

Equalities Impact Assessment: Full Assessment

Before completing this form you should have completed an Equalities Screening Tool and had sign off from your Head of Service and the Fairness and Equality Team.

This Equality Impact Assessment should be completed where the Screening Tool identifies a potentially negative impact on one or more specific groups but it can also be used to highlight positive impacts.

Summary of proposal

Name of proposal	Islington's Council Tax Support (CTS) Scheme 2025-2026
Reference number (if applicable)	
Service Area	Community Financial Resilience
Date assessment completed	July 2024

Before completing the EQIA please read the guidance and FAQs. For further help and advice please contact equalities@islington.gov.uk.

1. Please provide a summary of the proposal.

Please provide:

- Context on how the service currently operates (if relevant) and the scope of suggested changes
- The intended beneficiaries and outcomes of the proposal
- Reference to any savings or income generation

Council Tax Support Scheme (CTSS) 2025/26

People on low incomes who cannot pay their Council Tax bill can receive CTS to help them.

As part of the Spending Review 2010, the Government announced that expenditure allocated to this localised scheme would be reduced by 10% from the subsidy previously provided for council tax benefit and any increase in expenditure above what is forecast by The Department for Communities and Local Government (DCLG) from that point on must be funded locally by the Council. In 2013/14, the council received in the region of £2.9 million less to give out in support to claimants. This meant the council had to make savings or increase income to fund the shortfall. The Government also stipulated that people of pension credit age must be protected, which meant that the CTS reduction was directed exclusively at working age claimants and would have meant a reduction of around 18%-20% if the cuts were shared in equal proportions across all working age claimants. Originally, the Council chose to make up for this shortfall by introducing a standard reduction to all Council Tax Support recipients of 8.5%, by taking up the Government's offer of a temporary transitional grant and reducing the level of discounts that those with empty properties could apply for. The Government has subsequently withdrawn any transitional grant but the Council had decided to maintain the original level of support it provides to its CTS residents and funded this additional support wholly from its own funds. In 2023/24 the Council increased support for working age households by reducing the standard reduction to all Council Tax Support working age recipients to 5%.

Current scheme in 2024/25

The council tax support scheme was changed to a banded scheme from April 2024 so that the Council Tax Support entitlement is based on financial circumstances of the applicant and their partner if they have one, also taking into account the number of children or dependents they have.

Current bands

Weekly earnings

Please provide:

- Context on how the service currently operates (if relevant) and the scope of suggested changes
- The intended beneficiaries and outcomes of the proposal
- Reference to any savings or income generation

Band	Single with no children	Single with one child / Couple with no children	Single with two children or more / Couple with one child	Couple with two children or more	Discount
1	Passported, not working	Passported, not working	Passported, not working	Passported, not working	100%
2	£0	£0	£0	£0	95%
3	£1-£25	£1-£65	£1-£105	£1-£145	85%
4	£25.01-£80	£65.01-£120	£105.01-£160	£145.01-£200	75%
5	£80.01-£120	£120.01-£160	£160.01-£200	£200.01-£240	65%
6	£120.01-£160	£160.01-£200	£200.01-£240	£240.01-£280	50%
7	£160.01-£200	£200.01-£240	£240.01-£280	£280.01-£320	35%

The aims and principles of the Council Tax Scheme (CTSS) as follows:

The changes to the CTSS scheme only apply to working age households, households of pension credit age has protection prescribed in the Local Government Finance Act 1992 (as amended). The council tax reduction shall be assessed in accordance with the provisions of that Act.

A person or persons with a council tax liability on 1 April 2024 and of state pension age or over shall be entitled to a minimum reduction of £100 per annum, unless the council tax liability is less than this, in which case it shall match the annual council tax liability.

Working Age CTSS new proposal

Please provide:

- Context on how the service currently operates (if relevant) and the scope of suggested changes
- The intended beneficiaries and outcomes of the proposal
- Reference to any savings or income generation

To increase the income bands with CPI rate of inflation of 2%.

