

<b>Equality Impact Assessment Report</b>	<b>Please enter responses below in the right hand columns</b>
<b>Date to EIA panel, department, DLT or DMT</b>	28/11/12
<b>Sign-off path for EIA (please add/delete as applicable)</b>	ACS Commissioning CYPS Strategic Planning and Performance HRE Housing Options RBCS DMT Corporate EIA Panel Cabinet
<b>Title of Project, business area, policy/strategy</b>	Council tax Support scheme
<b>Author</b>	Tim Hillman-Brown Liz Gardiner
<b>Job title, division and department</b>	Head of Benefits and Customer Services, RBCS, F&R Equalities and Partnerships Officer, G&D, F&R
<b>Contact email and telephone</b>	<a href="mailto:thillman-brown@lambeth.gov.uk">thillman-brown@lambeth.gov.uk</a> <a href="mailto:lgardiner@lambeth.gov.uk">lgardiner@lambeth.gov.uk</a>
<b>SLB Sponsor</b>	Mike Suarez

# London Borough of Lambeth Full Equality Impact Assessment Report

Please enter responses below in the right hand columns.

## 1.0 Introduction

### 1.1 Business activity aims and intentions

*In brief explain the aims of your proposal/project/service, why is it needed? Who is it aimed at? What is the intended outcome? What are the links to the cooperative council vision, corporate outcomes and priorities?*

The purpose of this EIA is to give decision makers factual analysis of who would be affected by the changes to council tax benefit provision. It is important to note that analysis of the impacts of the models on different demographic groups is based solely on the current caseload; it is not possible to describe what the caseload will look like in the future. That said, the council tax benefit caseload has been broadly stable for some time and over the years we have seen that council tax benefit claimants are more likely to be women, black and single parents. The report also details the consultation that the council has undertaken in an effort to understand what residents think of the changes to the council tax benefit system.

From April 2013 council tax benefit will cease to exist as we know it today. In its place will be a localised grant funded rebate operating under a localised scheme. The localised scheme, council tax support (CTS), is expected to save the Government £500 million as the grant to fund it will be 10 per cent less than the amount spent on council tax benefit in the preceding year. Councils are to decide on the best scheme for their areas whilst adhering to centrally decided outcomes.

In introducing the council tax support scheme, the coalition has reduced by 10 per cent the government's financial assistance to people who currently receive council tax benefit to help them meet their council tax payments. As a consequence of this nationwide reduction, for Lambeth Council this has a financial impact of decreasing the council's annual grant funding by £2.4M for the council (£3.2M including the GLA's loss) in 2013/14, with further uncertainty on the grant funding for 2014/15 and beyond.

From a policy perspective Lambeth Council must develop a local scheme, which protects all pensioners, by 31st January 2013, or accept the DCLG's default model. The council is

able to change the scheme one year after its inception but will endeavour to future proof the chosen model. The DCLG have offered councils a one time transitional grant for the financial year based on councils complying with the following criteria:

- those who would be entitled to 100% support under current council tax benefit arrangements pay between zero and no more than 8.5% of their net council tax liability
- the taper rate does not increase above 25%
- there is no sharp reduction in support for those entering work
- although not one of the scheme criteria, in allowing flexibility over aspects of the scheme, the Government would not expect local authorities to impose large additional increases in non-dependant deductions.

The council has decided the cut will be passed on residents therefore the modelling options which were consulted upon aim to do this as fairly as possible. If the council were to accept the CLG's grant offer savings would have to be made elsewhere.

The local scheme must adhere to a number of requirements from the Government. These restrain the design of the scheme to some extent; however they also underline the Government's policy intent in localising council tax support. The requirements are that a localised council tax support scheme:

- supports the improved work incentives to be delivered through universal credit, as part of the Government's programme of welfare reform
- is consistent with the Government's localisation agenda, and in particular supports local decision making and accountability over spending decisions
- ensures that vulnerable groups, in particular pensioners, are protected from increases in council tax as a result of this reform
- gives local authorities a greater stake in the economic future of their area and creating stronger incentives to promote economic growth.

Lambeth Council's aim is to implement a localised council tax support (CTS) scheme within budget and on time, whilst mitigating any future financial risk. The principles of the scheme design are:

1. Design a scheme within the statutory framework
2. Develop a scheme to meet the resources available from the Government

3. Develop a scheme that will provide support to the most vulnerable groups in Lambeth within the funding available
4. Design a scheme that will encourage people into work and will not provide any disincentives to work

The overall options that could have been considered are:

- Option to retain the default scheme (continue as we are with cost implication)
- Design new local scheme to manage the funding reduction
- Manage the gap in funding through savings from the council's overall budget
- Combination of the above

Following the steer of SLB and Cabinet the council will be developing a new scheme to manage the funding reduction (option 2).

It is proposed that the new scheme is defined by the terms of DCLG's default council tax reduction scheme with amendments brought in to achieve the savings and other requirements set out by Government. Council tax benefit key terms are detailed in Appendix 1 and support scheme models are found in Appendix 2.

The council has consulted with residents and other stakeholders when deciding the local CTS scheme. This provides an opportunity for residents and stakeholders to shape the scheme as part of this process. Consultation has taken place as detailed in section three of this EIA.

The Secretary of State for Local Government has specifically stated that councils developing CTS schemes have to undertake analysis of their equality impacts. However, there has been no guidance on how far or what this should look like. Lambeth Council has decided that in order to pay due regard to equality considerations when developing the scheme and to ensure that the model we adopt will not disproportionately affect any equality groups more than necessary and potentially leading to any indirect discrimination, an EIA would be developed and updated as consultation results became available. The consultation exercises focused on principles that the scheme should adhere to. Now that the principles that are important to our residents are established officers have developed models and updated the EIA with potential impacts for the models. This EIA details the

impacts on different equality groups for the different models and the consultation results by different equality groups.

It is worth noting that officers have recommended basing our local scheme on the default scheme which itself incorporates levers from the current council tax benefit scheme designed to recognise the different circumstances which will exist in residents households.

#### **Encouraging work**

Earned income disregards is a further incentive for working age claimants when working or seeking work. These disregards apply to earned income only. They are designed as a way of helping working age claimants with travel costs and childcare costs when returning work or in low paid work and in the assessment of HB and CTB. These disregards will be kept in the new CTS scheme.

- Single - £5
- Couple - £10
- Certain people on long term sickness, if under pension age and receive a premium in the applicable amount or over pension age and in receipt of either long-term incapacity benefit, main phase ESA, AA, DLA, etc receive £20
- Lone parent - £25
- Additional earnings disregard - £17.10 disregard
- Childcare costs disregards

We also recommend leaving in place the current arrangements for extended payments which will support residents in to work by giving a four week run on while the resident waits for their first pay cheque.

#### **Protecting vulnerable groups**

Additional premiums and disregards already exist to help meet the financial burdens which residents face. Some disability benefits are disregarded, child benefit is not taken in to account as income, there are additional premiums for children, and disabled people, for example.

	<p>It must be noted that this centrally imposed cut will affect some of the least wealthy households in the borough as these are the ones currently receiving council tax benefit.</p>
<p><b>2.0 Analysing your equalities evidence</b></p>	
<p><b>2.1 Evidence</b>  <i>Any proposed business activity, new policy or strategy, service change, or procurement must be informed by carrying out an assessment of the likely impact that it may have. In this section please include both data and analysis which shows that you understand how this decision is likely to affect residents that fall under the protected characteristics enshrined in law and the local characteristics which we consider to be important in Lambeth (language, health and socio-economic factors). <b>Please check the council's equality and monitoring policy and your division's self assessment. Each division in 2011/12 reviewed its equality data and completed a self assessment about what equality data is relevant and available?</b></i></p>	
<p><b>Protected characteristics and local equality characteristics</b></p>	<p><b>Impact analysis</b>  <b>For each characteristic please indicate the type of impact (i.e. positive, negative, positive and negative, none, or unknown), and:</b>  <i>Please explain how you justify your claims around impacts.  Please include any data and evidence that you have collected including from surveys, performance data or complaints to support your proposed changes.  Please indicate sources of data and the date it relates to/was produced (e.g. 'Residents Survey, wave 10, April 12' or 'Lambeth Business Survey 2012' etc)</i></p>
<p><b>Race</b></p>	<p><b>Negative for some ethnic groups</b></p> <p>Appendix 3 details possible council tax support models and the impacts on current caseload by ethnicity of the benefit recipient.</p> <p>The council has ethnicity information for approximately 74 per cent of the council tax benefit caseload; however this information is based on a number of resources. In order to analyse this we have had to group some ethnicities together as the categories do not always match between source systems. This has meant that nuances between the groups have been lost. For example, white British and white European claimants are very different groups with different needs and by considering the impacts on the groups as one</p>

the council missing out on information on very specific groups that may be over or under represented in the benefits caseload.

