

Equality Impact Assessment [version 2.12]



Title: Council Tax Reduction scheme 2024/25	
<input checked="" type="checkbox"/> Policy <input type="checkbox"/> Strategy <input type="checkbox"/> Function <input type="checkbox"/> Service <input type="checkbox"/> Other [please state]	<input type="checkbox"/> New <input type="checkbox"/> Already exists / review <input checked="" type="checkbox"/> Changing
Directorate: Finance	Lead Officer name: Denise Murray
Service Area: Revenues and Benefits	Lead Officer role: Director – Finance

Step 1: What do we want to do?

The purpose of an Equality Impact Assessment is to assist decision makers in understanding the impact of proposals as part of their duties under the Equality Act 2010. Detailed guidance to support completion can be found here [Equality Impact Assessments \(EqIA\) \(sharepoint.com\)](#).

This assessment should be started at the beginning of the process by someone with a good knowledge of the proposal and service area, and sufficient influence over the proposal. It is good practice to take a team approach to completing the equality impact assessment. Please contact the [Equality and Inclusion Team](#) early for advice and feedback.

1.1 What are the aims and objectives/purpose of this proposal?

Briefly explain the purpose of the proposal and why it is needed. Describe who it is aimed at and the intended aims / outcomes. Where known also summarise the key actions you plan to undertake. Please use plain English, avoiding jargon and acronyms. Equality Impact Assessments are viewed by a wide range of people including decision-makers and the wider public.

We are reviewing our Council Tax Reduction (CTR) scheme that currently supports 33,000 households who are on a low income with the cost of their council tax. Almost 23,000 are of working age and the remainder are pension age. The current scheme is a means tested discount and pension age recipients are protected from any reduction in support under a scheme that is set out in national regulations. We have fully funded our working age scheme since CTR was introduced in 2013 and this has resulted in working age recipients getting similar levels of support to pension age recipients (up to 100% of their council tax liability).

We currently spend £43.4million on the scheme (£30.0million working age, £13.4million pension age). The forecast cost of the scheme in 2024/25 is £45.7million if there is no change in caseload, or £43.7million if the caseload follows its current downward trend.

The council can make changes to its working age scheme that may reduce the level of discount that is paid (such as introducing a minimum charge for all working age households). This is subject to a consultation process and any changes to the scheme must be agreed by Full Council.

The current report to cabinet is to seek a decision on consultation options to change the working age people scheme and in line with the Full Council budget decision in February 2023 to make a £3m savings from it. These will include options to reduce CTR funding and result in a financial loss for those working age households who are otherwise eligible for support.

Current proposals to change the scheme would require all working age households to pay a minimum of 10%, 17% or 20% of their council tax liability and include a banded model scheme showing similar savings. These would deliver a total net saving to Bristol City Council of up to £1.9million, £3.2million or £3.9million respectively against the forecast cost of the scheme in 2024/25. This equates to an additional annual cost for someone living in a band B property of £191.51, £325.57 or £383.02 respectively. In addition, options will include other changes to the scheme which may also further increase savings or additional costs, with the latter potentially mitigating impacts.

1.2 Who will the proposal have the potential to affect?

<input type="checkbox"/> Bristol City Council workforce	<input checked="" type="checkbox"/> Service users	<input type="checkbox"/> The wider community
<input type="checkbox"/> Commissioned services	<input checked="" type="checkbox"/> City partners / Stakeholder organisations	
Additional comments:		

1.3 Will the proposal have an equality impact?

Could the proposal affect access levels of representation or participation in a service, or does it have the potential to change e.g. quality of life: health, education, or standard of living etc.?

If 'No' explain why you are sure there will be no equality impact, then skip steps 2-4 and request review by Equality and Inclusion Team.

If 'Yes' complete the rest of this assessment, or if you plan to complete the assessment at a later stage please state this clearly here and request review by the Equality and Inclusion Team.

<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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Step 2: What information do we have?

2.1 What data or evidence is there which tells us who is, or could be affected?

Please use this section to demonstrate an understanding of who could be affected by the proposal. Include general population data where appropriate, and information about people who will be affected with particular reference to protected and other relevant characteristics: [How we measure equality and diversity \(bristol.gov.uk\)](http://bristol.gov.uk)

Use one row for each evidence source and say which characteristic(s) it relates to. You can include a mix of qualitative and quantitative data e.g. from national or local research, available data or previous consultations and engagement activities.

Outline whether there is any over or under representation of equality groups within relevant services - don't forget to benchmark to the local population where appropriate. Links to available data and reports are here [Data, statistics and intelligence \(sharepoint.com\)](#). See also: [Bristol Open Data \(Quality of Life, Census etc.\)](#); [Joint Strategic Needs Assessment \(JSNA\)](#); [Ward Statistical Profiles](#).

