

# Equality & Health Impact Assessment (EqHIA)

## Document control

<b>Title of activity:</b>	Council Tax Support Scheme 2023
<b>Lead officer:</b>	Chris Henry, Head of Council Tax & Benefits, Exchequer & Transactional Services, oneSource
<b>Approved by:</b>	Sarah Bryant, Director of Exchequer & Transactional Services
<b>Date completed:</b>	October 2022
<b>Scheduled date for review:</b>	October 2023

<b>Did you seek advice from the Corporate Policy &amp; Diversity team?</b>	Yes
<b>Did you seek advice from the Public Health team?</b>	No
<b>Does the EqHIA contain any confidential or exempt information that would prevent you publishing it on the Council's website?</b>	No

# 1. Equality & Health Impact Assessment Checklist

Please complete the following checklist to determine whether or not you will need to complete an EqHIA and ensure you keep this section for your audit trail. If you have any questions, please contact [EqHIA@havering.gov.uk](mailto:EqHIA@havering.gov.uk) for advice from either the Corporate Diversity or Public Health teams. Please refer to the Guidance in Appendix 1 on how to complete this form.

## About your activity

1	<b>Title of activity</b>	Council Tax Support Scheme 2023		
2	<b>Type of activity</b>	This is a scheme which provides assistance to people on low incomes to help them pay their Council Tax.		
3	<b>Scope of activity</b>	<p>The Council Tax Support (CTS) Scheme helps many working age people on low incomes pay their Council Tax bills.</p> <p>While Government funding is insignificant, the Council is committed to maintaining the current 2022 CTS scheme in 2023.</p> <p>The proposed scheme will continue to protect pensioners by law who will get the same level of council tax support as they do now which be up to 100%.</p> <p>Disabled working age applicants can have up to 80% off their Council Tax Bill. Working age applicants can have up to 75% off their Council Tax bill.</p> <p>It is proposed the CTS 2023/24 Scheme remains unchanged for working age and pension age claimants in 2023/24.</p>		
4a	<b>Are you changing, introducing a new, or removing a service, policy, strategy or function?</b>	No	If the answer to <u>any</u> of these questions is 'YES', please continue to question 5.	If the answer to <u>all</u> of the questions (4a, 4b & 4c) is 'NO', please go to question 6.
4b	<b>Does this activity have the potential to impact (either positively or negatively) upon people (9 protected characteristics)?</b>	Yes		
4c	<b>Does the activity have the potential to impact (either positively or negatively) upon any factors which determine</b>	No		

	people's health and wellbeing?			
5	If you answered YES:	Please complete the EqHIA in Section 2 of this document. Please see Appendix 1 for Guidance.		

Completed by:	Chris Henry, Head of Council Tax & Benefits
Date:	October 2022

## 2. The EqHIA – How will the strategy, policy, plan, procedure and/or service impact on people?

Background/context:
<p>The Council has a statutory obligation to provide a local Council Tax Support Scheme under the Local Government Act 2012.</p> <p>The Council proposes to maintain the Council Tax Support (CTS) Scheme in place since April 2022/23 for 2023/24. The scheme provides assistance to people on low incomes to help them pay their Council Tax.</p>

Who will be affected by the activity?
<p>The 2023 scheme will continue to protect pensioners who will get the same level of Council Tax Support as they do now. This can provide up to 100% off their Council Tax bill.</p> <p>Disabled working age applicants can have up to 80% off their Council Tax Bill. Working age applicants can have up to 75% off their Council Tax bill.</p> <p>At 30 September 2022, 8752 working-age claimants and 5080 pensionable age claimants were in receipt of Council Tax Support.</p> <p>Support remains in place through the Council Tax Discretionary policy for those who suffer hardship. Support workers and advisors continue to direct customers where appropriate to the online application which is available on the Havering website.</p> <p>In terms of the number of Council Tax Support Claimants and their household and personal status, the overall total, compared to last year, has decreased from 14785 to 13832 (Sept 22), recognising fewer applications due to the end of the pandemic and the opening up of the economy.</p>

<b><u>Council Tax Support Case Group Descriptions</u></b>	<b><u>Count</u></b>
Elderly - Non-Passported - Carer	119
Elderly - Non-Passported - Child Under 5	0
Elderly - Non-Passported - Enhanced Disability	0
Elderly - Non-Passported - Family Premium	1
Elderly - Non-Passported - Family Premium - 1 Child	3
Elderly - Non-Passported - Family Premium - 2 Child	1
Elderly - Non-Passported - Family Premium - 3 Child	0
Elderly - Non-Passported - Non Dependant	291
Elderly - Non-Passported - Other	1415
Elderly - Non-Passported - Severe Disability	410
Elderly - Non-Passported - War Pensioners	10
Elderly - Non-Passported - Working	51
Elderly - Passported - Carer	133
Elderly - Passported - Child Under 5	1
Elderly - Passported - Enhanced Disability	0
Elderly - Passported - Family Premium	7
Elderly - Passported - Family Premium - 1 Child	2
Elderly - Passported - Family Premium - 2 Child	1
Elderly - Passported - Family Premium - 3 Child	0
Elderly - Passported - Family Premium - 4 Child	0
Elderly - Passported - Non Dependant	366
Elderly - Passported – Other	1427
Elderly - Passported - Severe Disability	829
Elderly - Passported – Working	13
TOTAL (Elderly) =5080 (37%)	
Working Age - Non-Passported - Carer	567
Working Age-Non-Passported – Care Leavers	60
Working Age - Non-Passported - Child Under 5	224
Working Age - Non-Passported - Disability	393
Working Age - Non-Passported - Disabled Child Premium	64
Working Age - Non-Passported - Enhanced Disability	347
Working Age - Non-Passported - Family Premium	190
Working Age - Non-Passported - Family Premium - 1 Child	784
Working Age - Non-Passported - Family Premium - 2 Child	544
Working Age - Non-Passported - Family Premium - 3 Child	191
Working Age - Non-Passported - Family Premium - 4 Child	30
Working Age - Non-Passported - Family Premium - 5 and above	12

Working Age - Non-Passported - Lone Parent Child Under 5	792
Working Age - Non-Passported - Non Dependant	176
Working Age - Non-Passported - Other	805
Working Age - Non-Passported - Severe Disability	753
Working Age - Non-Passported - War Pensioners	3
Working Age - Non-Passported - Working	273
Working Age - Passported - Carer	263
Working Age- Passported- Care Leavers	2
Working Age - Passported - Child Under 5	1
Working Age - Passported - Disability	67
Working Age - Passported - Disabled Child Premium	10
Working Age - Passported - Enhanced Disability	780
Working Age - Passported - Family Premium	23
Working Age - Passported - Family Premium - 1 Child	63
Working Age - Passported - Family Premium - 2 Child	32
Working Age - Passported - Family Premium - 3 Child	5
Working Age - Passported - Family Premium - 4 Child	1
Working Age - Passported - Family Premium - 5 and Above	0
Working Age - Passported - Lone Parent Child Under 5	69
Working Age - Passported - Non Dependant	87
Working Age - Passported - Other	227
Working Age - Passported - Severe Disability	910
Working Age - Passported - Working	4
TOTAL (Working Age) = 8752 (63%)	
<b>Grand Total Working Age &amp; Elderly)</b>	<b>13832</b>

Protected Characteristic - Age: Consider the full range of age groups		
Please tick (✓) the relevant box:		<b>Overall impact:</b> There are no changes proposed to the CTS 2023/24 Scheme.  The impact of this scheme, as compared to the current scheme will remain the same as in the Equality Impact Analysis prepared in Oct 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>  London Borough of Havering has the oldest population in London with a median age of approximately 40 years old, as recorded in the 2011 census. Legislation means that the 2023/24 scheme will continue to protect pensioners by law. Consequently, the pension age scheme and the working age scheme have become more disparate overtime.
Positive		
Neutral	✓	
Negative		

From 2011 to 2016, Havering experienced the largest net inflow of children across all London boroughs. 4,580 children settled in the borough from another part of the United Kingdom during this six year period.