That said, the information that the Benefits Team collects is broken down to more specific groups, but the council knows the ethnic profile for only 61 per cent of the council tax benefit caseload using this information – this has also been analysed where groups are large enough.

In going through the EIA process the team has recognised that this is not an ideal situation and so plans will be drawn up (detailed in the action plan) to address this.

**Information grouping ethnicities into Black, White, Asian, Not known**

When comparing the borough's population as a whole to the caseload recipients are more likely to be from a black ethnicity, 23.7 per cent of the borough's population are black compared to 35.07 per cent of the benefit caseload. When excluding recipients who's ethnicity is unknown the ethnic profile of the caseload changes – 3.6 per cent are Asian, 47.58 per cent are black, 4.38 per cent are mixed race, 32.37 per cent are white, 12.07 per cent are other. It can't be assumed that the unknown category would actually have the same breakdown as the known categories as it is not known if any groups are less likely to tell us their ethnic background.

In comparing the ethnicity profile of the caseload to the projected impact of the models there is little variation between those who would be protected from the reduced benefit, receive less benefit or have their benefit removed across the proposed models, both when information is looked at including and excluding the "not known" category.

Analysis in Appendix 3 has focused on the difference between the impacts of the models on white and black benefit recipients as the difference between caseload figures and ethnic background is greater for these demographics. It shows that white and Asian people are more likely to be protected from a cut where as black people are less likely to be protected. This is because black people are less likely to fall into one of the protected groups. When looking at whether support is likely to be reduced or removed the impact is much closer to overall caseload make up across all groups.

Model 2 is very slightly more likely to protect black council tax benefit recipients.

	<p><b>Information from the benefits team’s breakdown</b></p> <p>It should be noted that this information is only indicative as not enough information is known about the ethnic breakdown of the council tax benefit caseload using the team’s information alone. The team collects information for 20 ethnicity “categories”.</p> <p>As when comparing the impacts of the models when grouping ethnicities together, there is little variation across the models.</p> <p>People from Arab, Chinese, Indian, Bangladeshi, Pakistani, Gypsy / Traveller, mixed white and Asian and Vietnamese backgrounds make up a small amount of the caseload – so much so that it is not possible to analyse the impacts on these groups.</p> <p>People who have indicated that they are from a black British / African background are less likely to be protected from council tax benefit changes. People from a black British / Caribbean background are more likely to have their council tax benefit removed. People from a white British background are more likely to have their benefit protected and less likely to have their council tax benefit removed.</p>
<b>Gender</b>	<p><b>Negative impact for women, positive for men</b></p> <p>The council has gender information for 100 per cent of council tax benefit claimants. The council does not collect information on if this is the gender of the claimant that was assigned to them at birth (see below). Appendix 4 details possible council tax support models and the impacts on current caseload by gender of recipient.</p> <p>Council tax benefit claimants are more likely to be female (64 per cent vs 51 per cent of the borough’s population). When comparing the models’ impacts to the caseload’s profile they all appear to affect women disproportionately. It’s thought that this is because women are more likely to be single parents than men, and this group has been disproportionately affected (see socio-economic section).</p> <p>Model 4 is the model that is less likely to mean that women have their benefit reduced, however it is also the model that is least likely to protect women from the changes to council tax benefit.</p>
<b>Gender re-assignment</b>	<b>Unknown impact</b>



	<p>The council does not collect information on customers gender is now different to that which they were assigned at birth. If a claimant has legally changed their name then the Benefits Team would record this name on systems, though not the fact that their gender has been re-assigned.</p> <p>The numbers would be so small that any effects of the models on people who have had their gender re-assigned would be statistically insignificant.</p>
<b>Disability</b>	<p><b>Unknown impact</b></p> <p>The Benefits Team does not collect information about the disability status of the council tax benefit caseload directly. Disability information is based on definition by the Department for Work and Pensions and involves the receipt of qualifying benefits which will then affect their their claim; this is not necessarily the same definition to that which is protected by law. The council will be protecting council tax benefit recipients who are classed as disabled for their claim. However, as the definition of a person who is disabled is wider than this we have classified the impact as not completely known. The recommended models all seek to protect people with disabilities</p>
<b>Age</b>	<p><b>Younger [people (under the age of 35) are more likely to see a negative impact – there is a more positive impact for people over the age of 45 a they are more likely to be in a protected group.</b></p> <p>CLG have determined that pensioners would be protected from the council tax benefit support changes. Current council tax benefit rules mean that pensioners are currently entitled to benefit, however in Lambeth (and other areas) this group are traditionally under-represented in caseload figures. There is a risk that going forward this will no longer be the case as it is more widely known that the support is available to them. Nationally, it is thought that pensioners under claim council tax benefit between 15-30 per cent. In the past the council has worked with the DWP to get more pensioners to claim their entitled council tax benefit, but success was limited. Anecdotally, the council’s Every £ Count team thinks that their work has increased the amount of benefit people claim but not necessarilythe number of claims. Much of their work has outcomes which increase an</p>

	<p>entitlement to an ongoing claim.</p> <p>The council has 100 per cent of the information on claimants' age. Appendix 5 details possible council tax support models and the impacts on current case load by age of recipient.</p> <p>All models are less likely to protect claimants aged 18-24 from the changes to the support scheme, there is little variance between the models. However, this group is less likely to have their support completely removed in all of the modelled options.</p> <p>Claimants aged 25-34 are also less likely to be protected from changes to the support scheme, with little variance across the models. This group is also less likely to have their support completely removed in all the modelled options.</p> <p>There is little difference between the profile of claimants aged 35-44 and those that would be protected from the reduced benefit, receive less benefit or have their benefit removed in this age range.</p> <p>Claimants aged 45-54 are more likely to have their council tax benefit support protected whilst simultaneously more likely to have their support removed across all the support models.</p> <p>Claimants aged 55-64 are also more likely to have their council tax benefit support protected and less likely to have their support removed.</p> <p>These variations occur as recipients are more likely to be in a protected group as age increases.</p> <p>There is little variance across the models on the impact to different age groups – and what is best for one age group inevitably has a negative consequence for another age group.</p>
<b>Sexual orientation</b>	<p><b>Unknown impact</b></p> <p>The council does not collect information about the sexual orientation of council tax benefit recipients. The recent equalities monitoring exercise suggested that this would be useful for measuring take up of the benefit amongst this group but information is not available as</p>

	yet.
<b>Religion and belief</b>	<p><b>Unknown impact</b></p> <p>The council does not collect information about the religion and / or belief of council tax benefit recipients.</p>
<b>Pregnancy and maternity</b>	<p><b>Unknown impact</b></p> <p>The council does not collect information on this group. We would only be aware if income changes to include maternity benefits and, of course, through the increase in household size once the baby is born.</p>
<b>Marriage and civil partnership</b>	<p><b>Unknown impact</b></p> <p>The council does not collect information on a person's marital or civil partnership status as it does not affect their claim and would be seen to be excessive to current questions about if a claimant lives with a partner.</p>
<b>Socio-economic factors</b>	<p><b>Negative impact for those thought to be in lower socio-economic groups</b></p> <p>Council tax benefit is an in work benefit, there are 8,424 (6 per cent) of the working age claimants that disclose "earnings" but we do not know whether this links directly to being employed. It is granted to those on low incomes or unemployed people, it is therefore inevitable that the change in the support scheme will impact those in lower socio-economic groups.</p> <p>In attempting to measure the impact on council tax benefit recipients by socio-economic grouping information has been analysed on:</p> <ul style="list-style-type: none"> <li>- Tenancy of claimants (Appendix 6)</li> <li>- Number of children (Appendix 7)</li> <li>- Council tax banding (Appendix 8)</li> <li>- Household composition (Appendix 9)</li> <li>- Ward (Appendix 10)</li> </ul>

**Tenancy of claimants**

The council collects information for benefit claimants who live in housing association, Lambeth Council, private or temporary rented accommodation; not for those who live in homes they own via mortgage or outright. We do not know what percentage of claimants live in these types of homes either. Information has been analysed for the accommodation types we do know about though it should be noted that we do not know the impacts of proposed models on those who own their homes.

People receiving council tax benefit are more likely to live in housing association or Lambeth Council housing. These people are also more likely to be protected from council tax benefit changes.

**Number of children**

Council tax benefit claimants are more likely to have children (47 per cent vs 35 per cent of the borough's population).