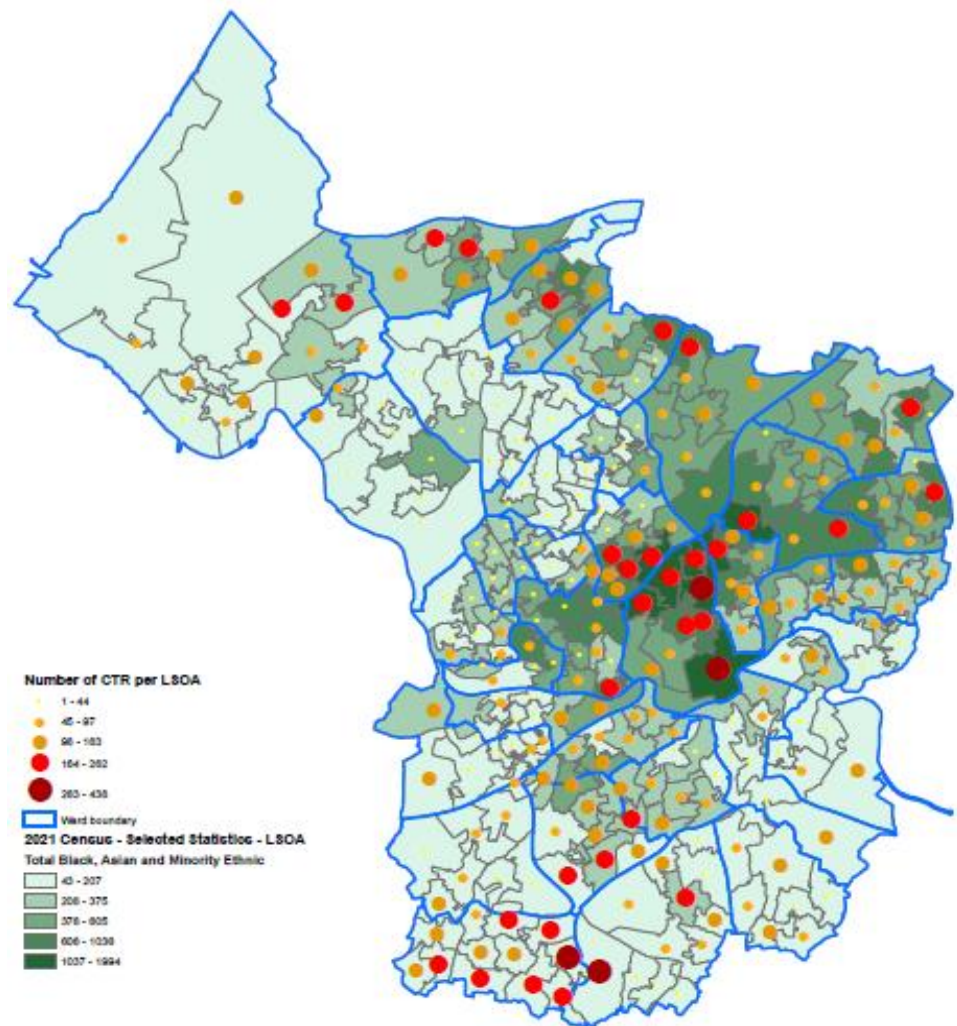
For workforce / management of change proposals you will need to look at the diversity of the affected teams using available evidence such as [HR Analytics: Power BI Reports \(sharepoint.com\)](#) which shows the diversity profile of council teams and service areas. Identify any over or under-representation compared with Bristol economically active citizens for different characteristics. Additional sources of useful workforce evidence include the [Employee Staff Survey Report](#) and [Stress Risk Assessment](#)

Data / Evidence Source	Summary of what this tells us
<p>CTR caseload data and indices of deprivation 2019</p>	<p>All the LSOAs in Bristol that are in the most deprived 10% in England also have above average numbers of households who are receiving CTR. 8,438 CTR awards have been made to working age households in these areas. This represents 37% of the working age scheme caseload. By contrast, the least deprived LSOAs (IMD decile 10) have 16 active working age CTR awards. The map below shows active CTR awards against Indices of Multiple Deprivation.</p> <p>Number of CTR per LSOA</p> <ul style="list-style-type: none"> 1 - 44 45 - 97 98 - 163 164 - 262 263 - 436 <p>Ward boundary</p> <p>Index of Multiple Deprivation (IMD) Decile</p> <ul style="list-style-type: none"> Most deprived 10% in England Between 10% and 20% most deprived 10% in England Between 20% and 50% most deprived 10% in England Less significantly deprived

CTR working age caseload and Black, Asian, and Minority Ethnic data 2021 census

There are 88 LSOAs (33% of all areas in Bristol) where there is an above average number of households with people from non-White ethnic communities. Within these areas, there are 10,377 working age households who receive CTR. This equates to 45% of all working age households receiving CTR. The map below shows active working age CTR awards against 2021 census ethnicity data for Black, Asian and other minoritised ethnic groups (excluding 'White Other' and 'White British').