Within the scope of the 2023 scheme, there continues to be a Council Tax Discretionary policy to enable the Council to consider cases of hardship which will help mitigate any negative impacts.

*\*Expand box as required*

## Evidence:

At present approximately 63% of Council Tax Support claimants are working age and 37% are pension age.

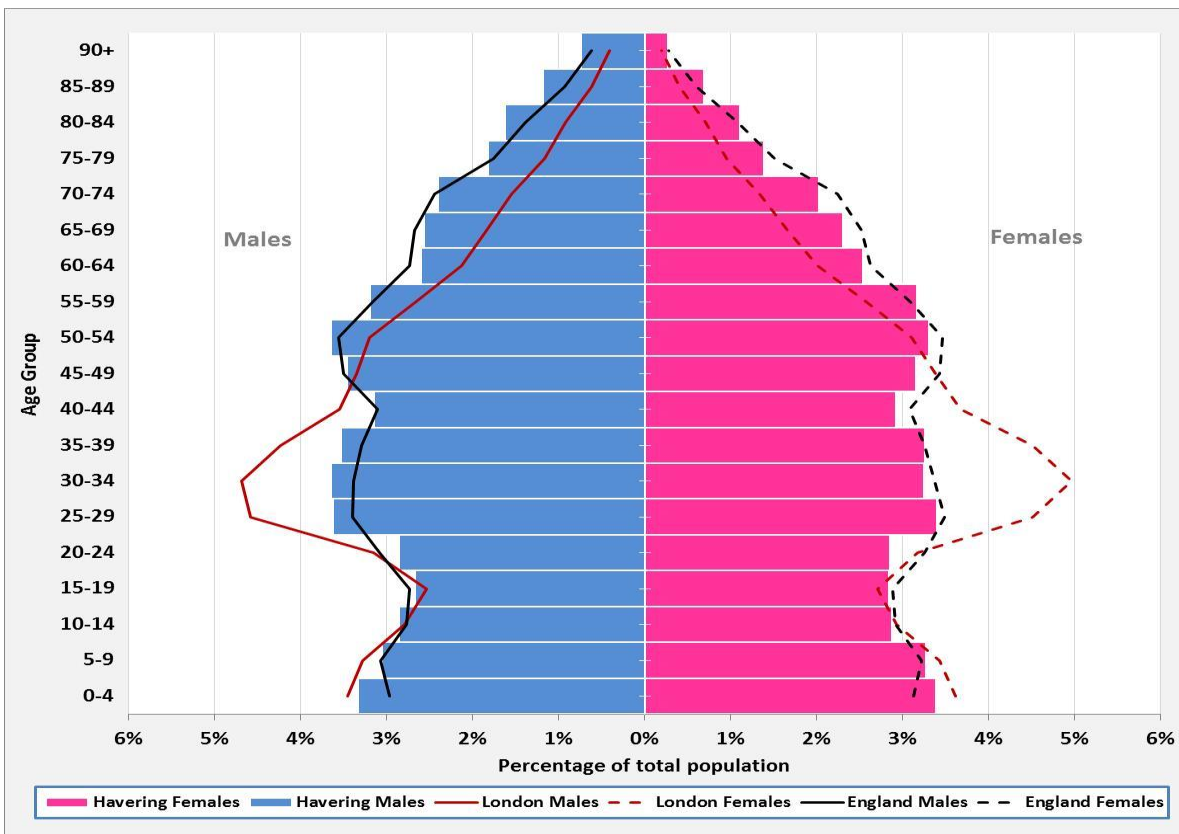
For comparison, the working age population (18-64 years) in Havering is 76% and the pension age population is 24%.

A full range of online services are available including a Text relay service: 18001 01708 434343. Customers can contact the council online or by telephone to the dedicated Call Centre. Customer Services staff are able to give advice and assist. Outside organisations such as Peabody, CAB and Age UK are widely promoted to provide assistance to the elderly population.

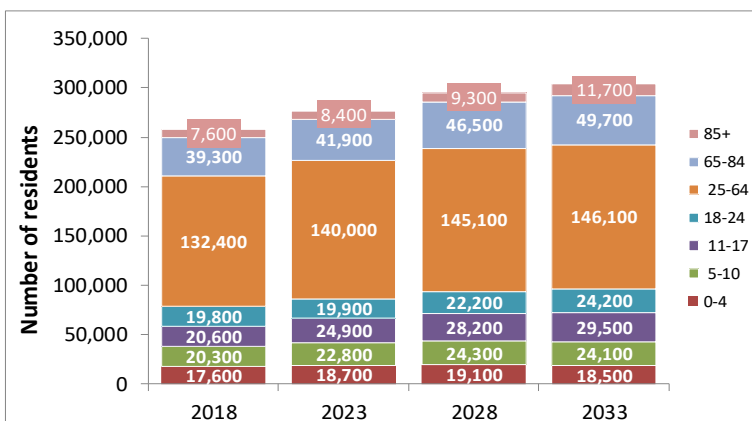
The table below shows the breakdown of current (mid-2017) population by gender and five-year age bands.

AGE BAND (YEARS)	MALE	FEMALE	PERSONS
00-04	8,671	8,553	17,224
05-09	8,371	7,820	16,191
10-14	7,359	7,306	14,665
15-19	7,277	6,833	14,110
20-24	7,316	7,308	14,624
25-29	8,688	9,295	17,983
30-34	8,325	9,355	17,680
35-39	8,344	9,038	17,382
40-44	7,491	8,078	15,569
45-49	8,064	8,879	16,943
50-54	8,463	9,333	17,796
55-59	8,103	8,183	16,286
60-64	6,504	6,664	13,168
65-69	5,903	6,577	12,480
70-74	5,191	6,158	11,349
75-79	3,539	4,672	8,211
80-84	2,836	4,157	6,993
85-89	1,756	3,032	4,788
90+	706	1,891	2,597
<b>All Ages</b>	<b>122,907</b>	<b>133,132</b>	<b>256,039</b>

The population pyramid compares the population figures for Havering with London and England by five-year age bands. The pyramid shows a much older age structure for the population of Havering compared to London but similar to England.