When comparing the caseload profile to those who are projected to be protected from the reduced benefit, receive less benefit or have their benefit removed there is little variance between the models.

There is little variation between the models and how they would affect people with children. People with no children are more likely to be protected from changes to the council tax benefit. People with no children are also slightly less likely to have their council tax benefit reduced or removed.

People with 1-3 children are less likely to be protected from the changes to the benefit. They would also be more likely to have their council tax benefit removed or reduced.

People with 4 or more children are more likely to be protected from the changes to the benefit across all proposed models. They would also be less likely to have their council tax benefit removed or reduced.

**Council tax band**

Recipients of council tax benefit are more likely to live in lower banded council tax properties, those who live in lower banded properties are also more likely to be protected

from the changes to the council tax benefit system.

There is little variance between the models and impact on benefit recipients living in different council tax banded properties.

#### **Household composition**

Analysis has shown that council tax benefit recipients are more likely to be single parents with a child or children; according to GLA 2011 projection figures 12 per cent of Lambeth households are classed in this way, compared with 38.06 per cent of the council tax benefit caseload. We are unsure how the council tax benefit caseload compares to other household composition categories as the classifications used by the Benefits Team and the GLA for other categories are different.

Households composed of couples with a child or children and single people households are more likely to be protected from the changes across all models, this is also true for households composed of single people.

The impact of the council tax benefit change will be on single parent households. Single parent households are less likely to be protected and more likely to have their benefit reduced or removed.

Again, there is little variation between the models and it is difficult to judge which model is most aligned with the caseload figures.

#### **Ward**

Analysis of impact on ward shows broadly similar splits across all wards when the CTB caseload is in terms of pensioners and working age. The highest working age percentage of the caseload is in Tulse Hill with Coldharbour, Gypsy Hill St Leonards and Stockwell also revealing higher numbers of working age CTB recipients. Conversely, Bishops, Clapham Common and Princes wards show the lowest working age percentages of working age CTB recipients. Clearly wards with higher percentages of working age claimants will be most affected by the localised council tax support scheme.

Analysis of actual numbers of CTB recipients shows Clapham Town, Gypsy Hill, Tulse Hill and Vassall having the largest number of working age CTB recipients, conversely Bishops, Clapham Common, St Leonards, and Thornton wards have the fewest.

	<p>Both Gypsy Hill and Tulse Hill demonstrate higher working age populations in terms of percentage of ward population and number of recipients, so will see the impact of CTS cuts more acutely than other wards where as Clapham Common and Bishops will overall will see the lowest impact.</p>
<b>Language</b>	<p><b>Unknown impact</b></p> <p>The Benefits Team collects information about language requirements of customers in the notes section of their records, for this reason it is not possible to report on the language requirements of customers who would be affected by the changes to the council tax benefit system.</p> <p>It is thought that this group of people will be most affected in the way in which the changes are implemented. Every effort will be made to inform claimants of changes to their benefit claims in the language that suits their requirements.</p>
<b>Health</b>	<p><b>Unknown impact</b></p> <p>The Benefits Team does not collect information on the health of benefit recipients, other than a disability that affects their claim. It is thought than any changes to the benefit recipients receive will have a negative consequence on the health of customers. As part of the wider welfare reform agenda and financial resilience strategy, the council will be attempting to mitigate any negative health impacts that are apparent.</p>
<p><b>2.2 Gaps in evidence base</b>  <i>What gaps in information have you identified from your analysis? In your response please identify areas where more information is required and how you intend to fill in the gaps. If you are unable to fill in the gaps please state this clearly with justification.</i></p>	<p>Although we are recommending protecting certain groups from the cut in support this applies solely to flat percentage cut upon which we consulted. There could still be a reduction in support as a result of increases in the non-dependant charges, minimum benefit or taper. This will be limited to very few recipients in the protected groups, however we cannot tell who these people will be.</p> <p>The above information by models has attempted to demonstrate to decision makers what we can project to be impacts on different groups of people. It should be noted that the council only holds information for 75 per cent of the case load on their ethnicity and no information for sexual orientation or religion and / or belief. Our action plan details how we hope to improve this. One of the advantages of a local scheme is that we can</p>

	<p>administer the scheme in a way that meets our borough's needs, including monitoring the characteristics relevant to our borough.</p> <p>It should also be noted that the evidence base is based on current caseload information – not future caseload. The impacts of welfare reform, child benefit, universal credit and the benefit cap changes are likely to affect the same groups of people. The council has a wider programme of work to ensure that this is understood and there is maximum mitigation of this.</p>
<p><b>3.0 Consultation, Involvement and Coproduction</b></p>	
<p><b>3.1 Coproduction, involvement and consultation</b></p> <p><i>Who are your key stakeholders and how have you consulted, coproduced or involved them? What difference did this make?</i></p>	<p>Informal cabinet, Welfare Reform member sub group, ACS and CYPS representatives (Michelle Binfield / Jason Preece) Finance and Resources DLT, SLB, London Councils and Capita have all been consulted with in order to get input into the design of the council tax support scheme models.</p> <p>A comprehensive 12 week consultation with stakeholders and residents took place beginning in July 2012. When designing the consultation exercise and methodology it was actively ensured that the breadth of diverse communities in Lambeth had the opportunity to respond to the consultation exercise.</p> <p>It was decided that the principles of the support scheme, and not the models themselves, would be used in the consultation exercise. This was so that officers designing the scheme could determine the technical details incorporating the priorities of residents, as determined by the consultation exercise.</p> <p>Various methods of consultation were used:</p> <ol style="list-style-type: none"> <li>1. Telephone survey</li> <li>2. Online and paper survey</li> <li>3. Focus group</li> <li>4. Reality bites stakeholder forum</li> </ol> <p><b>Telephone survey information</b></p> <p>The telephone survey was weighted in order that the opinions of the whole of Lambeth's diverse community could be heard. Results have also been analysed by equality group (gender, age, ethnicity, disability status), tenure, household composition, employment activity, and if the respondent is currently receiving council tax benefit to determine if any</p>

	<p>groups had a significantly different opinion to that of the general consensus. Because sample sizes left some groups so small these results have not been analysed, notably opinion by ethnicity has only been analysed grouping people into white, black or Asian.</p> <p>Overall the telephone survey found that there was little variation by demographic groups, though these are not thought to be related to specific demographic groups. Appendix 11 examines these differences.</p> <p><b>Online and paper survey</b></p> <p>The online and paper survey was an option for anybody to respond to the council's council tax support scheme principles. The council received 1,534 responses. As respondents could have completed the online / paper survey many times over we have not analysed responses by demographic. People had the opportunity to share their personal information with us when completing the forms, there was an over representation of people who do not own their own home and who are in receipt of council tax benefit.</p> <p>Overall the online and paper survey found that there was little variation by demographic groups, though these are not thought to be related to specific demographic groups. Appendix 12 examines these differences.</p> <p><b>Focus group</b></p> <p>Undertaken to further explore the taper and non dependent charges. Although we were expecting a mixed and demographically sound group only five residents attended, four of whom were from one family. The focus group found attendees found both the taper and the concept of non-dependent deductions difficult to understand however once they grasped the concepts they agreed increasing both was reasonable. Due to the small and unrepresentative group this outcome is not significant.</p> <p><b>Reality bites stakeholder forum</b></p> <p>This Lambeth hosted event brought together over 150 representatives from multiple organisations to consider the impact of welfare changes. A presentation was given as part of the event outlines the impact of council tax changes and encouraging stakeholders to get involved and take part in the consultation as well as drawing their attention to this particular reform. Attendees ranged from other councils to housing associations to advice groups.</p>
<b>3.2 Gaps in coproduction, consultation</b>	The council has made every effort to include people in this decision via the breadth of