Proposed new income bands

Band	Single with no children	Single with one child / Couple with no children	Single with two children or more / Couple with one child	Couple with two children or more	Discount
1	Passported, not working	Passported, not working	Passported, not working	Passported, not working	100%
2	£0	£0	£0	£0	95%
3	£1-£25.50	£1-£66.30	£1-£107.10	£1-£147.90	85%
4	£25.51-£81.60	£66.30-£122.40	£107.10-£163.20	£147.90-£204.00	75%
5	£81.60-£122.40	£122.41-£163.20	£163.21-£204.00	£204.01-£244.80	65%
6	£122.41-£163.20	£163.21-£204.00	£204.01-£244.80	£244.81-£285.60	50%
7	£163.21-£204.00	£204.01-£244.81	£244.82-£285.60	£285.61-£326.40	35%

Persons who are passported, not working will fall into band 1 and receive 100% discount. Passported, not working means those on legacy benefits receiving Personal Independence Payment or Disability Living Allowance, on Universal Credit with limited capability for work and single parents with zero earnings which a child aged under five years.

Persons who do not have any earned income and do not fall into band 1 will be placed in band 2.

Please provide:

- Context on how the service currently operates (if relevant) and the scope of suggested changes
- The intended beneficiaries and outcomes of the proposal
- Reference to any savings or income generation

Persons who have earned income will be placed into the band in which their weekly net earnings fall.

Persons' earnings will be updated as changes happen, however a new council tax bill will only be issued if a working age households' income changes the band meaning there will be change to their council tax bill within that year.

Currently 49% of working age households will be passported to 100% support, taking them out of paying any council tax. A further 32% will receive 95% support.

2. What impact will this change have on different groups of people?

Please consider:

- Whether the impact will predominantly be external or internal, or both?
- Who will be impacted – residents, service users, local communities, staff, or others?
- Broadly what will the impact be – reduced access to facilities or disruptions to journeys for example?

The proposed change to the working age income bands in line with CPI inflation will ensure that the council allows net earning to keep pace with inflations, thus not penalising households for earnings that increase in line with inflation.

This reduces the impact on residents of any inflationary increase to their earnings.

3. What impact will this change have on people with protected characteristics and/or from disadvantaged groups?

This section of the assessment looks in detail at the likely impacts of the proposed changes on different sections of our diverse community.

3A. what data have you used to assess impacts?

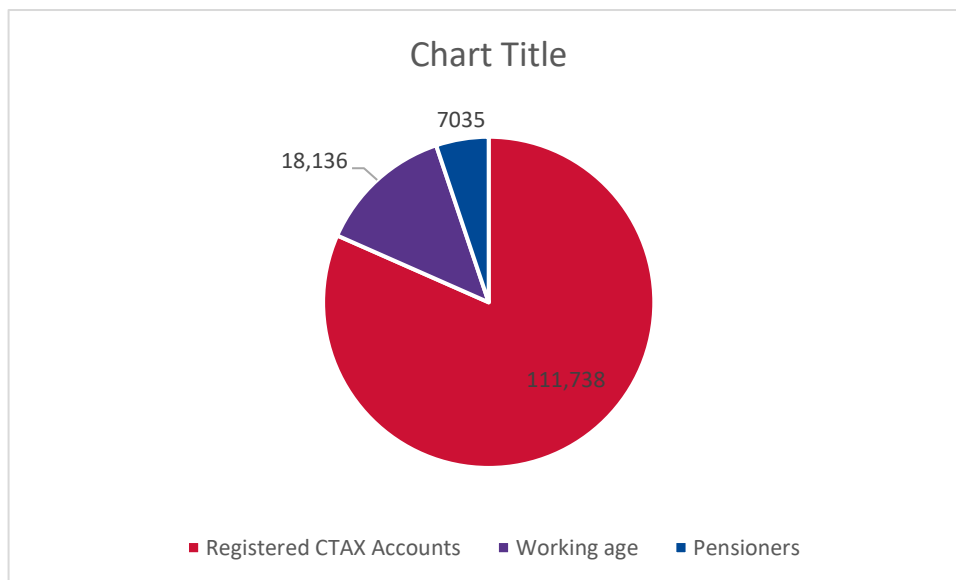
Please provide:

- Details of the evidence used to assess impacts on people with protected characteristics and from disadvantaged groups (see guidance for help)
- A breakdown of service user demographics where possible
- Brief interpretation of findings

To complete this analysis I have used the following information

- State of Equalities in Islington – Annual Report 2022
- All Services Report – NEC Revs & Benefits System

Population: The number of registered accounts for council tax is over 111,738. The number that are in receipt of council tax support is 25,188 of which is 18,136 working age households.