### Projected Population Increases by Age Group



	Percentage change from 2018 to		
Age Group	2023	2028	2033
0-4	6%	9%	5%
5-10	12%	20%	19%
11-17	21%	37%	43%
18-24	1%	12%	22%
25-64	6%	10%	10%
65-84	7%	18%	26%
85+	11%	22%	54%

**Sources used:**

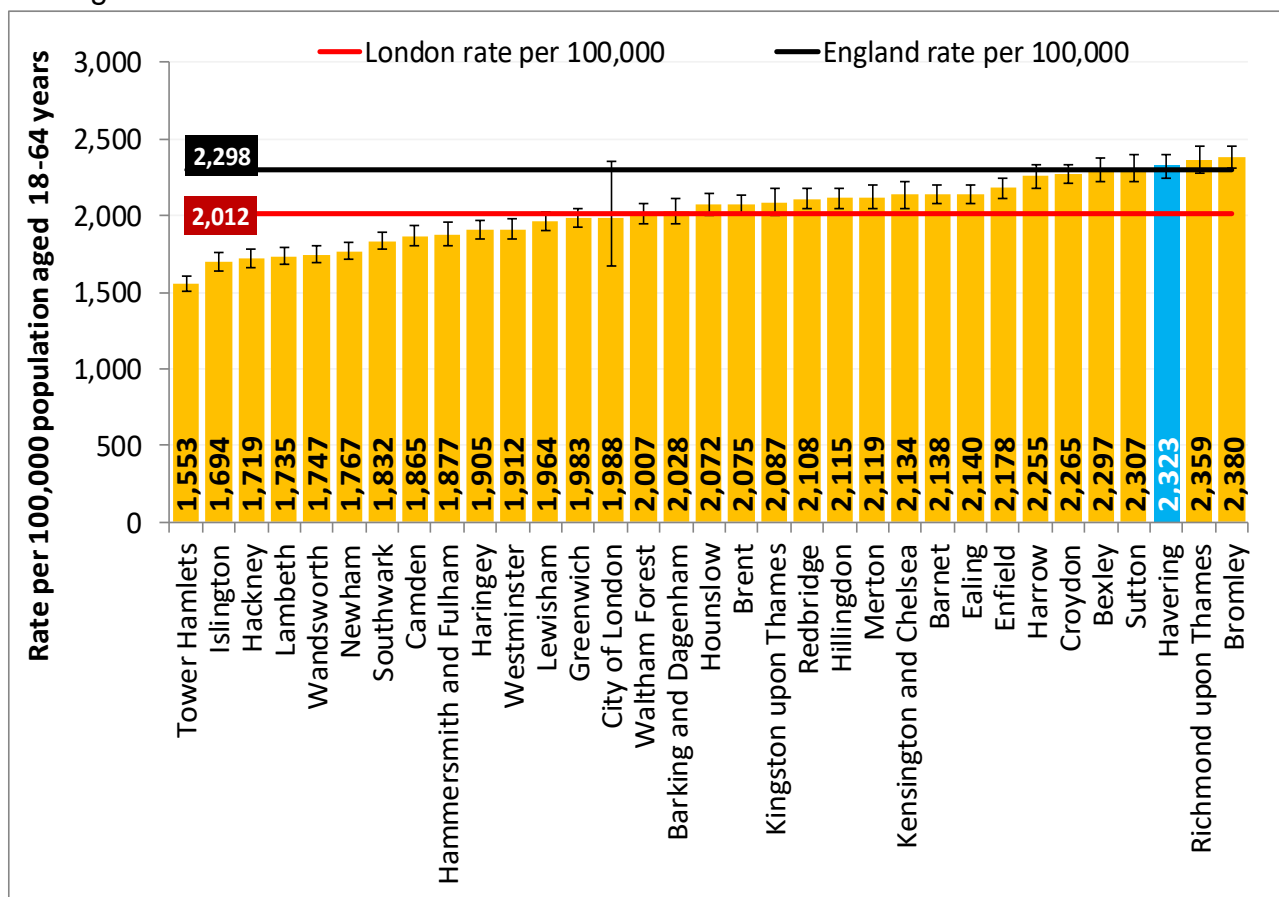
- Council Tax Support caseload data Oct 22
- This is Havering 2018 version 4.1 (August 2018) *produced by public health intelligence*
- Mid-year population estimates 2017; Office for National Statistics (ONS)
- GLA 2016 based Demographic Projections – Local Authority population projections Housing Led Model

<b>Protected Characteristic - Disability:</b> Consider the full range of disabilities; including physical mental, sensory and progressive conditions		
Please tick (✓) the relevant box:		<b>Overall impact:</b>
<b>Positive</b>		There are no changes proposed to the CTS 2023/24 Scheme.
<b>Neutral</b>	✓	The impact of this scheme, as compared to the scheme available in 2022/23, will remain the same as in the Equality Impact Analysis prepared in October 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>
<b>Negative</b>		<p>Within the scope of the 2023 scheme, there continues to be a Council Tax Discretionary policy to enable the Council to consider cases of hardship which will help mitigate any negative impacts.</p> <p>The Recovery Policy also sensitively considers vulnerable persons under whom disabled CTS applicants are categorized, in the collection of Council Tax.</p>



### Evidence:

In 2017, 3,506 adults (aged 18-64 years) were estimated to be living with serious physical disabilities in Havering. The estimated rate of serious physical disabilities in Havering (2,323 per 100,000 population aged 18-64 years) is similar to England but significantly higher than London average and one of the highest rates of London local authorities. The rationale for this is likely due to the relatively older population in Havering compared to other London boroughs.



In terms of Council Tax Support, disabled claimants are defined as people who have a disability income that entitles them to one of the following premiums: disability, severe disability, enhanced disability, disabled child and/or carer when calculating their benefit. Approximately 47% of working age Council Tax Support claimants meet the above definition, much higher than the overall population average.

Disabled people are historically disadvantaged and face greater barriers when accessing (information about) services and therefore disabled households are considered to be more vulnerable than other households. Disabled people who are unable to work receive higher levels of state benefits and while based on the proposals they will be subject to the 20% liability reduction, disabled working age claimants are likely to have a higher income than other unemployed, working age claimants whose council tax support will also be reduced.

A full range of online services are available and a Text relay service exists: 18001 01708 434343. Customers can contact the council online or by telephone to the dedicated service Call Centre. Details of AccessAble are available on the council's website. Customer Services staff are able to advise and assist, as can Havering's Community Learning Disability Team (CLDT) which assists adults with a learning disability and their carers. The

Language Shop also exists providing the following services:

Proofing and editing of translated documents;  
 Reproduction of print material in large print;  
 Reproduction of print material in Braille;  
 Audio and transcription services;  
 Subtitling;  
 Reproduction of information in "Easy Read" (simplifying information using pictures and plain English);  
 Certification and authenticity checks of documents  
 Other outside organisations such as Peabody, CAB and Age UK are widely promoted to provide assistance customers with disabilities

**Sources used:**

Council Tax Support caseload data Oct 2022  
 This is Havering 2018 version 4.1 (August 2018) *produced by public health intelligence*  
 Peabody  
 CAB  
 Age UK  
 The Corporate Translation & Interpreting Policy  
 The Language Shop

**Protected Characteristic - Sex/gender: Consider both men and women**

Please tick (✓)  
 the relevant box:

**Positive**

**Overall impact:**

There are no changes proposed to the CTS 2023/24 Scheme.