<p><b>and involvement</b></p> <p><i>What gaps in consultation and involvement and coproduction have you identified (set out any gaps as they relate to specific equality groups)? Please describe where more consultation, involvement and/or coproduction is required and set out how you intend to undertake it. If you do not intend to undertake it, please set out your justification.</i></p>	<p>consultation methods. Due to restrictions in resources (time and budget) it is thought that it would not have been possible to do anything further. The Benefits Team will be involved in further consultations used to measure impacts of other welfare reform measures and the development of the council's financial resilience strategy.</p> <p>When implementing the CTS scheme the team will continue to consult and engage with teams across the council (including those commissioning financial advice and recovering debt) and external organisations to ensure that any impacts are mitigated where possible.</p>
<p><b>4.0 Conclusions, justification and action</b></p>	
<p><b>4.1 Conclusions and justification</b></p> <p><i>What are the main conclusions of this EIA? What, if any, disproportionate negative or positive equality impacts did you identify at 2.1? On what grounds do you justify them and how will they be mitigated?</i></p>	<p>The conclusion of the EIA is that the cut to the funding for council tax support is going to impact on residents with the exception of pensioners. The council has consulted on principles for a CTS scheme with much input from residents. We believe this meets the government's requirements but more importantly strikes the balance between affordability and protecting vulnerable groups that best suits Lambeth.</p> <p>The council has also sought to understand the impact on different groups of residents by key demographic and socio economic information, on the whole this has shown that there is little variance between who will be affected by the changes to council tax support.</p> <p>Through implementation we will ensure communications to residents / current benefit recipients are as easy to understand as possible. This will ensure those affected by the cut are aware of what they need to do and where they can seek advice and support. We will ensure staff are well trained on explaining the new system and why some people are no longer eligible and where they can go for support. It is important we can properly advise residents what support is available either through other council initiatives or through our partners or other providers.</p> <p>Actual impacts of this work as well as the broader impact of welfare reform will be</p>

	monitored by the council which is building a financial inclusion strategy to combat the effect on residents. This will deliver a framework which as well as countering the immediate impacts of reform will provide a longer term strategy to ensure council recourses for mitigation are deployed as effectively as possible.
<b>4.2 Equality Action plan</b>	
<i>Please list the equality issue/s identified through the evidence and the mitigating action to be taken. Please also detail the date when the action will be taken and the name and job title of the responsible officer.</i>	
<b>Equality Issue</b>	<b>Mitigating actions</b>
Communication of the chosen model is not understood by those affected by the scheme.	<p>Thought has been given as to how to implement and communicate the chosen model – training will be given to staff to help them explain to current council tax benefit recipients any changes to their benefit claim, we will write to all affected benefit recipients telling them how they are affected, we propose to recommend direct debit to help meet their council tax payments and we will ensure local advice agencies understand our scheme.</p> <p>We will also be writing a briefing for ward councillors as it is thought that they will see a surge of people in their surgeries with council tax benefit problems.</p> <p><b>Tim Hillman-Brown, 01/02/2013</b></p>
Increase in council tax debt	<p>The benefits team will monitor caseload information as well as monitoring council tax debt in affected groups in conjunction with colleagues in council tax collection. This information will be used try to flag early intervention for debt advice where debt increases for affected households.</p> <p>Where a taxpayer loses a previously awarded exemption or is otherwise required to pay more council tax and this causes significant indebtedness, terms of payment will be considered in conjunction with the following policies.</p> <ul style="list-style-type: none"> <li>○ Lambeth Corporate Income and Debt Recovery Policy</li> <li>○ Council Tax Collection and Recovery Policy</li> <li>○ Arrangements to Pay Council Tax 2011-12 Policy</li> <li>○ Council Tax Recovery Strategy</li> <li>○ RBCS Vulnerable Persons Policy.</li> </ul> <p>These in the round allow every case to be assessed in its own right and on its own merits allowing flexibility and fairness in all cases.</p>

	<b>Ryan Reino, ongoing</b>
Impacts of this benefit change in conjunction with other welfare reform changes will be felt by the same residents	<p>The benefits team, in conjunction with the Welfare Reform task and finish groups will ensure that where residents begin to struggle financially all mitigation resources will be considered as part of a broader strategy to address this. For example we might be able to offer Discretionary Housing Payment to meet a housing benefit shortfall which could in turn free up other money for a resident to meet their council tax costs. We will also use the relationship we develop with the Credit Union to sign post affected resident to a place where they might helped to better manage their finances.</p> <p><b>Tim Hillman-Brown, ongoing</b></p> <p>RBCS's Divisional Director will be attending Social Inclusion Board meetings and is involved in the Welfare Reform Task and Finish Group. This will ensure that other council departments are aware of the changes to CT support and that information about who is affected by these changes will be shared with other officers. For example, it is proposed that the Social Inclusion Board will be the main governance mechanism for the council's Financial Resilience Strategy information on CTS caseload will be fed into this strategy. This board also has oversight of the tendering of advice services, benefit caseload information will allow the service to respond to customer need.</p> <p><b>Dave Ashmore, quarterly</b></p>
Evidence base on demographic profile is not complete	<p>In undertaking this exercise the department recognises there is scope to improve the equality monitoring of specific ethnic groups and will be targeting this as part of a wider project. This will involve scrutinising the way in which data is collected through all forms of communication in relation to council tax support, with a view of increasing ethnic representation across the borough.</p> <p><b>Rob Thatcher, January 2013</b></p>
Over representation of certain groups receiving council tax benefit	<p>Work with the Welfare Reform Strategy group, looking at how these groups can be helped in to work and therefore move out of the benefit caseload</p> <p><b>Tim Hillman-Brown, every two months</b></p>

<b>5.0 Publishing your results</b>	
The results of your EIA must be published. Once the business activity has been implemented the EIA must be periodically reviewed to ensure your decision/change had the anticipated impact and the actions set out at 4.2 are still appropriate.	
<b>EIA publishing date</b>	
<b>EIA review date</b>	
<b>Assessment sign off (name/job title):</b>	

All completed and signed-off EIAs must be submitted to [equalities@lambeth.gov.uk](mailto:equalities@lambeth.gov.uk) for publication on Lambeth's website. Where possible, please anonymise your EIAs prior to submission (i.e. please remove any references to an officers' name, email and phone number).

## **Appendix 1 – Council tax benefit key terms**

**Capital** – Assets which might include savings, money in the bank or building society, stocks and shares, but does not include personal possessions.

**CTB** – Council Tax Benefit (i.e. the existing national scheme)

**CTS** – Council Tax Support (i.e. the Council's proposed local council tax reduction scheme)

**Excess income** – The amount by which a claimant's weekly income exceeds their applicable amount.

**Minimum amount of support** – Minimum amount of support is a threshold or floor beneath which entitlement to support is nil. Where council tax support is assessed at a level which is below the minimum amount no discount is awarded at all. This means that if CTS was calculated at £4.99 or less tax payers will receive no CTS if the minimum amount is set at £5. The assessment of support uses a means test where by a household's income is compared to the minimum amount the law says they need to live on. If support has been reduced to a weekly amount of £4.99 or less it is highly indicative of that household having a higher overall income.

**Non-dependant** – Non Dependents are usually adult sons or daughters, other relatives, or friends who live in the council tax payer's household on a non-commercial basis. Some tax payers may receive money from their non-dependents to help meet household costs. This money is not treated as an income for the tax payer. Instead deductions are made from the tax payer's CTS at a fixed level dependent on the non dependent's income. This deduction from CTS is known as a non-dependent deduction.

**Prescribed requirement** – Rules the government require to be part of the CTS scheme.

**Second adult rebate** –Second adult rebate is an alternative council tax benefit paid to the tax payer to compensate them for the loss of their 25% single occupancy discount when they have a second adult (often a non-dependent) on a very low income living with them. The rebate is based solely on the income of the second adult and not that of the claimant. This leads to second adult rebate being awarded to tax payers who may very well be considered well off. It does not take the tax payer's income in to account what so ever.

**Taper** – The taper is the rate at which extra income is taken into account in the tax payer's council tax support calculation. This is applied once the minimum amount the law says a household needs to live on has been exceeded. In the cabinet report this

equates to an additional 5 pence in the pound decrease in support for every extra pound received. This is part of the means test where a household's income is compared to the minimum amount the law says they need to live on. Currently the taper rate is 20 pence in the pound or 20%.

## Appendix 2 – Proposed council tax support scheme models\*\*\*

Modelling of council tax support has focused on bringing together the feedback from residents and stakeholders through consultation with the need to meet the council's affordability envelope. We consulted on passing on the cost of the cut equally to all residents but offered residents and stakeholders the opportunity to influence the scheme by considering protecting some recipients or by asking some recipients or their households to contribute more. Residents told the council that they do want to protect some groups and do think some recipients or households should contribute more.

The models therefore either change some parameters within the scheme or add new ones. The changes are;

**Increase the taper** – this is increased from 20% to 25% and is the rate at which extra income is taken into account once the amount the law says a household needs to live on has been exceeded. This equates if an increase and extra 5p in the pound decrease in support for every extra pound received.

**Minimum support amount** – this measure introduces a minimum amount of support which can be paid. Below this amount support is reduced to nil.

**Non Dependent charge** – these are increased by a percentage meaning that the non-dependant is expected to make a bigger contribution to council tax.

The models use variations of the above to achieve the protection of disabled people, carers, those who we expect to be subject to the overall benefit cap and war widows and widowers. There is still a flat cut passed on to all unprotected recipients which is approximated in column five.

The models are outlined in the table below.