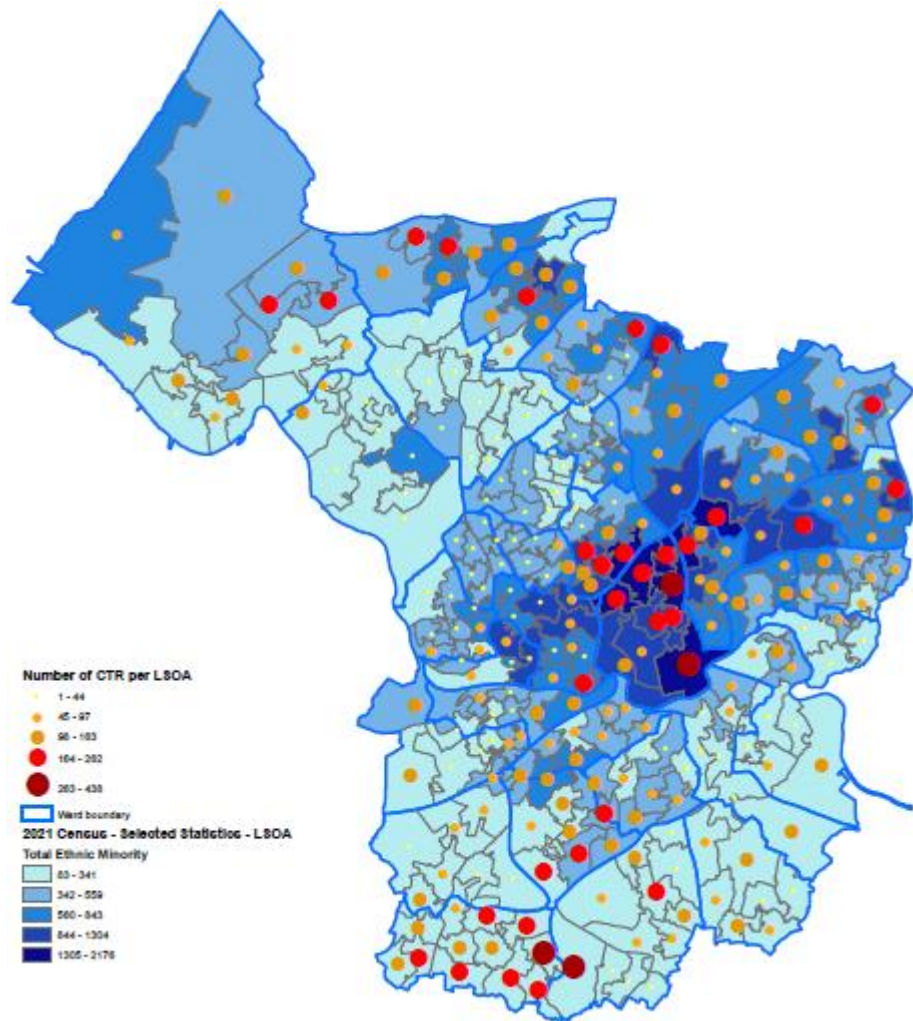
Central, eastern, and northern areas of the city have higher numbers of people from non-White ethnic groups as well as high numbers of working age households receiving CTR. The southernmost areas of the city have low numbers of people from non-White ethnic groups and high numbers of working age households receiving CTR.



CTR working age caseload and Ethnic Minority (excludes all 'white British') data 2021 census

There are 100 LSOAs (37% of all areas in Bristol) where there is an above average number households with people whose ethnicity is other than 'White British' (i.e. all minoritised ethnic groups including White Other). Within these areas, there are 11,260 working age households who receive CTR. This equates to 49% of all working age households receiving CTR. The map below shows active working age CTR awards against 2021 census ethnicity data for all minoritised ethnic groups (non 'White British').

Central, eastern, and northern areas of the city have higher numbers of people from minoritised ethnic groups as well as high numbers of working age households receiving CTR. The southernmost areas of the city have low numbers of people from minoritised ethnic groups and high numbers of working age households receiving CTR.



CTR caseload data by sex

Sex by lead working age claimant:

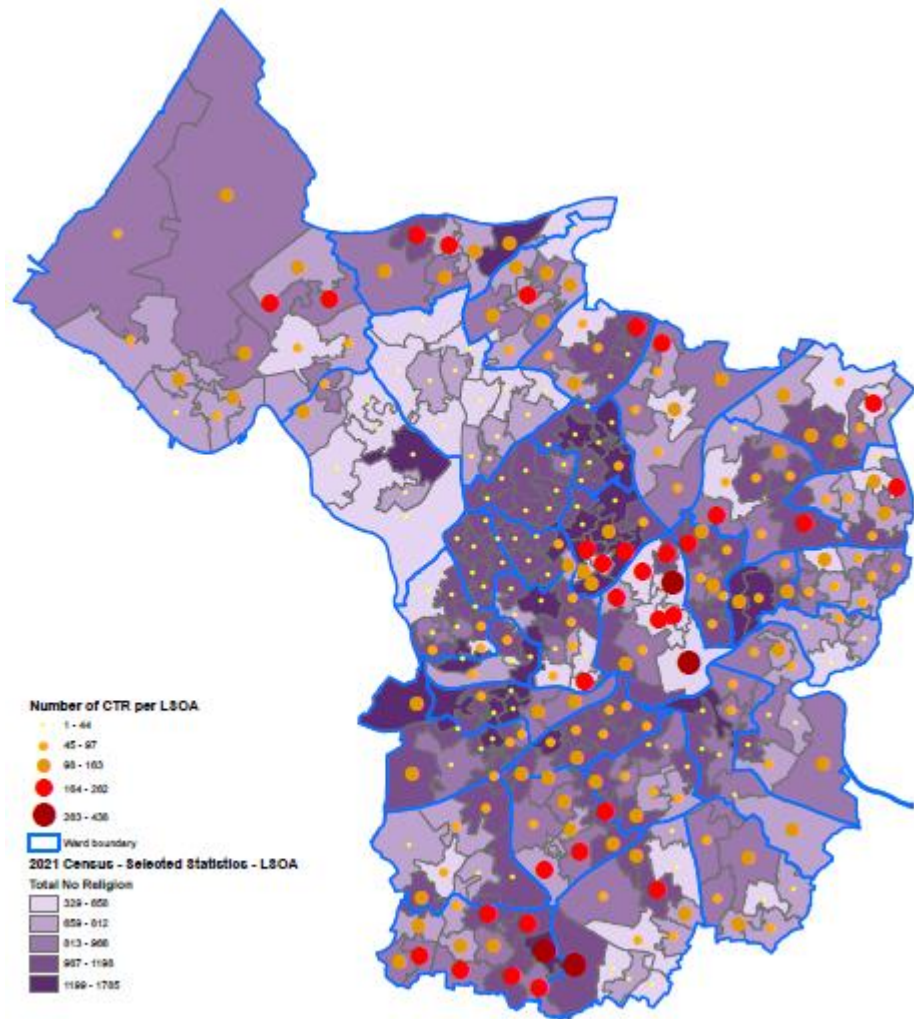
- 14,051 females (61%)
- 12,369 single females (54%)
- 8,441 males (37%)
- 6,677 single males (29%)
- 365 disclosed/known (2%)

Females are likely to be disproportionately affected by any proposed changes to the scheme as they are overrepresented in the CTR caseload when compared to Bristol as a whole.

