates for some minority ethnic groups. In particular, between 2020/21 and 2022/23, over half of people in Bangladeshi (56%) and around half of people in Pakistani (49%) households lived in poverty, higher than the 19% of households headed by someone of white ethnicity.

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

--

(g)Religion or belief

<p>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.</p>
--

(h)Sex

<p>Women are generally more likely to be single parents in the first place (90%) according to ONS 2019. Locally, when looking at Cambridge City Council's Council Tax Reduction data April 2025, of the 1,817 single parent households, 1,722 are women. This represents 95% female single parent households on Council Tax Reduction.</p>
--

(i) Sexual orientation

<p>No impacts identified specific to this equality group.</p>

(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.**
- **People of any age with care experience – this refers to individuals who spent part of their childhood in the care system due to situations beyond their control, primarily arising from abuse and neglect within their families. The term “Care experience” is a description of a definition in law, it includes anyone that had the state as its corporate parent by virtue of a care order in accordance with the Children Act 1989 and amendments.**
- **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).**

Running two Council Tax Reduction (CTR) schemes side by side may seem confusing but each works well with Universal Credit and the reducing Legacy Benefits. Retaining a non-Universal Credit scheme is supportive of households who refuse to claim this benefit.

The banded Universal Credit scheme removes the need for potentially monthly variations as Universal Credit entitlement can change, often by a few pence. Providing a structured banding, allows a household to be confident what their Council Tax liability will be. Moves from one band to another can occur but a modest increase in obtaining just one additional hours work will move than cover a band increase.

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

The following link gives some insights on local poverty datasets.

[Cambridgeshire & Peterborough Insight – Poverty – Key Datasets – Poverty](#)

Just under 10% of the Cambridge population are on Universal Credit and whilst lower than the County average of 15.5%, this indicates that

there is still a significant number of households on the main means tested benefit and statistically, the proportion of disabled individuals and households headed by single women tend to be higher in benefit households compared to the wider population.

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 this Eqia has been reviewed following a consultation and will again 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 EqlA sign off: 11 November 2025

Date of next review of the equalities impact assessment: November 2028

Date to be published on Cambridge City Council website: 16 December 2025

All EqlAs need to be sent to the Equality and Anti-Poverty Officer at equalities@cambridge.gov.uk