**Neutral**

✓

The impact of this scheme, as compared to the scheme available in 2022/23 will remain the same as in the Equality Impact Analysis prepared in October 2021. [Equality & Health Impact Assessment \(EqHIA\)](#)

**Negative**

Due to the fact that only one claim is submitted per household, it is difficult to fully consider the implications the proposals will have on this protected characteristic.

However, equalities monitoring indicates that the majority of claims (68%) are made by females (married and single titles) compared with males. We also know that lone parents, part-time workers and carers are more likely to be women.

The proposals are therefore considered to have a disproportionate impact on women.

Within the scope of the 2023 scheme, there continues to be a Council Tax Discretionary policy to enable the Council to consider cases of hardship which will help mitigate any negative impacts

The Council has considered the indirect discrimination and the legitimate aim of balancing the budget in the context of significant savings required. We also consider it is proportionate because the Council's budget situation is such that there are no feasible alternatives. Since 2013, Government grant for Council Tax Support was withdrawn and the scheme has been funded by the Council from its own resources.

### Evidence:

#### Breakdown of Council Tax Support Applicants by Gender

<b>Female</b>	<b>9705</b>	<b>68%</b>
<b>Male</b>	<b>4567</b>	<b>32%</b>

#### Breakdown of Havering population by gender

MALE		FEMALE		TOTAL
122,907	48.0%	133,132	52.0%	256,039

The table below shows the breakdown of current (mid-2017) population by gender and five-year age bands.

AGE BAND (YEARS)	MALE	FEMALE	PERSONS
00-04	8,671	8,553	17,224
05-09	8,371	7,820	16,191
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80-84	2,836	4,157	6,993
85-89	1,756	3,032	4,788
90+	706	1,891	2,597
<b>All Ages</b>	<b>122,907</b>	<b>133,132</b>	<b>256,039</b>

**Sources used:**

Council Tax Support caseload data

This is Havering 2018 version 4.1 (August 2018) *produced by public health intelligence*

Havering Data Intelligence Hub

Office of National Statistics (ONS)

**Protected Characteristic - Ethnicity/race:** Consider the impact on different ethnic groups and nationalities

Please tick (✓) the relevant box:

**Positive**

**Neutral**

**Negative**

✓

**Overall impact:**

There are no changes proposed to the CTS 2023/24 Scheme.

The impact of this scheme, as compared to the scheme available in 2022/23, will remain the same as in the Equality Impact Analysis prepared in October 2021. [Equality & Health Impact Assessment \(EqHIA\)](#)

Our data shows that BME claimants are slightly over-represented amongst working age claimants receiving Council Tax Support.

There could be a negative impact of the proposals on people from Black and Minority Ethnic (BME) groups. This could imply that BME groups experience more difficulty in finding employment.

Support is in place through the Council Tax Discretionary policy for those who suffer hardship as a result of these proposals in order to mitigate any negative impacts.

Providing comprehensive translation and interpretation services is becoming increasingly important in light of the significant demographic changes occurring across the Borough. Havering's non-English speaking population has grown steadily. It is estimated that the percentage of adults is greater than 10% (last Census only recording if English as main language in a household) Interpretation, translation or alternative formats can be obtained from The Language Shop which includes:

Face to face interpreting (Spoken Language Interpreting, this can be simultaneous or consecutive);  
Telephone interpreting (connecting to a spoken language interpreter over the telephone);  
Multilingual telephone information service;  
Translation (to have written documents translated from the source language to the target language):

**Evidence:**

The tables below show the projected figures for the breakdown of Havering by ethnicity/race and for Benefits claimants where they have supplied this information. The data is difficult to compare due to the different classifications of ethnicity used.

<b>2017 (Havering general population projection)</b>	<b>Number</b>	<b>Percentage of population (%)</b>
All ethnicities	253,478	100.00
White	211,814	83.6
Black Caribbean	3,696	1.5
Black African	10,405	4.1
Black Other	1,510	0.6
Indian	7,405	2.9
Pakistani	2,400	0.9
Bangladeshi	1,883	0.7
Chinese	1,567	0.6
Other Asian	3,652	1.4
Mixed	7,498	3.0
Other	1,648	0.7
<i>BAME<sup>1</sup> Total</i>	<i>41,664</i>	<i>16.4</i>

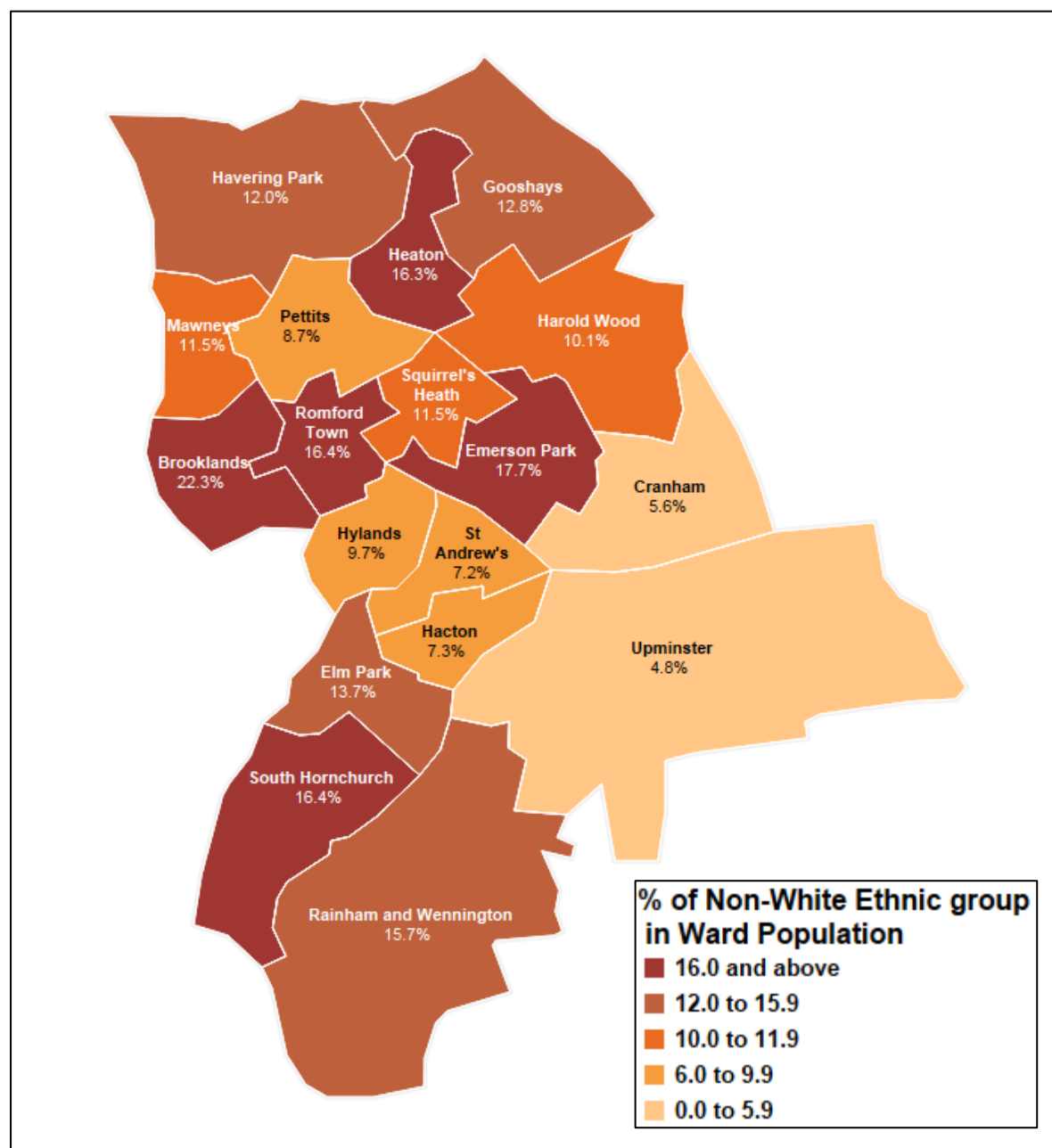
### **Council Tax Support & Housing Benefit Claimants where Equalities information provided Oct 2022**