<p>CTR caseload data by age</p>	<ul style="list-style-type: none"> • 10,102 pension age • 22,857 working age • 19,729 children living in 9,266 working age households <p>People who are pension aged are protected from reductions in support under a nationally prescribed scheme. It is possible for those between 50 and 66 to be affected by changes to the working age scheme.</p> <p>Working aged people could be affected by the proposal and make up the majority of the CTR caseload. Additionally, 40% of the working age households contain at least one child or young person.</p>																																	
<p>CTR caseload data by receipt of disability benefit and census disability data 2011</p>	<p>10,245 working age households with applicant or partner receiving at least one form of Personal Independence Payment (45%)</p> <p>Disabled working aged people are likely to be disproportionately affected by any proposed changes to the scheme as they are overrepresented in the CTR caseload when compared to Bristol as a whole (5.4% working age people where day to day activities are limited a lot).</p>																																	
<p>CTR caseload data and census religion/faith data 2021</p>	<p>2021 census data from the Office for National Statistics shows the three largest groups in Bristol to be no religion (51.4%), Christian (32.2%) and Muslim (6.7%).</p> <table border="1" data-bbox="491 860 1098 1294"> <thead> <tr> <th></th> <th>Number</th> <th>percentage</th> </tr> </thead> <tbody> <tr> <td>All Usual Residents</td> <td>472,465</td> <td></td> </tr> <tr> <td>Christian</td> <td>152,126</td> <td>32.2</td> </tr> <tr> <td>Buddhist</td> <td>2,710</td> <td><1</td> </tr> <tr> <td>Hindu</td> <td>3,545</td> <td><1</td> </tr> <tr> <td>Jewish</td> <td>1,228</td> <td><1</td> </tr> <tr> <td>Muslim</td> <td>31,776</td> <td>6.7</td> </tr> <tr> <td>Sikh</td> <td>2,247</td> <td><1</td> </tr> <tr> <td>Other Religion</td> <td>3,546</td> <td><1</td> </tr> <tr> <td>No Religion</td> <td>242,864</td> <td>51.4</td> </tr> <tr> <td>Religion Not Stated</td> <td>32,423</td> <td>6.9</td> </tr> </tbody> </table> <p>The three maps that follow show the distribution within Bristol of these three largest groups within the protected characteristic of 'religion and belief' and the number of working age households receiving CTR.</p>		Number	percentage	All Usual Residents	472,465		Christian	152,126	32.2	Buddhist	2,710	<1	Hindu	3,545	<1	Jewish	1,228	<1	Muslim	31,776	6.7	Sikh	2,247	<1	Other Religion	3,546	<1	No Religion	242,864	51.4	Religion Not Stated	32,423	6.9
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CTR caseload data and census no religion data 2021

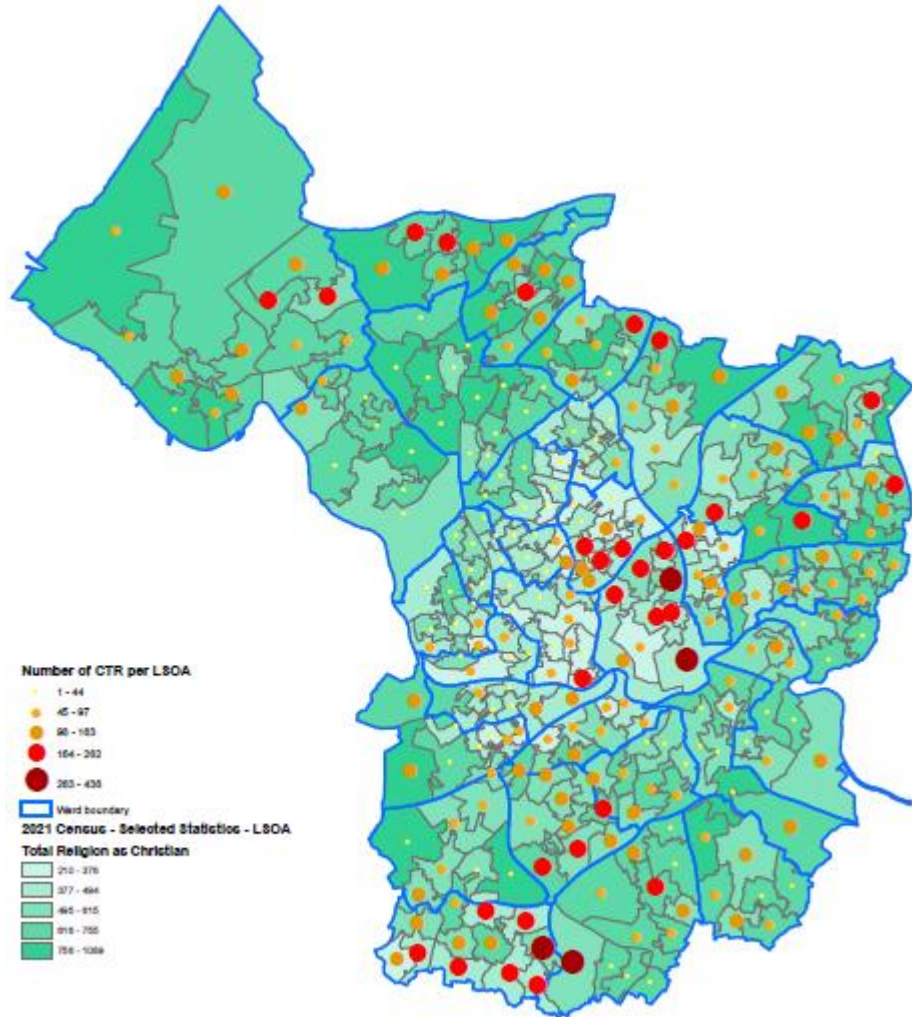
137 LSOAs (51% of all areas in Bristol) have above average numbers of people who state that they have no religion. In these areas, 10,806 working age households are receiving CTR. This equates to 47% of all working age households receiving CTR. Some areas in the south of the city have high numbers of people with no religion and working age households receiving CTR.