Model	Taper	Minimum support	Non dependent charge increase	% cut for unprotected
<b>1(Local)</b>	25%	£3.00	50%	19.5%
<b>2 (Local)</b>	25%	£3.00	100%	19.1%
<b>3 (Local)</b>	25%	£5.00	50%	18.8%
<b>4 (Local)</b>	25%	£5.00	100%	18.24%
<b>5 (CLG's grant model)*</b>	20%	Nil	50%	8.5%

\*Please see recommendation in the cabinet report regarding this model.

Appendix 3a – Council tax support models – impacts on current case load by ethnicity (when grouping is used)

Table 1 – Impact on caseload disaggregated by ethnicity (per cent)

	Model 1						Model 2					
	Asian	Black	Mixed	Not known	Other	White	Asian	Black	Mixed	Not known	Other	White
<b>Protected</b>	3.10%	32.35%	3.21%	24.39%	7.55%	29.41%	3.11%	32.39%	3.22%	24.46%	7.55%	29.28%
<b>Reduced</b>	2.58%	35.65%	3.27%	26.65%	9.16%	22.69%	2.57%	35.67%	3.28%	26.67%	9.15%	22.66%
<b>Removed</b>	2.01%	35.68%	2.47%	27.90%	9.61%	22.32%	2.23%	35.07%	2.39%	27.23%	9.65%	23.43%
<b>Caseload</b>	<b>2.65%</b>	<b>35.07%</b>	<b>3.23%</b>	<b>26.31%</b>	<b>8.90%</b>	<b>23.85%</b>	<b>2.65%</b>	<b>35.07%</b>	<b>3.23%</b>	<b>26.31%</b>	<b>8.90%</b>	<b>23.85%</b>

	Model 3						Model 4					
	Asian	Black	Mixed	Not known	Other	White	Asian	Black	Mixed	Not known	Other	White
<b>Protected</b>	3.09%	32.23%	3.23%	24.48%	7.59%	29.37%	3.08%	32.31%	3.24%	24.48%	7.60%	29.28%
<b>Reduced</b>	2.59%	35.67%	3.30%	26.65%	9.12%	22.68%	2.59%	35.71%	3.30%	26.68%	9.08%	22.64%
<b>Removed</b>	2.13%	35.64%	2.33%	27.25%	9.86%	22.78%	2.18%	34.93%	2.30%	26.82%	10.23%	23.55%
<b>Caseload</b>	<b>2.65%</b>	<b>35.07%</b>	<b>3.23%</b>	<b>26.31%</b>	<b>8.90%</b>	<b>23.85%</b>	<b>2.65%</b>	<b>35.07%</b>	<b>3.23%</b>	<b>26.31%</b>	<b>8.90%</b>	<b>23.85%</b>

	CLG's grant model					
	Asian	Black	Mixed	Not known	Other	White
<b>Protected</b>	3.11%	32.39%	3.20%	24.40%	7.53%	29.37%
<b>Reduced</b>	2.57%	35.66%	3.23%	26.67%	9.17%	22.71%
<b>Removed</b>	1.94%	35.16%	3.36%	28.27%	10.07%	21.20%
<b>Caseload</b>	<b>2.65%</b>	<b>35.07%</b>	<b>3.23%</b>	<b>26.31%</b>	<b>8.90%</b>	<b>23.85%</b>



**Table 2 – Impact on caseload disaggregated by ethnicity (number)**

	Model 1						Model 2					
	Asian	Black	Mixed	Not known	Other	White	Asian	Black	Mixed	Not known	Other	White
<b>Protected</b>	137	1,430	142	334	1,301	1,079	137	1,428	142	333	1,292	1,079
<b>Reduced</b>	508	7,002	641	1,798	4,457	5,228	503	6,969	638	1,787	4,425	5,203
<b>Removed</b>	22	394	29	107	246	314	27	429	32	119	287	339
<b>Caseload</b>	<b>667</b>	<b>8,826</b>	<b>812</b>	<b>2,239</b>	<b>6,004</b>	<b>6,621</b>	<b>667</b>	<b>8,826</b>	<b>812</b>	<b>2,239</b>	<b>6,004</b>	<b>6,621</b>

	Model 3						Model 4					
	Asian	Black	Mixed	Not known	Other	White	Asian	Black	Mixed	Not known	Other	White
<b>Protected</b>	136	1,417	142	334	1,292	1,077	135	1,414	142	333	1,281	1,072
<b>Reduced</b>	499	6,871	633	1,755	4,369	5,126	496	6,832	629	1,735	4,332	5,097
<b>Removed</b>	32	538	37	150	343	418	36	580	41	171	391	452
<b>Caseload</b>	<b>667</b>	<b>8,826</b>	<b>812</b>	<b>2,239</b>	<b>6,004</b>	<b>6,621</b>	<b>667</b>	<b>8,826</b>	<b>812</b>	<b>2,239</b>	<b>6,004</b>	<b>6,621</b>

	CLG's grant model					
	Asian	Black	Mixed	Not known	Other	White
<b>Protected</b>	139	1,438	143	336	1,306	1,088
<b>Reduced</b>	512	7,127	646	1,832	4,530	5,320
<b>Removed</b>	16	261	23	71	168	213
<b>Caseload</b>	<b>667</b>	<b>8,826</b>	<b>812</b>	<b>2,239</b>	<b>6,004</b>	<b>6,621</b>

Appendix 3b – Council tax support models – impacts on current case load by ethnicity (when not grouping ethnicities)

Model 1

	Arab	Asian British : Bangladeshi	Asian British: Indian	Asian British: Pakistani	Asian British: Any Other	Black British: African	Black British: Caribbean	Black British : Any Other	Chinese	Chinese UK	Gypsy / Traveller	Mixed : White & Black African	Mixed: White & Black Caribbean	Mixed: White and Asian	Mixed: Any Other	Vietnamese	White European	White: British	White: Irish	White: Any Other	Any Other	#N/A	Claimant Declined	Unknown
Protected	0.00%	0.50%	0.50%	0.61%	0.86%	10.56%	11.19%	2.89%	0.47%	0.05%	0.00%	0.88%	1.99%	0.25%	0.84%	0.11%	1.83%	15.49%	1.33%	3.17%	6.87%	27.88%	11.73%	39.61%
Reduced	0.02%	0.61%	0.38%	0.34%	0.99%	12.37%	11.63%	3.21%	0.56%	0.07%	0.01%	0.85%	2.01%	0.17%	0.86%	0.13%	2.32%	10.91%	0.98%	4.31%	8.34%	27.45%	11.49%	38.94%
Removed	0.00%	0.63%	0.45%	0.18%	0.36%	12.68%	14.21%	3.06%	0.54%	0.00%	0.00%	0.45%	1.62%	0.00%	1.08%	0.09%	4.23%	9.26%	0.54%	5.67%	9.44%	24.73%	10.79%	35.52%
<b>Caseload</b>	<b>0.01%</b>	<b>0.59%</b>	<b>0.41%</b>	<b>0.38%</b>	<b>0.94%</b>	<b>12.07%</b>	<b>11.67%</b>	<b>3.15%</b>	<b>0.54%</b>	<b>0.06%</b>	<b>0.00%</b>	<b>0.84%</b>	<b>1.99%</b>	<b>0.18%</b>	<b>0.86%</b>	<b>0.13%</b>	<b>2.32%</b>	<b>11.65%</b>	<b>1.02%</b>	<b>4.17%</b>	<b>8.13%</b>	<b>27.40%</b>	<b>11.50%</b>	<b>38.91%</b>
Protected	0	22	22	27	38	467	495	128	21	2	0	39	88	11	37	5	81	685	59	140	304	1,233	519	1,752
Reduced	3	119	75	66	195	2,429	2,283	631	109	14	1	167	395	34	168	26	456	2,143	192	846	1,637	5,389	2,256	7,645
Removed	0	7	5	2	4	141	158	34	6	0	0	5	18	0	12	1	47	103	6	63	105	275	120	395
<b>Caseload</b>	<b>3</b>	<b>148</b>	<b>102</b>	<b>95</b>	<b>237</b>	<b>3,037</b>	<b>2,936</b>	<b>793</b>	<b>136</b>	<b>16</b>	<b>1</b>	<b>211</b>	<b>501</b>	<b>45</b>	<b>217</b>	<b>32</b>	<b>584</b>	<b>2,931</b>	<b>257</b>	<b>1,049</b>	<b>2,046</b>	<b>6,897</b>	<b>2,895</b>	<b>9,792</b>