<b>Claimant Population</b>	<b>Number</b>	<b>Percentage of claimants who provided information</b>
White/British	12427	62%
White/Irish	231	1.2%
White/Other	1798	9%
White & Black Caribbean	298	1.5%
White & Black African	145	0.7%
White & Asian	79	0.4%
Mixed/Other	170	0.9%
Asian/Asian British Indian	343	1.7%
Asian/Asian British Pakistan	501	2.5%
Asian/Asian British Bangladesh	435	2.2%
Asian/Asian British: Any Other	233	1.2%
Asian/Other	13	0.1%
Arab	86	0.4%
Black/Black British Caribbean	673	3.4%
Black/Black British African	1828	9.1%
Black/Black British Other	234	1.2%
Chinese	45	0.2%
Gypsy/Traveller	33	0.2%

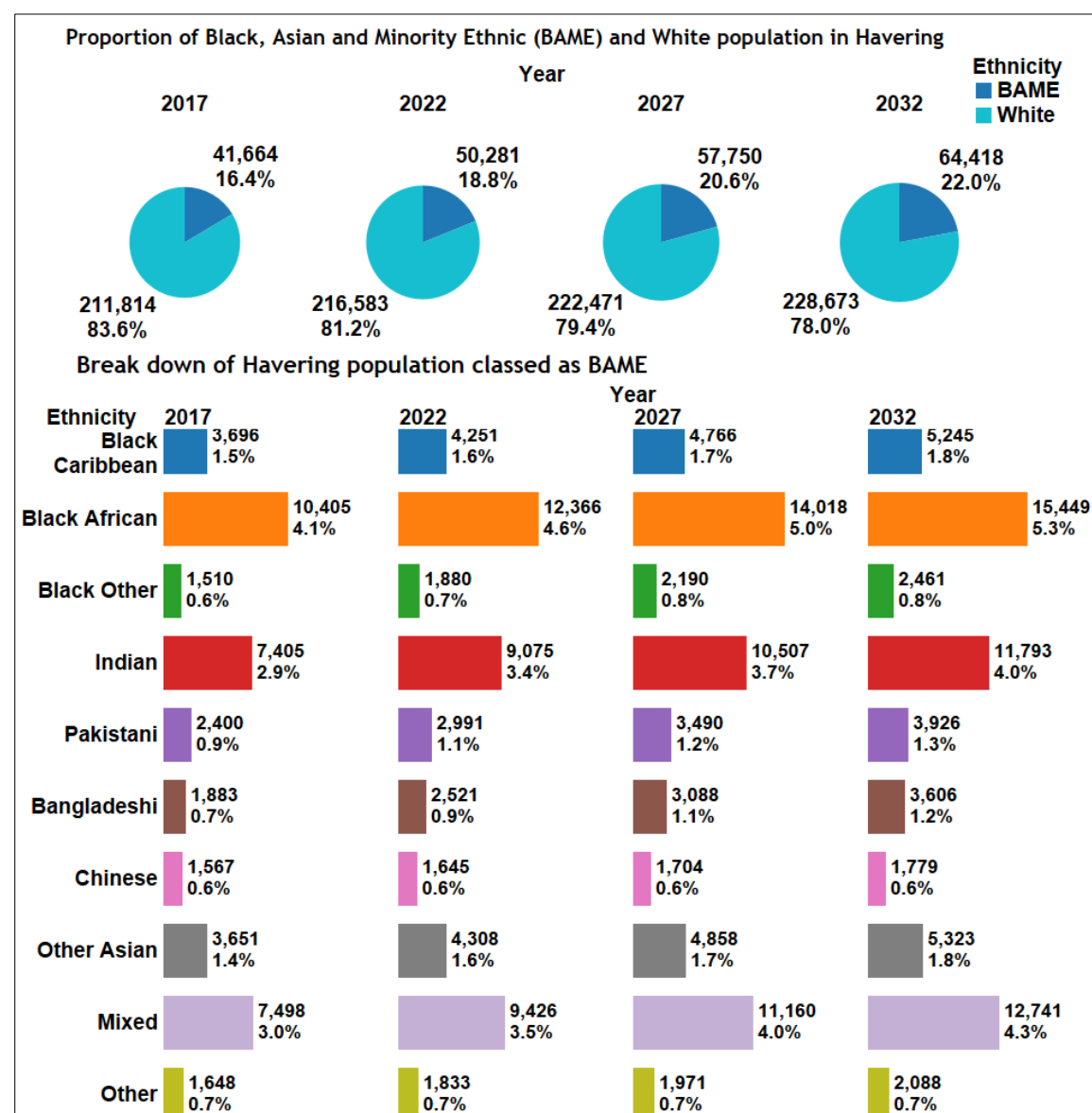
<sup>1</sup> The GLA define BAME differently to the ONS. The GLA does not include a 'White Other' Group. Instead they have one category 'White' that includes 'White British' and 'White Other'.

Other Ethnic Group	369	1.8%
Declined	63	0.3%
Total	20004	100%

From the data provided above, it would appear that there is a disproportionate impact on BME claimants. 83.6% of Havering's population are defined as White, compared to 72% of benefit claimants who define themselves as White (including 'White: Other').