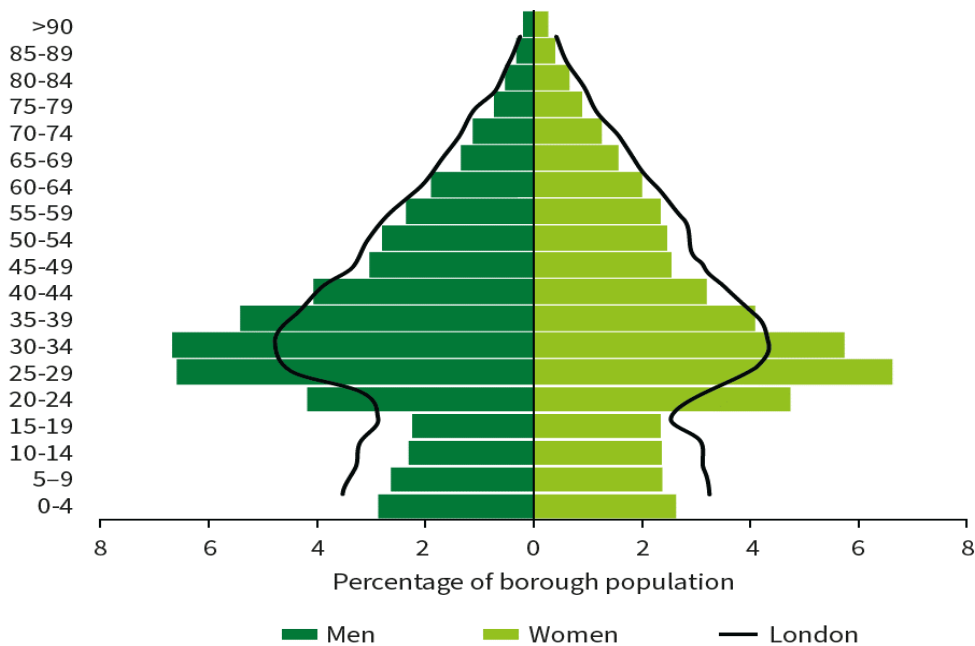


Please provide:

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- Brief interpretation of findings

Age: Within Islington the resident population by age and sex is as below:

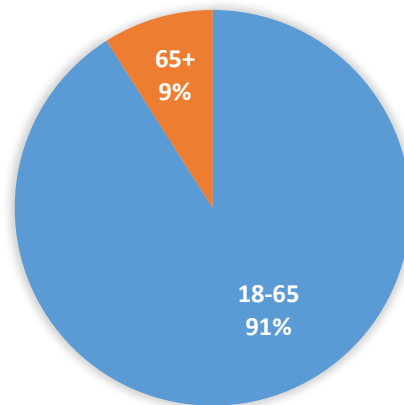
Resident population of Islington, by sex and age group 2022 estimates



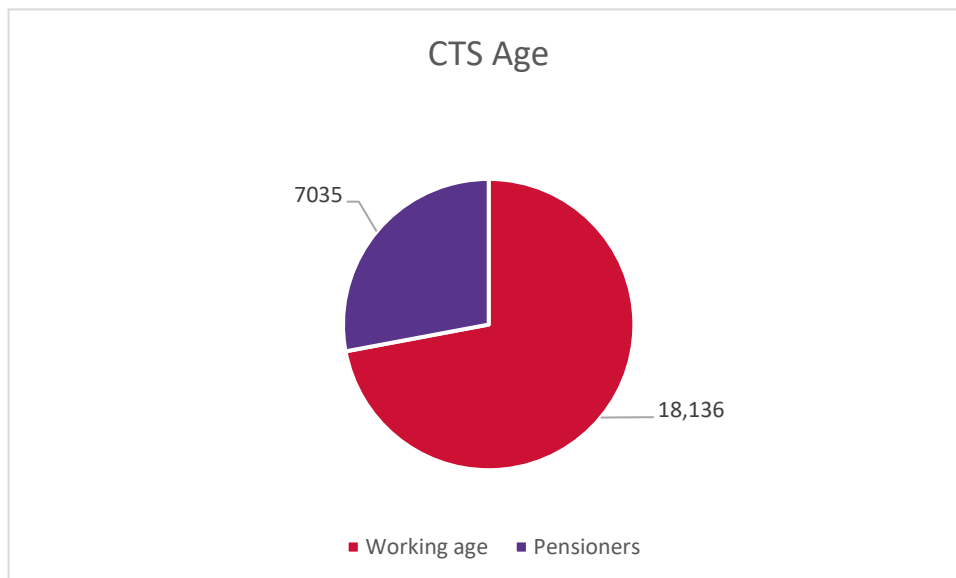
Please provide:

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ISLINGTON POPULATION BY AGE GROUP



CTS by age



The policy change will only impact the working age households.

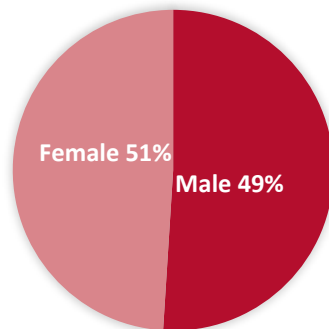
Gender:

Please provide:

- Details of the evidence used to assess impacts on people with protected characteristics and from disadvantaged groups (see guidance for help)
- A breakdown of service user demographics where possible
- Brief interpretation of findings

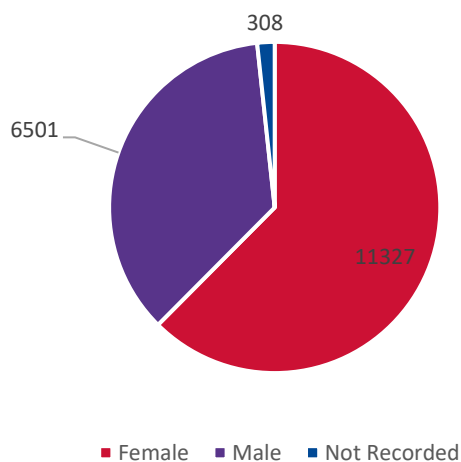
The gender of Islington residents is as follows

ISLINGTON TOTAL POPULATION BY GENDER



The Gender of those receiving CTS is as below:

Gender

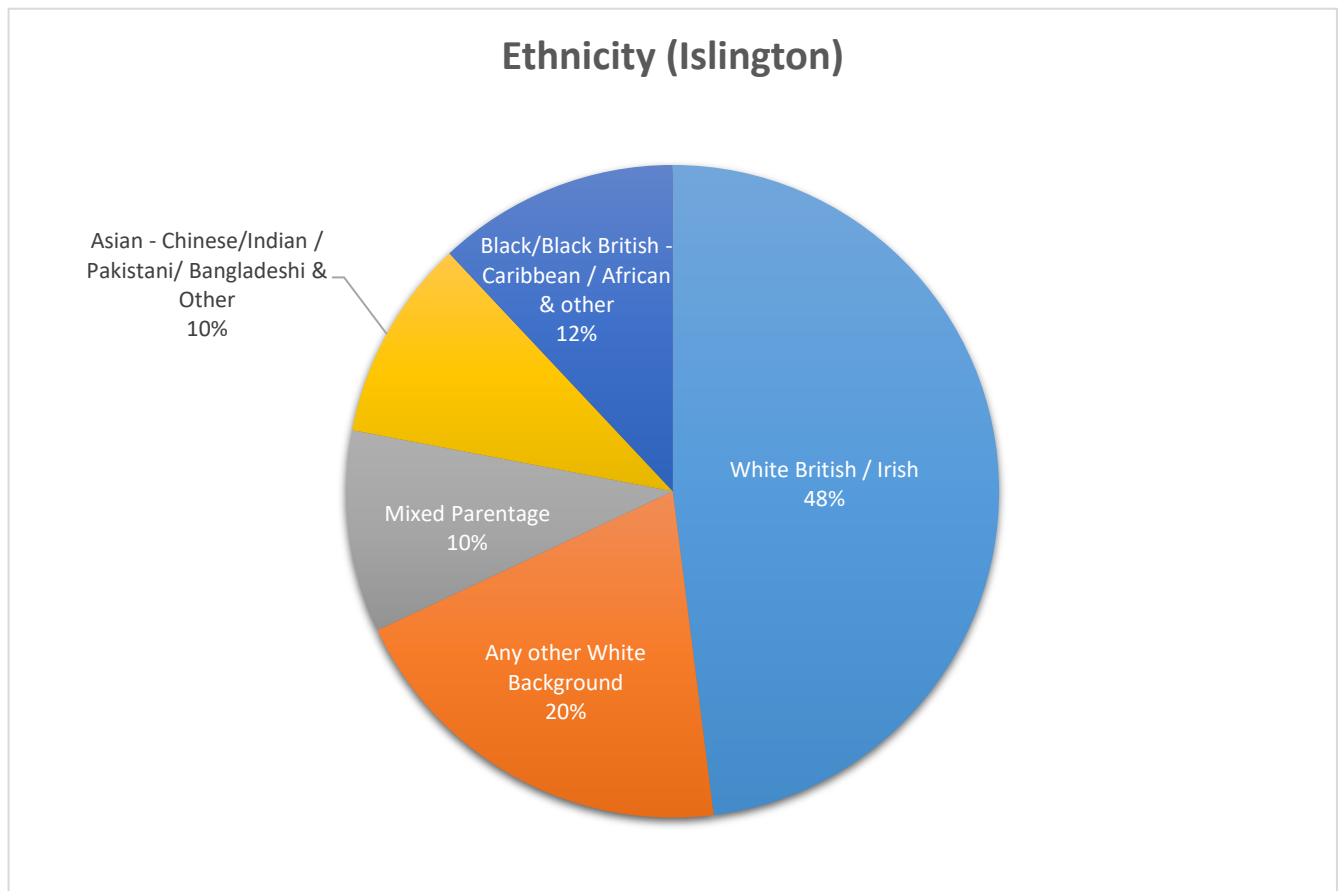


Please provide:

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- A breakdown of service user demographics where possible
- Brief interpretation of findings

Ethnicity

The Ethnicity of the population of Islington is as follows



The Ethnicity of those receiving a CTS is as follows:

Please provide:

- Details of the evidence used to assess impacts on people with protected characteristics and from disadvantaged groups (see guidance for help)
- A breakdown of service user demographics where possible
- Brief interpretation of findings

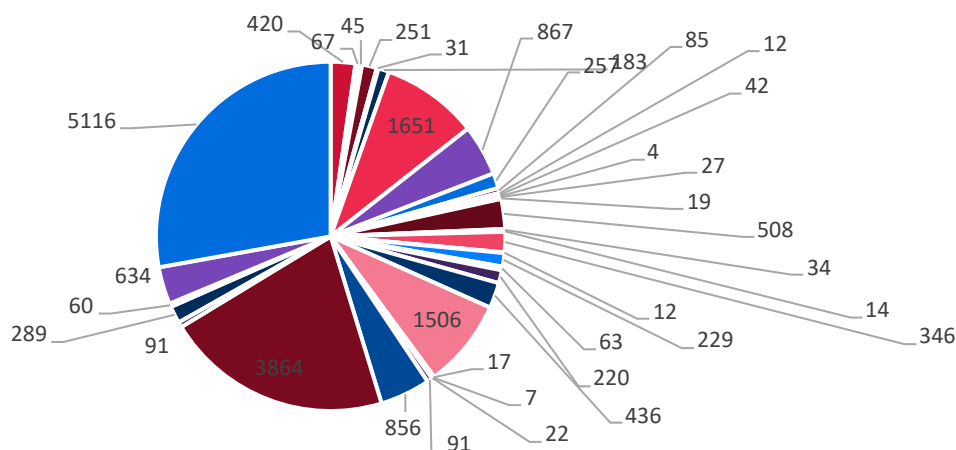
Ethnicity	Number recorded Working Age CTS recipients
Asian or Asian British: Bangladeshi	420
Asian or Asian British: Indian	67
Asian or Asian British: Pakistani	45
Asian or British : Any other Backgrnd	251
BANLADESH	31
BLACK	183
Black-Black British:African	1651
Black-Black British:Caribbean	867
Black-Black British:Other	257
CARIBBEAN	85
CHINESE	12
Chinese: Chinese	42
Chinese: Filipino	4
Chinese: Other	27
Chinese: Vietnamese	19
EUROPEAN	508
GAELIC	34
GREEK/CYPRIOT	14
INCLUDES MIXED PARENTAGE	346
INDIAN	12
Mixed :Any other mixed background	229
Mixed: White and Asian	63
Mixed: White and Black African	220
Mixed: White and Black Caribbean	436
NOT KNOWN	1506
OTHER ASIAN	17
PAKISTANI	7
TURKISH	22
TURKISH/CYPRIOT	91
White: Any other White background	856
White: British	3864
White: Greek / Greek Cypriot	91
White: Irish	289