CTR caseload data and census Christianity belief data 2021

134 LSOAs (50% of all areas in Bristol) have above average numbers of people who state that have Christianity as a belief. In these areas, 10,458 working age households are receiving CTR. This equates to 46% of all working age households receiving CTR.

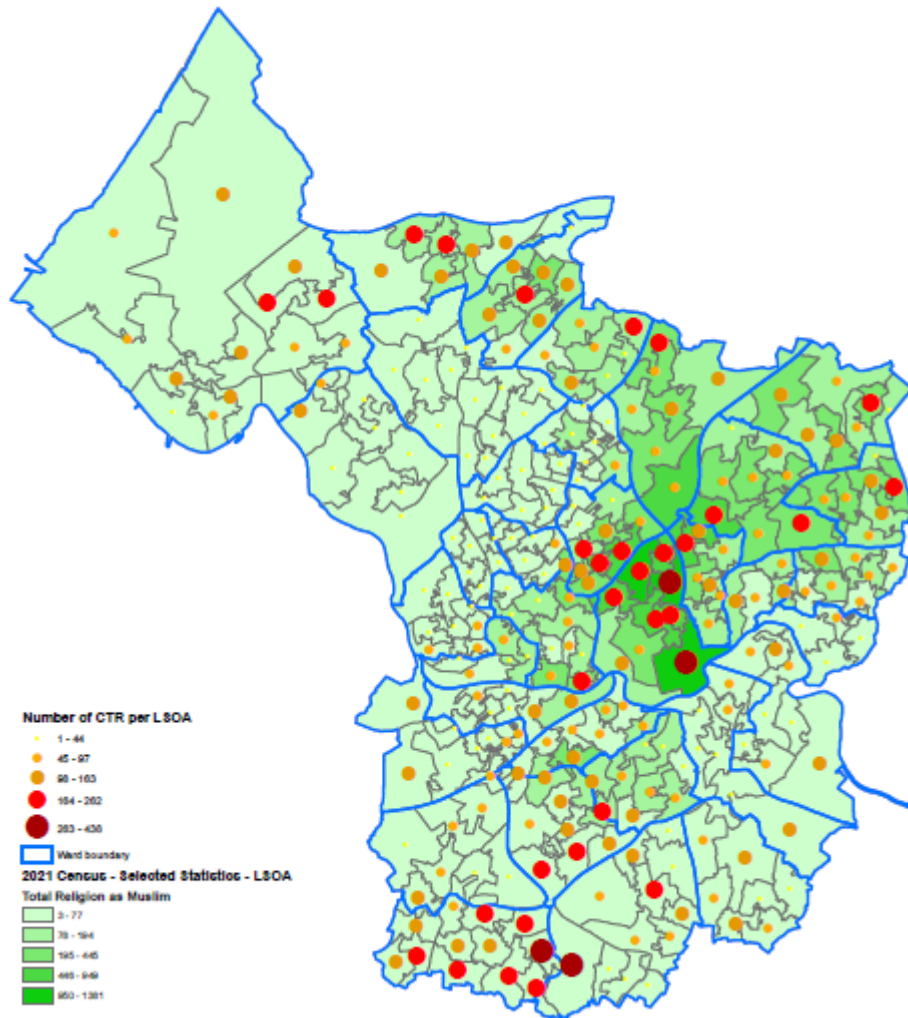
Areas with higher numbers of people declaring a Christian belief in the north of the city do not tend to have high numbers of working age households receiving CTR. This is likely to be a result of older populations living in those areas, which tend to be more affluent. Poorer pensioners are supported under the centrally prescribed scheme so would not be included in the working age CTR caseload figures.



CTR caseload data and census Muslim belief data 2021

68 LSOAs (25% of all areas in Bristol) have above average numbers of people who state that they are Muslim. In these areas, 8,981 working age households are receiving CTR. This equates to 39% of all working age households receiving CTR.

The map below shows a strong correlation between the number of working age households receiving CTR and areas where there are above average numbers of people who are Muslim.



Ethnicity facts and figures – State support¹

The family resources survey estimated that out of all families in the UK, 12% receive CTR and 10% receive HB. However, this varies according to ethnicity and within particular ethnic groups. Households who are from Bangladeshi and Black backgrounds were most likely to received CTR (19% and 18%) and HB (20% and 17%), as well as income related benefits more generally (26% and 23%). Households with people from an Indian background were least likely to receive either CTR or HB (6% and 4% respectively). Although this is a national study, it would suggest that any changes to the scheme will have a disproportionate impact on those from Bangladeshi and Black backgrounds.