## Ethnicity population projections 2017 - 2032



### Sources used:

Demographic, Diversity and Socio-economic Profile of Havering's Population March 2018  
This is Havering 2018 version 4.1 (August 2018)

The Corporate Translation and Interpreting Policy

The Language Shop

Council Tax Support caseload data hb6860 Oct 2022

Protected Characteristic - Religion/faith: Consider people from different religions or beliefs including those with no religion or belief																																			
Please tick (✓) the relevant box:		<b>Overall impact:</b>																																	
Positive		There are no changes proposed to the CTS 2023/24 Scheme.																																	
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<b>Evidence:</b>  <b>Religion and Belief 2011 Census</b>  <table border="1"> <thead> <tr> <th>Faith</th> <th>Number</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Christian</td> <td>155,597</td> <td>65.6%</td> </tr> <tr> <td>Buddhist</td> <td>760</td> <td>0.3%</td> </tr> <tr> <td>Hindu</td> <td>2,963</td> <td>1.2%</td> </tr> <tr> <td>Jewish</td> <td>1,159</td> <td>0.5%</td> </tr> <tr> <td>Muslim</td> <td>4,829</td> <td>2.0%</td> </tr> <tr> <td>Sikh</td> <td>1,928</td> <td>0.8%</td> </tr> <tr> <td>Other Religion</td> <td>648</td> <td>0.3%</td> </tr> <tr> <td>No Religion</td> <td>53,549</td> <td>22.6%</td> </tr> <tr> <td>No Response</td> <td>15,799</td> <td>6.7%</td> </tr> <tr> <td><b>Totals</b></td> <td><b>237,232</b></td> <td><b>100.0%</b></td> </tr> </tbody> </table>			Faith	Number	%	Christian	155,597	65.6%	Buddhist	760	0.3%	Hindu	2,963	1.2%	Jewish	1,159	0.5%	Muslim	4,829	2.0%	Sikh	1,928	0.8%	Other Religion	648	0.3%	No Religion	53,549	22.6%	No Response	15,799	6.7%	<b>Totals</b>	<b>237,232</b>	<b>100.0%</b>
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<b>Sources used:</b> 2011 Census																																			

Protected Characteristic - Sexual orientation: Consider people who are heterosexual, lesbian, gay or bisexual		
Please tick (✓) the relevant box:		<b>Overall impact:</b>
Positive		There are no changes proposed to the CTS 2023/24 Scheme.
Neutral	✓	The impact of this scheme, as compared to the scheme available in 2022/23, will remain the same as in the Equality Impact Analysis prepared in Oct 2021. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a>
Negative		There is no information available to make an assessment on the impact of the current scheme on this protected characteristic.
<b>Evidence:</b>		



<b>Sources used:</b>
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<b>Protected Characteristic - Gender reassignment:</b> Consider people who are seeking, undergoing or have received gender reassignment surgery, as well as people whose gender identity is different from their gender at birth	
Please tick (✓) the relevant box:	
<b>Positive</b>	
<b>Neutral</b>	✓
<b>Negative</b>	
<b>Overall impact:</b> There are no changes proposed to the CTS 2023/24 Scheme. The impact of this scheme, as compared to the scheme available in 2022/23, will remain the same as in the Equality Impact Analysis prepared in Oct 2021 <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a> There is no information available to make an assessment on the impact of the proposals on this protected characteristic Name changes actioned through uk deed poll office	
<b>Evidence:</b>	
<b>Sources used:</b> ONS	

<b>Protected Characteristic - Marriage/civil partnership:</b> Consider people in a marriage or civil partnership	
Please tick (✓) the relevant box:	
<b>Positive</b>	
<b>Neutral</b>	✓
<b>Negative</b>	
<b>Overall impact:</b> There are no changes proposed to the CTS 2023/24 Scheme. The impact of this scheme, as compared to the scheme available in 2022/23, will remain the same as in the Equality Impact Analysis prepared in Oct 2021 <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a> Same sex couples and civil partnerships are recognised within the scheme however there is insufficient information available to make an assessment on the impact of the proposals on this protected characteristic	
<b>Evidence:</b>	
<b>Sources used:</b>	

Protected Characteristic - Pregnancy, maternity and paternity: Consider those who are pregnant and those who are undertaking maternity or paternity leave		
Please tick (✓) the relevant box:		<b>Overall impact:</b> There are no changes proposed to the CTS 2023/24 Scheme.
Positive		<p>The impact of this scheme, as compared to the scheme available in 2022/23, will remain the same as in the Equality Impact Analysis prepared in Oct 21. <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a></p> <p>There is insufficient information available to make an assessment on the impact of the proposals on this protected characteristic. However, working mothers on maternity leave and women with caring responsibilities tend to have less income and/or reduced access to the labour market.</p> <p>It is perceived that there may also be equality implications for parents with young children and babies, particularly lone parents who may experience a negative impact. Support is in place through the Council Tax Discretionary policy for those who suffer hardship as a result of these proposals in order to mitigate any negative impacts.</p>
Neutral	✓	
Negative		
<b>Evidence:</b>		
<b>Sources used:</b>		
ONS		

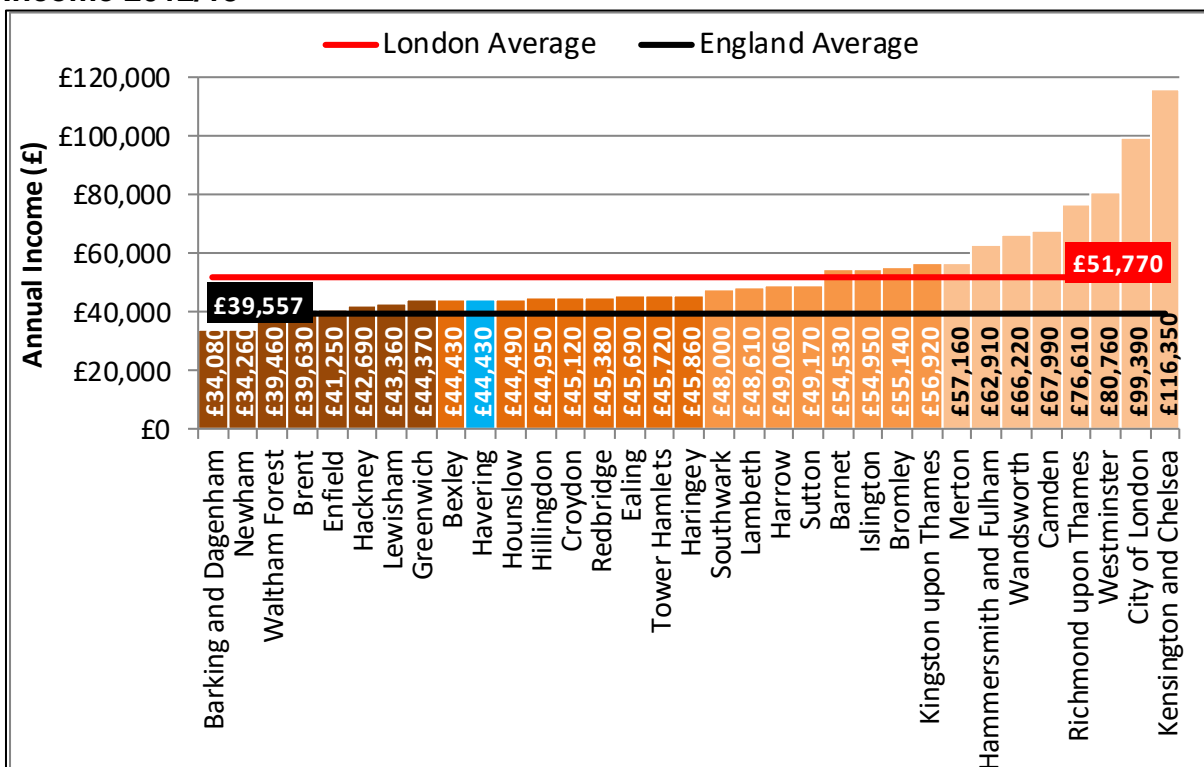
Socio-economic status: Consider those who are from low income or financially excluded backgrounds		
Please tick (✓) the relevant box:		<b>Overall impact:</b>
Positive	✓	There are no changes proposed to the CTS 2023/24 Scheme.
Neutral		<p>The impact of this scheme, as compared to the scheme available in 2022/23, will remain the same as in the Equality Impact Analysis prepared in Oct 2021 <a href="#">Equality &amp; Health Impact Assessment (EqHIA)</a></p> <p>Council Tax Support is a means tested scheme available to households on low incomes. Therefore, all recipients would be considered to be at a socio-economic disadvantage, particularly lone parents (most likely to be women), part-time workers (most likely to be women), working-age couples on low income, large households (more likely to be from BME backgrounds) and carers (most likely to be women).</p> <p>Support is in place through the Council Tax Discretionary policy for those who suffer hardship as a result of these proposals in order to mitigate any negative impacts.</p>
Negative		