Model 2

	Arab	Asian British : Bangladeshi	Asian British: Indian	Asian British: Pakistani	Asian British: Any Other	Black British: African	Black British: Caribbean	Black British : Any Other	Chinese	Chinese UK	Gypsy / Traveller	Mixed : White & Black African	Mixed: White & Black Caribbean	Mixed: White and Asian	Mixed: Any Other	Vietnamese	White European	White: British	White: Irish	White: Any Other	Any Other	#N/A	Claimant Declined	Unknown
Protected	0.00%	0.50%	0.50%	0.61%	0.86%	10.59%	11.22%	2.90%	0.48%	0.05%	0.00%	0.88%	2.00%	0.25%	0.84%	0.11%	1.84%	15.42%	1.34%	3.17%	6.85%	27.84%	11.77%	39.61%
Reduced	0.02%	0.60%	0.38%	0.33%	0.98%	12.37%	11.64%	3.23%	0.55%	0.07%	0.01%	0.86%	2.02%	0.17%	0.86%	0.13%	2.31%	10.90%	0.98%	4.31%	8.35%	27.45%	11.50%	38.94%
Removed	0.00%	0.73%	0.49%	0.32%	0.57%	12.49%	13.71%	2.84%	0.65%	0.08%	0.00%	0.41%	1.54%	0.00%	1.05%	0.08%	4.14%	9.89%	0.57%	5.43%	9.25%	25.14%	10.62%	35.77%
<b>Caseload</b>	<b>0.01%</b>	<b>0.59%</b>	<b>0.41%</b>	<b>0.38%</b>	<b>0.94%</b>	<b>12.07%</b>	<b>11.67%</b>	<b>3.15%</b>	<b>0.54%</b>	<b>0.06%</b>	<b>0.00%</b>	<b>0.84%</b>	<b>1.99%</b>	<b>0.18%</b>	<b>0.86%</b>	<b>0.13%</b>	<b>2.32%</b>	<b>11.65%</b>	<b>1.02%</b>	<b>4.17%</b>	<b>8.13%</b>	<b>27.40%</b>	<b>11.50%</b>	<b>38.91%</b>
Protected	0	22	22	27	38	467	495	128	21	2	0	39	88	11	37	5	81	680	59	140	302	1,228	519	1,747
Reduced	3	117	74	64	192	2,416	2,272	630	107	13	1	167	394	34	167	26	452	2,129	191	842	1,630	5,359	2,245	7,604
Removed	0	9	6	4	7	154	169	35	8	1	0	5	19	0	13	1	51	122	7	67	114	310	131	441
<b>Caseload</b>	<b>3</b>	<b>148</b>	<b>102</b>	<b>95</b>	<b>237</b>	<b>3,037</b>	<b>2,936</b>	<b>793</b>	<b>136</b>	<b>16</b>	<b>1</b>	<b>211</b>	<b>501</b>	<b>45</b>	<b>217</b>	<b>32</b>	<b>584</b>	<b>2,931</b>	<b>257</b>	<b>1,049</b>	<b>2,046</b>	<b>6,897</b>	<b>2,895</b>	<b>9,792</b>

**Model 3**

	Arab	Asian British: Bangladeshi	Asian British: Indian	Asian British: Pakistani	Asian British: Any Other	Black British: African	Black British: Caribbean	Black British: Any Other	Chinese	Chinese UK	Gypsy / Traveller	Mixed : White & Black African	Mixed: White & Black Caribbean	Mixed: White and Asian	Mixed: Any Other	Vietnamese	White European	White: British	White: Irish	White: Any Other	Any Other	#N/A	Claimant Declined	Unknown
<b>Protected</b>	0.00%	0.50%	0.50%	0.61%	0.86%	10.55%	11.12%	2.86%	0.48%	0.05%	0.00%	0.89%	2.00%	0.25%	0.84%	0.11%	1.82%	15.53%	1.34%	3.18%	6.82%	27.90%	11.78%	39.68%
<b>Reduced</b>	0.02%	0.60%	0.38%	0.33%	0.98%	12.36%	11.58%	3.22%	0.57%	0.07%	0.01%	0.85%	2.03%	0.17%	0.86%	0.12%	2.28%	10.99%	0.98%	4.26%	8.32%	27.49%	11.54%	39.03%
<b>Removed</b>	0.00%	0.66%	0.40%	0.33%	0.66%	12.71%	14.30%	3.16%	0.40%	0.07%	0.00%	0.53%	1.52%	0.07%	0.92%	0.20%	4.28%	8.70%	0.66%	5.80%	9.55%	24.84%	10.28%	35.11%
<b>Caseload</b>	<b>0.01%</b>	<b>0.59%</b>	<b>0.41%</b>	<b>0.38%</b>	<b>0.94%</b>	<b>12.07%</b>	<b>11.67%</b>	<b>3.15%</b>	<b>0.54%</b>	<b>0.06%</b>	<b>0.00%</b>	<b>0.84%</b>	<b>1.99%</b>	<b>0.18%</b>	<b>0.86%</b>	<b>0.13%</b>	<b>2.32%</b>	<b>11.65%</b>	<b>1.02%</b>	<b>4.17%</b>	<b>8.13%</b>	<b>27.40%</b>	<b>11.50%</b>	<b>38.91%</b>
<b>Protected</b>	0	22	22	27	38	464	489	126	21	2	0	39	88	11	37	5	80	683	59	140	300	1,227	518	1,745
<b>Reduced</b>	3	116	74	63	189	2,380	2,230	619	109	13	1	164	390	33	166	24	439	2,116	188	821	1,601	5,293	2,221	7,514
<b>Removed</b>	0	10	6	5	10	193	217	48	6	1	0	8	23	1	14	3	65	132	10	88	145	377	156	533
<b>Caseload</b>	<b>3</b>	<b>148</b>	<b>102</b>	<b>95</b>	<b>237</b>	<b>3,037</b>	<b>2,936</b>	<b>793</b>	<b>136</b>	<b>16</b>	<b>1</b>	<b>211</b>	<b>501</b>	<b>45</b>	<b>217</b>	<b>32</b>	<b>584</b>	<b>2,931</b>	<b>257</b>	<b>1,049</b>	<b>2,046</b>	<b>6,897</b>	<b>2,895</b>	<b>9,792</b>

**Model 4**

	Arab	Asian British: Bangladeshi	Asian British: Indian	Asian British: Pakistani	Asian British: Any Other	Black British: African	Black British: Caribbean	Black British: Any Other	Chinese	Chinese UK	Gypsy / Traveller	Mixed: White & Black African	Mixed: White & Black Caribbean	Mixed: White and Asian	Mixed: Any Other	Vietnamese	White European	White: British	White: Irish	White: Any Other	Any Other	#N/A	Claimant Declined	Unknown
<b>Protected</b>	0.00%	0.50%	0.50%	0.62%	0.85%	10.60%	11.15%	2.86%	0.48%	0.05%	0.00%	0.89%	2.01%	0.25%	0.85%	0.11%	1.83%	15.40%	1.33%	3.20%	6.83%	27.96%	11.74%	39.71%
<b>Reduced</b>	0.02%	0.60%	0.39%	0.32%	0.97%	12.38%	11.59%	3.22%	0.53%	0.07%	0.01%	0.85%	2.04%	0.17%	0.86%	0.13%	2.26%	10.98%	0.98%	4.27%	8.31%	27.52%	11.54%	39.06%
<b>Removed</b>	0.00%	0.66%	0.36%	0.36%	0.84%	12.33%	13.82%	3.17%	0.84%	0.06%	0.00%	0.60%	1.38%	0.12%	0.90%	0.18%	4.31%	9.40%	0.66%	5.57%	9.46%	24.54%	10.47%	35.01%
<b>Caseload</b>	<b>0.01%</b>	<b>0.59%</b>	<b>0.41%</b>	<b>0.38%</b>	<b>0.94%</b>	<b>12.07%</b>	<b>11.67%</b>	<b>3.15%</b>	<b>0.54%</b>	<b>0.06%</b>	<b>0.00%</b>	<b>0.84%</b>	<b>1.99%</b>	<b>0.18%</b>	<b>0.86%</b>	<b>0.13%</b>	<b>2.32%</b>	<b>11.65%</b>	<b>1.02%</b>	<b>4.17%</b>	<b>8.13%</b>	<b>27.40%</b>	<b>11.50%</b>	<b>38.91%</b>
<b>Protected</b>	0	22	22	27	37	464	488	125	21	2	0	39	88	11	37	5	80	674	58	140	299	1,224	514	1,738
<b>Reduced</b>	3	115	74	62	186	2,367	2,217	615	101	13	1	162	390	32	165	24	432	2,100	188	816	1,589	5,263	2,206	7,469
<b>Removed</b>	0	11	6	6	14	206	231	53	14	1	0	10	23	2	15	3	72	157	11	93	158	410	175	585
<b>Caseload</b>	<b>3</b>	<b>148</b>	<b>102</b>	<b>95</b>	<b>237</b>	<b>3,037</b>	<b>2,936</b>	<b>793</b>	<b>136</b>	<b>16</b>	<b>1</b>	<b>211</b>	<b>501</b>	<b>45</b>	<b>217</b>	<b>32</b>	<b>584</b>	<b>2,931</b>	<b>257</b>	<b>1,049</b>	<b>2,046</b>	<b>6,897</b>	<b>2,895</b>	<b>9,792</b>