¹ [State support - GOV.UK Ethnicity facts and figures \(ethnicity-facts-figures.service.gov.uk\)](https://www.ethnicity-facts-figures.service.gov.uk)

<p>Quality of life survey 2021/22²</p>	<p>The percentage of those who find it difficult to manage financially differs according to various demographic groups. On average 8.7% of respondents to the quality-of-life survey found it difficult to manage. The following groups were more likely to be struggling:</p> <table border="1" data-bbox="491 315 1150 645"> <thead> <tr> <th>Group</th> <th>% finding it difficult to manage</th> </tr> </thead> <tbody> <tr> <td>Black, Asian minoritised ethnic background</td> <td>14.9</td> </tr> <tr> <td>Other religion (not Christian or no religion)</td> <td>18.2</td> </tr> <tr> <td>Parents</td> <td>12.0</td> </tr> <tr> <td>Single parents</td> <td>28.6</td> </tr> <tr> <td>Disabled</td> <td>21.6</td> </tr> </tbody> </table> <p>Those who are struggling financially are more likely to be on a low income and be in receipt of benefits and CTR.</p>	Group	% finding it difficult to manage	Black, Asian minoritised ethnic background	14.9	Other religion (not Christian or no religion)	18.2	Parents	12.0	Single parents	28.6	Disabled	21.6
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<p>Bristol One City – Cost of living crisis³</p>	<p>The rising cost of living is not impacting on everyone equally. People who are already experiencing inequity and poverty will be disproportionately impacted:</p> <ul style="list-style-type: none"> • People on the lowest incomes - will have less available income but also pay more for the same services. For example, people unable to pay their bills by Direct Debit and those borrowing money are subject to higher costs and interest rates. This is what anti-poverty campaign group Fair by Design has referred to as a Poverty Premium • Households with pre-payment energy meters - households with pre-payment meters often pay above-average costs for their fuel. They will face a significant rise in their monthly bills in autumn and winter with increased energy usage as they do not benefit from the “smoothing” effect of Direct Debits, which spread usage costs evenly across the year • Parents and young families – parents of young children are more likely to seek credit and alternative support as they are less able, on average, to afford an unexpected expense. Single parents will be disproportionately affected; and one in four single parents find it difficult to manage financially (28.6%). • Disabled people – just under half of all people in poverty in the UK are Disabled people or someone living with a Disabled person. Disabled people have higher living costs, and tend to pay more for their heating, travel, food/diet, prescription payments, and specialist equipment. It is estimated that UK households that include Disabled children pay on average £600 more for their energy bills than an average household • Black and minoritised ethnic people – A higher proportion of Black and minoritised ethnic groups reported finding it difficult to manage financially (14.9%) in 2021. In 2020 the Social Metrics Commission found that almost half of people living in a family in the UK where the head of the household is Black are in poverty. Age UK report that poverty among older Black and minoritised ethnic groups is twice as high as for white pensioners • People in rented accommodation – it is estimated that 69% of low-income private renters in England will be forced to go without food and heating at least one day per week to meet rising housing and living cost. Almost three in ten homes in Bristol are privately rented 												

² [Microsoft Power BI](#)

³ [file \(bristol.gov.uk\)](#)

	<ul style="list-style-type: none"> • Underserved populations – It is likely that populations that are not typically well represented in data and research are likely to also face increased risk from rising cost of living. For example, refugees and asylum seekers, people experiencing homelessness, and Gypsy/Roma/Traveller groups. • Cost of Living Risk Index (October 2022) identified Lawrence Hill, Hartcliffe & Withywood, Filwood, Lockleaze, Ashley, Southmead, Easton, Avonmouth & Lawrence Weston, Hillfields and Eastville as neighbourhoods in Bristol more at risk of the impact of the cost-of-living crisis.
Additional comments:	

2.2 Do you currently monitor relevant activity by the following protected characteristics?

<input checked="" type="checkbox"/> Age	<input checked="" type="checkbox"/> Disability	<input type="checkbox"/> Gender Reassignment
<input type="checkbox"/> Marriage and Civil Partnership	<input type="checkbox"/> Pregnancy/Maternity	<input type="checkbox"/> Race
<input type="checkbox"/> Religion or Belief	<input checked="" type="checkbox"/> Sex	<input type="checkbox"/> Sexual Orientation

2.3 Are there any gaps in the evidence base?

Where there are gaps in the evidence, or you don't have enough information about some equality groups, include an equality action to find out in section 4.2 below. This doesn't mean that you can't complete the assessment without the information, but you need to follow up the action and if necessary, review the assessment later. If you are unable to fill in the gaps, then state this clearly with a justification.

For workforce related proposals all relevant characteristics may not be included in HR diversity reporting (e.g. pregnancy/maternity). For smaller teams diversity data may be redacted. A high proportion of not known/not disclosed may require an action to address under-reporting.

<ul style="list-style-type: none"> • Marriage and civil partnership • Pregnancy/Maternity • Gender reassignment • Sexual orientation <p>We will attempt to address these gaps in the evidence base through consultation if any changes to the scheme are proposed.</p>
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2.4 How have you involved communities and groups that could be affected?

You will nearly always need to involve and consult with internal and external stakeholders during your assessment. The extent of the engagement will depend on the nature of the proposal or change. This should usually include individuals and groups representing different relevant protected characteristics. Please include details of any completed engagement and consultation and how representative this had been of Bristol's diverse communities.