Please provide:

- Details of the evidence used to assess impacts on people with protected characteristics and from disadvantaged groups (see guidance for help)
- A breakdown of service user demographics where possible
- Brief interpretation of findings

White: Kurdish	60
White: Turkish / Turkish Cypriot	634
BLANKS(not recorded)	5116

Number recorded Working Age CTS recipients



- Asian or Asian British: Bangladeshi
- Asian or Asian British: Indian
- Asian or Asian British: Pakistani
- Asian or British : Any other Backgrnd
- BANLADESH
- BLACK
- Black-Black British:African
- Black-Black British:Caribbean
- Black-Black British:Other
- CARIBBEAN
- CHINESE
- Chinese: Chinese
- Chinese: Filipino
- Chinese: Other
- Chinese: Vietnamese
- EUROPEAN
- GAELIC
- GREEK/CYPRIOT
- INCLUDES MIXED PARENTAGE
- INDIAN
- Mixed :Any other mixed background
- Mixed: White and Asian
- Mixed: White and Black African
- Mixed: White and Black Caribbean
- NOT KNOWN
- OTHER ASIAN
- PAKISTANI
- TURKISH
- TURKISH/CYPRIOT
- White: Any other White background
- White: British
- White: Greek / Greek Cypriot
- White: Irish
- White: Kurdish
- White: Turkish / Turkish Cypriot
- BLANKS(not recorded)

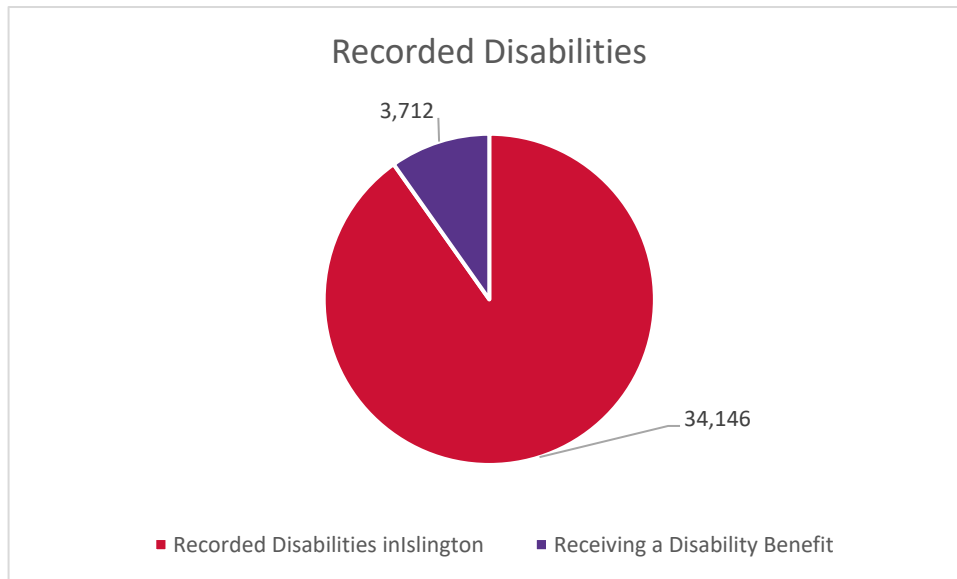
Please provide:

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- A breakdown of service user demographics where possible
- Brief interpretation of findings

Disability

Within Islington population 14% of residents have a recorded disability.