Pension age Council Tax Support claimants will not be affected and will continue to receive similar levels of support with their council tax bills as they do at present.

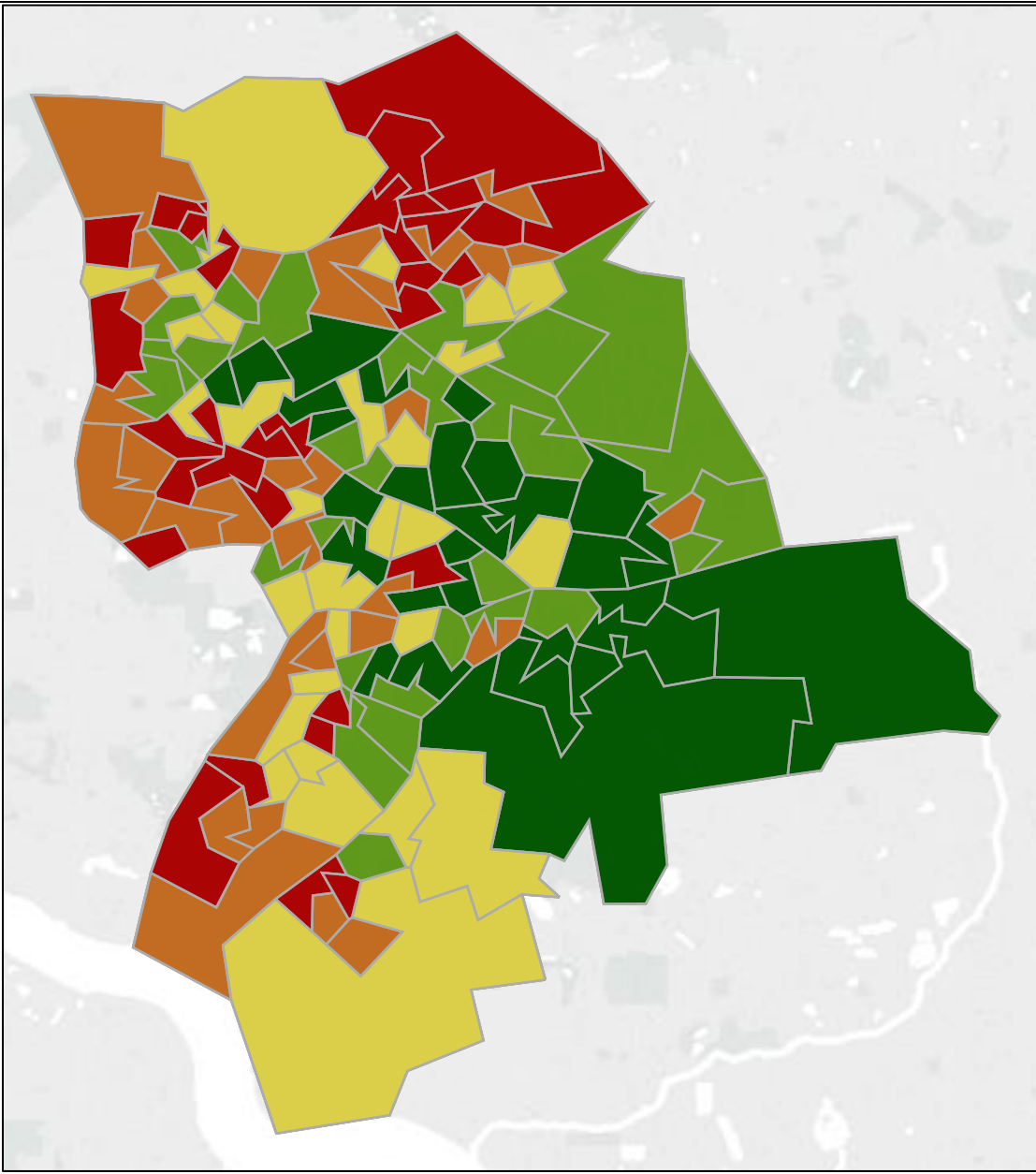
### Evidence:

- The average gross income per household in Havering (£44,430, as measured in 2012/13) is low in comparison to the London average (£51,770) and slightly higher than the England average (£39,557).
- 77% of households in Havering have at least one car and compared to other local authorities in London, Havering has the second highest proportion of households (32.8%) with 2 or more cars.
- Majority of children in Havering are not poor, but around 8,800 live in income-deprived households. Gooshays and Heaton wards have the highest proportion of children living in poverty.
- About 77.9% of working age residents in Havering were in employment between April and June 2018. Overall employment rate in Havering is higher than London (74.6%) and England (75.9%)
- The proportion of working age residents in Havering claiming out-of-work benefits (6.8%) is significantly lower than England (8.4%).