Include the main findings of any engagement and consultation in Section 2.1 above.

If you are managing a workforce change process or restructure please refer to [Managing a change process or restructure \(sharepoint.com\)](#) for advice on consulting with employees etc. Relevant stakeholders for engagement about workforce changes may include e.g. staff-led groups and trades unions as well as affected staff.

<p>If a decision to consult on potential changes to the scheme is made, a full public consultation is required as per the Local Government Finance Act 1992 (as amended). This will include engaging with affected stakeholders such as CTR recipients, as well as the voluntary and community sector who provide representation, members, MPs, and internal services.</p>
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2.5 How will engagement with stakeholders continue?

Explain how you will continue to engage with stakeholders throughout the course of planning and delivery. Please describe where more engagement and consultation is required and set out how you intend to undertake it. Include any targeted work to seek the views of under-represented groups. If you do not intend to undertake it, please set out your justification. You can ask the Equality and Inclusion Team for help in targeting particular groups.

Please see above. This will be dependent upon the decision reached by cabinet on whether to consult on any proposed changes to the CTR scheme.

Step 3: Who might the proposal impact?

Analysis of impacts must be rigorous. Please demonstrate your analysis of any impacts of the proposal in this section, referring to evidence you have gathered above and the characteristics protected by the Equality Act 2010. Also include details of existing issues for particular groups that you are aware of and are seeking to address or mitigate through this proposal. See detailed guidance documents for advice on identifying potential impacts etc.

[Equality Impact Assessments \(EqIA\) \(sharepoint.com\)](#)

3.1 Does the proposal have any potentially adverse impacts on people based on their protected or other relevant characteristics?

Consider sub-categories and how people with combined characteristics (e.g. young women) might have particular needs or experience particular kinds of disadvantage.

Where mitigations indicate a follow-on action, include this in the 'Action Plan' Section 4.2 below.

GENERAL COMMENTS (highlight any potential issues that might impact all or many groups)	
Any changes that reduce entitlement to people receiving support under the scheme will have a financial impact on those who are, by definition, already on a low income. Evidence of local economic disparity for equalities communities and overrepresentation within the current CTR caseload indicates that any scheme reductions would have a disproportionately negative impact for people based on their protected and other relevant characteristics (see evidence section 2.1 and below).	
The likely result would be increased indebtedness with the council through non-payment of council tax or households reducing other forms of expenditure to meet this new expense or becoming indebted to other creditors (e.g. landlords, utilities). This comes at a time when households are already experiencing an increase in the overall cost of living.	
PROTECTED CHARACTERISTICS	
Age: Young People	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	Changes to the CTR scheme will only affect working age people and will result in a financial impact on households who already have a low income. Almost half of the households potentially affected have at least one child or young person living with them.
Mitigations:	The council is required to consider transitional protection for those affected by any changes to the scheme and it will also consider protecting more vulnerable households either automatically or through discretionary support under section 13A(1)(c) of the Local Government Finance Act 2012 (as amended).
Age: Older People	Does your analysis indicate a disproportionate impact? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Potential impacts:	Older people (over pension age) are protected from any changes to the CTR scheme by national regulations.
Mitigations:	None.
Disability	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	Disabled people are overrepresented within the CTR caseload, and any changes will result in a financial loss for working age households. The quality-of-life survey has identified that disabled people are also represented in the group that are finding it difficult to manage financially.
Mitigations:	The council is required to consider transitional protection for those affected by any changes to the scheme and it will also consider protecting more vulnerable households either automatically or through discretionary support under section 13A(1)(c) of the Local Government Finance Act 2012 (as amended).
Sex	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	Females are more likely to be affected by proposed changes because they are overrepresented within the CTR caseload. They are also more likely to be single parents than males and already likely find it difficult to manage financially.

Mitigations:	The council is required to consider transitional protection for those affected by any changes to the scheme and it will also consider protecting more vulnerable households either automatically or through discretionary support under section 13A(1)(c) of the Local Government Finance Act 2012 (as amended).
Sexual orientation	Does your analysis indicate a disproportionate impact? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Potential impacts:	We do not have evidence that changes to the CTR scheme will have a disproportionate of people because of their sexual orientation but more needs to be done to understand this through public consultation.
Mitigations:	None.
Pregnancy / Maternity	Does your analysis indicate a disproportionate impact? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Potential impacts:	We do not have sufficient evidence at this stage, but females are disproportionality affected and are more likely to be single parents, both groups are overrepresented in the CTR caseload. More needs to be done to understand this through public consultation.
Mitigations:	None at present.
Gender reassignment	Does your analysis indicate a disproportionate impact? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Potential impacts:	We do not have evidence that changes to the CTR scheme will have a disproportionate impact for trans people.
Mitigations:	None.
Race	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	Based on the information that we hold regarding where CTR recipients live, CTR awards are concentrated in areas with higher numbers of people from Black, Asian and minoritised ethnic communities. Nationally, people from Bangladeshi and Black/Black British backgrounds are overrepresented within the CTR caseload. There is no reason to suggest that this is not the case in Bristol as well. If the scheme is changed, this working age households within this group are likely to experience a financial loss. Minoritised ethnic communities are also overrepresented in the group that are finding it difficult to manage financially according to the quality-of-life survey.
Mitigations:	The council is required to consider transitional protection for those affected by any changes to the scheme and it will also consider protecting more vulnerable households either automatically or through discretionary support under section 13A(1)(c) of the Local Government Finance Act 2012 (as amended).
Religion or Belief	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	The information that we hold suggests that Muslims living within central and Eastern parts of the city are overrepresented within the CTR caseload and those declaring a Christian or no religion on the outskirts of the city. If the scheme is changed, working age households in these groups are likely to experience a financial loss.
Mitigations:	The council is required to consider transitional protection for those affected by any changes to the scheme and it will also consider protecting more vulnerable households either automatically or through discretionary support under section 13A(1)(c) of the Local Government Finance Act 2012 (as amended).
Marriage & civil partnership	Does your analysis indicate a disproportionate impact? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Potential impacts:	We do not have evidence that changes to the CTR scheme will have a disproportionate of people based on Marriage and Civil Partnership.
Mitigations:	None.
OTHER RELEVANT CHARACTERISTICS	
Socio-Economic (deprivation)	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	The CTR scheme supports households who are on a low income and awards are most highly concentrated in those areas that are in the most deprived. Therefore, those working age households living in already deprived areas will experience a further reduction in income and living standards if funding for the scheme is reduced.
Mitigations:	The council is required to consider transitional protection for those affected by any changes to the scheme and it will also consider protecting more vulnerable households