For those receiving a disability benefit

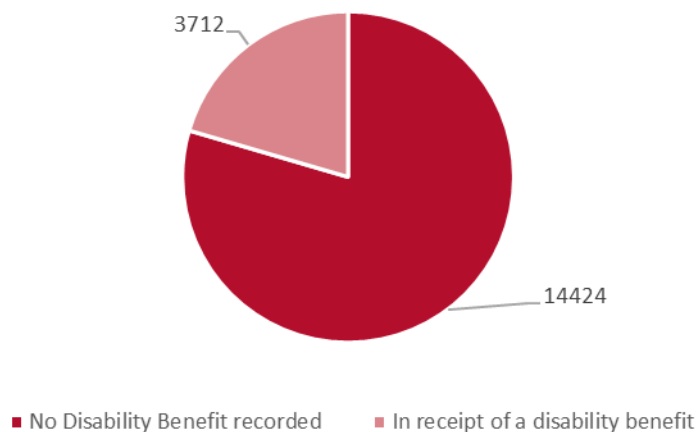


CTS with a disability

Please provide:

- Details of the evidence used to assess impacts on people with protected characteristics and from disadvantaged groups (see guidance for help)
- A breakdown of service user demographics where possible
- Brief interpretation of findings

Disability Benefit



3B: Assess the impacts on people with protected characteristics and from disadvantaged groups in the table below.

Please first select whether the potential impact is positive, neutral, or negative and then provide details of the impacts and any mitigations or positive actions you will put in place.

Please use the following definitions as a guide:

Neutral – The proposal has no impact on people with the identified protected characteristics

Positive – The proposal has a beneficial and desirable impact on people with the identified protected characteristics

Negative – The proposal has a negative and undesirable impact on people with the identified protected characteristics

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
Age	Neutral		Working age income bands will be increased by inflation, this will allow the earnings bands to keep pace with inflation.
Disability (include carers)	Neutral		Working age income bands will be increased by inflation, this will allow the earnings bands to keep pace with inflation.

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
Race or ethnicity	Neutral		Working age income bands will be increased by inflation, this will allow the earnings bands to keep pace with inflation.
Religion or belief (include no faith)	Neutral		Working age income bands will be increased by inflation, this will allow the earnings bands to keep pace with inflation.

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
Gender and gender reassignment (male, female, or non-binary)	Neutral		Working age income bands will be increased by inflation, this will allow the earnings bands to keep pace with inflation.
Maternity or pregnancy	Neutral		Working age income bands will be increased by inflation, this will allow the earnings bands to keep pace with inflation.

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
Sex and sexual orientation	Neutral		Working age income bands will be increased by inflation, this will allow the earning bands to keep pace with inflation.

Characteristic or group	Positive/Neutral/Negative	What are the positive and/or negative impacts?	How will potential benefits be enhanced or negative impacts be eliminated or reduced?
Marriage or civil partnership	Neutral		Working age income bands will be increased by inflation, this will allow the earnings bands to keep pace with inflation.
Other Age (e.g. elderly) (e.g. people living in poverty, looked after children, people who are homeless or refugees)	Neutral		Working age income bands will be increased by inflation, this will allow the earnings bands to keep pace with inflation.

4. How do you plan to mitigate negative impacts?

Please provide:

- An outline of actions and the expected outcomes
- Any governance and funding which will support these actions if relevant

Key impacts of the **proposal**:

To increase the earnings bands with CPI rate of inflation of 2% (June 2024)

Safeguarding **risks** identified:

None

Potential Human Rights breaches identified:

None

5. Please provide details of your consultation and/or engagement plans.

Please provide:

- Details of what steps you have taken or plan to take to consult or engage the whole community or specific groups affected by the proposal
- Who has been or will be consulted or engaged with
- Methods used or that will be used to engage or consult
- Key findings or feedback (if completed)

Please provide:

- An outline of actions and the expected outcomes
- Any governance and funding which will support these actions if relevant

No significant change in policy to require a formal consultation.

6. Once the proposal has been implemented, how will impacts be monitored and reviewed?

Please provide details in the table below.

Action	Responsible team or officer	Deadline
Annual review	Robbie Rainbird	Annually 26/27 onwards

Please send the completed EQIA to equalities@islington.gov.uk for quality checking by the Fairness and Equality Team. All Equality Impact Assessments must be attached with any report to a decision-making board and should be made publicly available on request.

This Equality Impact Assessment has been completed in accordance with the guidance and using appropriate evidence.

Member	Name	Signed	Date
Staff member completing this form	Theresa Williams		26 Jul 2024
Fairness and Equality Team	Monika Milewska	<i>Monika Milewska</i>	16/08/2024
Director or Head of Service	Robbie Rainbird		16/8/2024