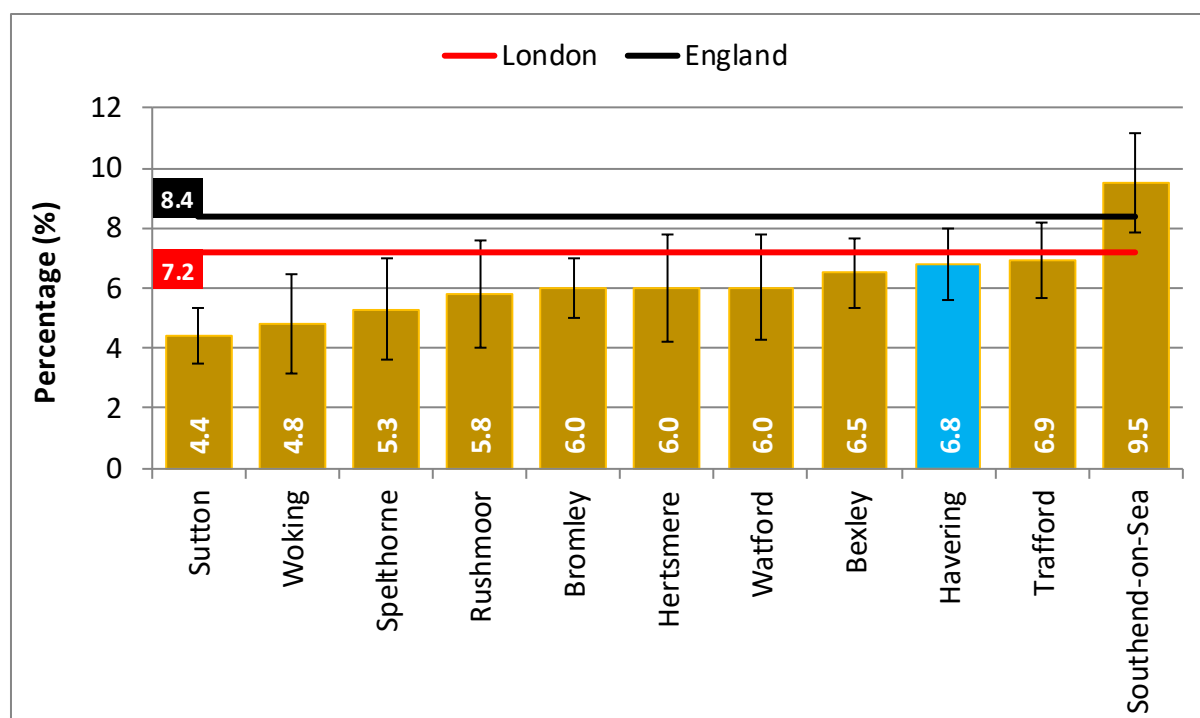
### Income 2012/13



Income deprivation affecting Children, quintiles within Havering LSOA, 2015



Proportion of working age residents claiming out-of-work benefits in Havering and ONS statistical comparator group, November 2016



**Sources used:**

Council Tax Support caseload data

This is Havering 2018 version 4.1 (August 2018) *produced by public health intelligence*

Office of National Statistics (ONS)

**Health & Wellbeing Impact:** Consider both short and long-term impacts of the activity on a person's physical and mental health, particularly for disadvantaged, vulnerable or at-risk groups. Can health and wellbeing be positively promoted through this activity? Please use the Health and Wellbeing Impact Tool in Appendix 2 to help you answer this question.

Please tick (✓) all the relevant boxes that apply:

**Positive**

✓

**Neutral**

**Negative**

**Overall impact:**

There are no changes proposed to the CTS 2023/24 Scheme.

The impact of this scheme, as compared to the scheme available in 2022/23, will remain the same as in the Equality Impact Analysis prepared in Oct 2021 [Equality & Health Impact Assessment \(EqHIA\)](#)

Research has shown there is a clear correlation between poverty and health. Poverty can affect the health of people at all ages. In infancy, it is associated with a low birth weight, shorter life expectancy and a higher risk of death in the first year of life. Children living in poverty are more likely to suffer from chronic diseases and diet-related problems.

Entitlement to Council Tax Support assists low income households to

		pay their council tax bill which in turn contributes to financial wellbeing and alleviates stress and poor mental health
<b>Evidence:</b> <a href="#"><u>health-at-a-price-2017.pdf (bma.org.uk)</u></a>		
<b>Sources used:</b> <a href="#"><u>health-at-a-price-2017.pdf (bma.org.uk)</u></a>		

### 3. Outcome of the Assessment

The EqHIA assessment is intended to be used as an improvement tool to make sure the activity maximises the positive impacts and eliminates or minimises the negative impacts. The possible outcomes of the assessment are listed below and what the next steps to take are:

Please tick (✓) what the overall outcome of your assessment was:

✓	1. The EqHIA identified <u>no significant concerns</u> OR the identified <u>negative concerns</u> have already been <u>addressed</u>	➔	<b>Proceed with implementation</b> of your activity
	2. The EqHIA identified some <u>negative impact</u> which still needs <u>to be addressed</u>	➔	<b>COMPLETE SECTION 4:</b> <b>Complete action plan</b> and finalise the EqHIA
	3. The EqHIA identified some <u>major concerns</u> and showed that it is <u>impossible to diminish negative impacts</u> from the activity to an acceptable or even lawful level	➔	<b>Stop and remove</b> the activity or <b>revise</b> the activity <b>thoroughly</b> . <b>Complete an EqHIA on the revised proposal.</b>

## 4. Action Plan

Protected characteristic / health & wellbeing impact	Identified Negative impact	Recommended actions to mitigate Negative impact* or further promote Positive impact	Outcomes and monitoring**	Timescale	Lead officer
All	✓	<p>Monitor implication of change in Council Tax Support.</p> <p>Opportunities with the Ctax Support Scheme</p>	<p>We will monitor the impact of the continuing scheme and take-up of hardship funds as part of our performance and quality checking systems. The performance data collated, including satisfaction surveys and community profile monitoring will form part of regular reporting arrangements to senior management and members.</p> <p>Citizens' Advice Bureau commissioned to assist provides debt counselling and advice.</p>	December 2023	Debbie Wheatley



		<p>to challenge amount of benefit through internal/external review procedures to maximize support.</p> <p>Availability of the Emergency Assistance Scheme in LB Havering delivered with DABD</p>	Applications monitored & awards recorded by Disablement Association of Barking & Dagenham (DABD)	December 2023	Debbie Wheatley
All	✓	The Council Tax Discretionary Policy	<p>The policy is available on the Internet for any claimant struggling to pay their Council Tax.</p> <p>32 applications were received &amp; awarded in 2020/21. The majority</p>	December 2023	Chris Henry

			<p>being from Havering care leavers.</p> <p>The Discretionary Policy is promoted by several internal departments and external organizations who engage with vulnerable residents.</p>		
Disability	✓	<p>International Day of the Disabled Person</p> <p>Ctax Recovery Policy. Individual circumstances taken into account.</p>	<p>This is a practical event planned for International Day of the Disabled Person to engage with and advance the rights and wellbeing of persons with disabilities.</p> <p>The agenda will include public Speakers, open forum discussions and opportunities to develop and contribute local policy.</p>	<p>3 December 2023</p> <p>December 2023</p>	<p>Chris Henry</p>

Age	✓	Referral to Havering Works to assist careers advice & getting back into employment	Positive outcomes recorded by Havering Works	September 2023	Debbie Wheatley
Socio-Economic	✓	Referral to external bodies for income maximization and debt advice eg CAB, Peabody, The Money Advice Service, Stepchange etc		December 2023	Council Tax & Benefit Services, Housing

**Add further rows as necessary**

\* You should include details of any future consultations and any actions to be undertaken to mitigate negative impacts

\*\* Monitoring: You should state how the impact (positive or negative) will be monitored; what outcome measures will be used; the known (or likely) data source for outcome measurements; how regularly it will be monitored; and who will be monitoring it (if this is different from the lead officer).

## 5. Review

In this section you should identify how frequently the EqHIA will be reviewed; the date for next review; and who will be reviewing it.

**Review:**

The EIA will be reviewed on bi-annual basis.

**Scheduled date of review:** May 2023

**Lead Officer conducting the review:** Chris Henry

**Please submit the completed form via e-mail to [EqHIA@haverling.gov.uk](mailto:EqHIA@haverling.gov.uk) thank you.**