CLG's grant model

	Arab	Asian British: Bangladeshi	Asian British: Indian	Asian British: Pakistani	Asian British: Any Other	Black British: African	Black British: Caribbean	Black British: Any Other	Chinese	Chinese UK	Gypsy / Traveller	Mixed : White & Black African	Mixed: White & Black Caribbean	Mixed : White and Asian	Mixed : Any Other	Vietnamese	White European	White: British	White: Irish	White: Any Other	Any Other	#N/A	Claimant Declined	Unknown
<b>Protected</b>	0.00%	0.53%	0.51%	0.60%	0.85%	10.55	11.29%	2.87%	0.47%	0.04%	0.00%	0.87%	2.00%	0.24%	0.85%	0.11%	1.80%	15.48%	1.31%	3.14%	6.88%	27.90%	11.69%	39.59%
<b>Reduced</b>	0.01%	0.60%	0.38%	0.33%	0.97%	12.42	11.74%	3.20%	0.55%	0.07%	0.00%	0.83%	1.98%	0.17%	0.87%	0.13%	2.44%	10.78%	0.96%	4.40%	8.40%	27.30%	11.46%	38.76%
<b>Removed</b>	0.00%	0.41%	0.83%	0.00%	0.00%	10.33	12.40%	4.13%	1.24%	0.00%	0.00%	0.83%	2.89%	0.00%	0.83%	0.41%	1.65%	13.64%	0.41%	3.31%	8.26%	26.45%	11.98%	38.43%
<b>Caseload</b>	<b>0.01%</b>	<b>0.59%</b>	<b>0.41%</b>	<b>0.38%</b>	<b>0.94%</b>	<b>12.07</b>	<b>11.67%</b>	<b>3.15%</b>	<b>0.54%</b>	<b>0.06%</b>	<b>0.00%</b>	<b>0.84%</b>	<b>1.99%</b>	<b>0.18%</b>	<b>0.86%</b>	<b>0.13%</b>	<b>2.32%</b>	<b>11.65%</b>	<b>1.02%</b>	<b>4.17%</b>	<b>8.13%</b>	<b>27.40%</b>	<b>11.50%</b>	<b>38.91%</b>
<b>Protected</b>	0	24	23	27	38	47	507	129	21	2	0	39	90	11	38	5	81	695	59	141	309	1,253	525	1,778
<b>Reduced</b>	3	123	77	68	199	2,53	2,399	654	112	14	1	170	404	34	177	26	499	2,203	197	900	1,717	5,580	2,341	7,921
<b>Removed</b>	0	1	2	0	0	2	30	10	3	0	0	2	7	0	2	1	4	33	1	8	20	64	29	93
<b>Caseload</b>	<b>3</b>	<b>148</b>	<b>102</b>	<b>95</b>	<b>237</b>	<b>3,03</b>	<b>2,936</b>	<b>793</b>	<b>136</b>	<b>16</b>	<b>1</b>	<b>211</b>	<b>501</b>	<b>45</b>	<b>217</b>	<b>32</b>	<b>584</b>	<b>2,931</b>	<b>257</b>	<b>1,049</b>	<b>2,046</b>	<b>6,897</b>	<b>2,895</b>	<b>9,792</b>

### **Analysis of impacts for ethnic profile of council tax benefit recipients**

When analysing the grouped ethnicity information (72 per cent of the caseload):

- the average model protects 32.33 per cent of black council tax benefit recipients whilst 35.07 per cent of the caseload are black people
- white council tax benefit recipients are more likely to be protected from the changes; the average model protects 29.34 per cent of white council tax benefit recipients whilst the caseload is 23.85 per cent white people.

When analysing the non-grouped information (XX per cent of the caseload):

- the average model protects 10.57 per cent of people who have indicated that they are from a black British / African background whilst the caseload is 12.07 per cent.
- the average model removes the benefit for 13.69 per cent of people from a black British / Caribbean background whilst the caseload is 11.67 per cent.
- the average model removes council tax benefit for 10.18 per cent of people from a white British background whilst the caseload is 11.65 per cent, this group is also more likely to have their benefit protected – 15.46 per cent will have it protected.

**Appendix 4 – Council tax support models – impacts on current case load by gender**

**Table 3 – Impact on caseload disaggregated by gender (per cent)**

	Model 1		Model 2		Model 3		Model 4		CLG's grant model	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
<b>Protected</b>	60.65%	39.35%	60.61%	39.39%	60.60%	39.40%	60.52%	39.48%	60.71%	39.29%
<b>Reduced</b>	64.58%	35.42%	64.49%	35.51%	64.48%	35.52%	64.38%	35.62%	64.85%	35.15%
<b>Removed</b>	75.57%	24.43%	76.07%	23.93%	73.88%	26.12%	74.39%	25.61%	75.97%	24.03%
<b>Caseload</b>	<b>64.36%</b>	<b>35.64%</b>	<b>64.36%</b>	<b>35.64%</b>	<b>64.36%</b>	<b>35.64%</b>	<b>64.36%</b>	<b>35.64%</b>	<b>64.36%</b>	<b>35.64%</b>
<b>Lambeth population</b>	<b>51%</b>	<b>49%</b>	<b>51%</b>	<b>49%</b>	<b>51%</b>	<b>49%</b>	<b>51%</b>	<b>49%</b>	<b>51%</b>	<b>49%</b>

**Table 4 – Impact on caseload disaggregated by gender (number)**

	Model 1		Model 2		Model 3		Model 4		CLG's grant model	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
<b>Protected</b>	2,682	1,741	2,673	1,738	2,665	1,733	2,648	1,729	2,698	1,752
<b>Reduced</b>	12,681	6,953	12,593	6,932	12,415	6,838	12,310	6,811	12,920	7,047
<b>Removed</b>	837	275	934	299	1,120	398	1,242	429	582	170
<b>Caseload</b>	<b>16,200</b>	<b>8,969</b>	<b>16,200</b>	<b>8,969</b>	<b>16,200</b>	<b>8,969</b>	<b>16,200</b>	<b>8,969</b>	<b>16,200</b>	<b>8,969</b>

**Analysis of impacts for the gender profile of council tax benefit recipients**

For the purpose of this EIA the model impacts are to be compared to the caseload demographics, this is more relevant to the change in provision.

- When taking this into consideration all models are less likely to protect women; on average the models protect 60.62 per cent of women whereas the caseload is 64.36 per cent women.
- Women are also more likely to have their council tax benefit removed in all modelled options; the average model indicates that 75.18 per cent of women will have their benefit removed.
- There is little variance between the likelihoods, though model 3 suggests that fewer women would have their benefit removed if this was to be implemented at 73.88 per cent.

Appendix 5 – Council tax support models – impacts on current case load by age of claimant

Table 5 – Impact on caseload disaggregated by age (percent)

	Model 1					Model 2				
	18-24 years	25 - 34 years	35 - 44 years	45 - 54 years	55 - 64 years	18-24 years	25 - 34 years	35 - 44 years	45 - 54 years	55 - 64 years
<b>Protected</b>	1.36%	12.61%	26.47%	38.99%	20.57%	1.36%	12.65%	26.47%	38.98%	20.53%
<b>Reduced</b>	4.96%	22.62%	27.25%	30.82%	14.34%	4.98%	22.74%	27.28%	30.73%	14.27%
<b>Removed</b>	3.29%	20.22%	27.54%	35.13%	13.82%	3.05%	18.32%	27.15%	36.22%	15.26%
<b>Case load</b>	<b>4.26%</b>	<b>20.76%</b>	<b>27.13%</b>	<b>32.44%</b>	<b>15.42%</b>	<b>4.26%</b>	<b>20.76%</b>	<b>27.13%</b>	<b>32.44%</b>	<b>15.42%</b>