	either automatically or through discretionary support under section 13A(1)(c) of the Local Government Finance Act 2012 (as amended).
Carers	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	There are around 3,000 households receiving CTR where carer's allowance is in payment (13% of working age CTR caseload). It is anticipated that there are many more carers within the working age caseload who do not get this benefit and that carers are overrepresented in the CTR caseload. In the 2021 census, 8.7% of Bristol's population stated that they are carers (not as employment).
Mitigations:	The council is required to consider transitional protection for those affected by any changes to the scheme and it will also consider protecting more vulnerable households either automatically or through discretionary support under section 13A(1)(c) of the Local Government Finance Act 2012 (as amended).
OTHER GROUPS	
Care experienced people	Does your analysis indicate a disproportionate impact? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Potential impacts:	Care leavers are exempt from paying council tax under a separate scheme until they are 25 years old.
Mitigations:	None.
Armed forces personnel and veterans	Does your analysis indicate a disproportionate impact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Potential impacts:	There is potential for impact as, although we disregard many veteran related incomes under a local scheme for calculating CTR, a decision has not been made on whether to protect them from a minimum payment under the proposals. There is no evidence to suggest a disproportionate impact on current armed forces personnel.
Mitigations:	The council is required to consider transitional protection for those affected by any changes to the scheme and it will also consider protecting more vulnerable households either automatically or through discretionary support under section 13A(1)(c) of the Local Government Finance Act 2012 (as amended).

3.2 Does the proposal create any benefits for people based on their protected or other relevant characteristics?

Outline any potential benefits of the proposal and how they can be maximised. Identify how the proposal will support our [Public Sector Equality Duty](#) to:

- ✓ Eliminate unlawful discrimination for a protected group
- ✓ Advance equality of opportunity between people who share a protected characteristic and those who don't
- ✓ Foster good relations between people who share a protected characteristic and those who don't

None identified.

Step 4: Impact

4.1 How has the equality impact assessment informed or changed the proposal?

What are the main conclusions of this assessment? Use this section to provide an overview of your findings. This summary can be included in decision pathway reports etc.

If you have identified any significant negative impacts which cannot be mitigated, provide a justification showing how the proposal is proportionate, necessary, and appropriate despite this.

Summary of significant negative impacts and how they can be mitigated or justified:

Potential financial losses for working age households who are in receipt of CTR if the scheme is changed, which is likely to have a disproportionate impact on protected some groups with protected characteristics where there is already evidence of disproportionate hardship. There is potential to mitigate some of the impact through

investigation of discretionary fund for affected households or financially protecting some 'vulnerable' groups automatically (e.g. based on receiving a disability benefit or household composition).

Summary of positive impacts / opportunities to promote the Public Sector Equality Duty:

None identified.

4.2 Action Plan

Use this section to set out any actions you have identified to improve data, mitigate issues, or maximise opportunities etc. If an action is to meet the needs of a particular protected group please specify this.

Improvement / action required	Responsible Officer	Timescale
Consult with equality groups where data is not hold	Ian McIntyre (TBC)	Following cabinet decision and during consultation period
Investigate use of discretionary fund to support households affected	Ian McIntyre (TBC)	Prior to public consultation and formulating options
Investigate financially protecting some 'vulnerable' groups affected	Ian McIntyre (TBC)	Prior to public consultation and formulating options

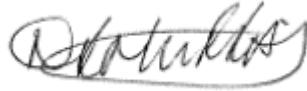
4.3 How will the impact of your proposal and actions be measured?

How will you know if you have been successful? Once the activity has been implemented this equality impact assessment should be periodically reviewed to make sure your changes have been effective your approach is still appropriate.

- Council tax collection rates
- Council tax disputes and grievances
- Complaints
- Stakeholder, community group and voluntary sector organisation feedback
- Member contact and enquiries

Step 5: Review

The Equality and Inclusion Team need at least five working days to comment and feedback on your EqIA. EqIAs should only be marked as reviewed when they provide sufficient information for decision-makers on the equalities impact of the proposal. Please seek feedback and review from the [Equality and Inclusion Team](#) before requesting sign off from your Director⁴.

Equality and Inclusion Team Review: <i>Reviewed by Equality and Inclusion Team</i>	Director Sign-Off: 
Date: 24/5/2023	Date: 31/05/2023

⁴ Review by the Equality and Inclusion Team confirms there is sufficient analysis for decision makers to consider the likely equality impacts at this stage. This is not an endorsement or approval of the proposal.