	Model 3					Model 4				
	18-24 years	25 - 34 years	35 - 44 years	45 - 54 years	55 - 64 years	18-24 years	25 - 34 years	35 - 44 years	45 - 54 years	55 - 64 years
<b>Protected</b>	1.36%	12.59%	26.48%	38.96%	20.60%	1.37%	12.65%	26.44%	38.96%	20.58%
<b>Reduced</b>	4.96%	22.66%	27.18%	30.83%	14.38%	4.98%	22.79%	27.21%	30.75%	14.26%
<b>Removed</b>	3.73%	20.25%	28.38%	34.11%	13.52%	3.45%	18.64%	27.97%	34.87%	15.07%
<b>Case load</b>	<b>4.26%</b>	<b>20.76%</b>	<b>27.13%</b>	<b>32.44%</b>	<b>15.42%</b>	<b>4.26%</b>	<b>20.76%</b>	<b>27.13%</b>	<b>32.44%</b>	<b>15.42%</b>

	CLG's grant model				
	18-24 years	25 - 34 years	35 - 44 years	45 - 54 years	55 - 64 years
<b>Protected</b>	1.34%	12.61%	26.52%	38.98%	20.54%
<b>Reduced</b>	4.97%	22.59%	27.29%	30.90%	14.26%
<b>Removed</b>	1.94%	19.61%	26.33%	36.04%	16.08%
<b>Case load</b>	<b>4.26%</b>	<b>20.76%</b>	<b>27.13%</b>	<b>32.44%</b>	<b>15.42%</b>

**Table 6 – Impact on caseload disaggregated by age (number)**

	Model 1					Model 2				
	18-24 years	25 - 34 years	35 - 44 years	45 - 54 years	55 - 64 years	18-24 years	25 - 34 years	35 - 44 years	45 - 54 years	55 - 64 years
<b>Protected</b>	59	551	1,166	1,727	920	59	551	1,163	1,722	916
<b>Reduced</b>	954	4,424	5,348	6,065	2,843	953	4,423	5,323	6,014	2,812
<b>Removed</b>	36	228	304	389	155	37	229	332	445	190
<b>Caseload</b>	<b>1,049</b>	<b>5,203</b>	<b>6,818</b>	<b>8,181</b>	<b>3,918</b>	<b>1,049</b>	<b>5,203</b>	<b>6,818</b>	<b>8,181</b>	<b>3,918</b>

	Model 3					Model 4				
	18-24 years	25 - 34 years	35 - 44 years	45 - 54 years	55 - 64 years	18-24 years	25 - 34 years	35 - 44 years	45 - 54 years	55 - 64 years
<b>Protected</b>	59	547	1,160	1,716	916	59	547	1,153	1,708	910
<b>Reduced</b>	935	4,345	5,230	5,948	2,795	934	4,341	5,201	5,895	2,750
<b>Removed</b>	55	311	428	517	207	56	315	464	578	258
<b>Caseload</b>	<b>1,049</b>	<b>5,203</b>	<b>6,818</b>	<b>8,181</b>	<b>3,918</b>	<b>1,049</b>	<b>5,203</b>	<b>6,818</b>	<b>8,181</b>	<b>3,918</b>

	CLG's grant model				
	18-24 years	25 - 34 years	35 - 44 years	45 - 54 years	55 - 64 years
<b>Protected</b>	59	556	1,175	1,735	925
<b>Reduced</b>	977	4,526	5,449	6,152	2,863
<b>Removed</b>	13	121	194	294	130
<b>Caseload</b>	<b>1,049</b>	<b>5,203</b>	<b>6,818</b>	<b>8,181</b>	<b>3,918</b>



#### **Analysis of impacts for the age profile of council tax benefit recipients**

- On average the models affect 1.36 per cent of claimants between the ages of 18 and 24 whilst the caseload is 4.26 per cent.
- On average the models affect 12.62 per cent of claimants between the ages of 25 and 34 whilst the caseload is 20.76 per cent.
- On average model would protect 38.97 per cent of claimants in the 45-54 age band whilst the caseload is 32.44 per cent.
- On average model would remove the support for 35.27 per cent of the caseload in the 45-54 age band whilst the caseload is 32.44 per cent.
- On average model would protect 20.56 per cent of claimants in the 55-64 age band whilst the caseload is 15.42 per cent.
- On average model would remove the support for 14.75 per cent of the caseload in the 55-64 age band whilst the caseload is 15.42 per cent.

Appendix 6 – Council tax support models – impacts on current case load by tenancy

Table 7 – Impact on caseload disaggregated by tenancy (per cent)

	Model 1				Model 2				Model 3			
	HA	Lambeth Council	Private	Temp Accom	HA	Lambeth Council	Private	Temp Accom	HA	Lambeth Council	Private	Temp Accom
<b>Protected</b>	39.60%	41.82%	17.11%	1.47%	39.66%	41.73%	17.14%	1.47%	39.69%	41.74%	17.09%	1.48%
<b>Reduced</b>	35.93%	39.23%	23.44%	1.40%	35.98%	39.19%	23.43%	1.41%	36.07%	39.26%	23.26%	1.41%
<b>Removed</b>	29.37%	33.03%	36.51%	1.10%	29.04%	34.65%	35.31%	0.99%	29.18%	34.58%	35.24%	1.00%
<b>Case load</b>	<b>36.29%</b>	<b>39.41%</b>	<b>22.90%</b>	<b>1.40%</b>	<b>36.29%</b>	<b>39.41%</b>	<b>22.90%</b>	<b>1.40%</b>	<b>36.29%</b>	<b>39.41%</b>	<b>22.90%</b>	<b>1.40%</b>
<b>Lambeth population</b>	<b>12%</b>	<b>23%</b>	<b>20%</b>	<b>Not known</b>	<b>12%</b>	<b>23%</b>	<b>20%</b>	<b>Not known</b>	<b>12%</b>	<b>23%</b>	<b>20%</b>	<b>Not known</b>

	Model 4				CLG's grant model			
	HA	Lambeth Council	Private	Temp Accom	HA	Lambeth Council	Private	Temp Accom
<b>Protected</b>	39.69%	41.70%	17.13%	1.48%	39.52%	41.80%	17.18%	1.50%
<b>Reduced</b>	36.13%	39.22%	23.24%	1.42%	35.79%	39.14%	23.69%	1.39%
<b>Removed</b>	29.18%	35.65%	34.20%	0.97%	28.80%	30.21%	39.93%	1.06%
<b>Case load</b>	<b>36.29%</b>	<b>39.41%</b>	<b>22.90%</b>	<b>1.40%</b>	<b>36.29%</b>	<b>39.41%</b>	<b>22.90%</b>	<b>1.40%</b>
<b>Lambeth population</b>	<b>12%</b>	<b>23%</b>	<b>20%</b>	<b>Not known</b>	<b>12%</b>	<b>23%</b>	<b>20%</b>	<b>Not known</b>

**Table 8 – Impact on caseload disaggregated by tenancy (number)**

	Model 1				Model 2				Model 3			
	HA	Lambeth Council	Private	Temp Accom	HA	Lambeth Council	Private	Temp Accom	HA	Lambeth Council	Private	Temp Accom
<b>Protected</b>	1,752	1,849	757	65	1,750	1,840	756	65	1,746	1,835	752	65
<b>Reduced</b>	7,057	7,707	4,596	274	7,028	7,656	4,567	274	6,946	7,565	4,471	271
<b>Removed</b>	325	364	410	13	356	424	440	13	442	520	540	16
<b>Caseload</b>	<b>9,134</b>	<b>9,920</b>	<b>5,763</b>	<b>352</b>	<b>9,134</b>	<b>9,920</b>	<b>5,763</b>	<b>352</b>	<b>9,134</b>	<b>9,920</b>	<b>5,763</b>	<b>352</b>

	Model 4				CLG's grant model			
	HA	Lambeth Council	Private	Temp Accom	HA	Lambeth Council	Private	Temp Accom
<b>Protected</b>	1,737	1,825	750	65	1,763	1,856	764	67
<b>Reduced</b>	6,910	7,505	4,436	270	7,153	7,826	4,712	276
<b>Removed</b>	487	590	577	17	218	238	287	9
<b>Caseload</b>	<b>9,134</b>	<b>9,920</b>	<b>5,763</b>	<b>352</b>	<b>9,134</b>	<b>9,920</b>	<b>5,763</b>	<b>352</b>

**Analysis of impacts for the tenancy profile of council tax benefit recipients**

- The average model protects 39.63 per cent, reduces the council tax benefit amount for 35.98 per cent and removes the council tax benefit for 29.11 per cent of those living in housing association homes, whilst the caseload is made up of 36.29 per cent of people living in this type of accommodation.
- The average model protects 41.76 per cent, reduces the council tax benefit for 39.21 per cent and removes the council tax benefit for 33.62 per cent of those living in Lambeth Council homes, whilst the caseload is made up of 39.41 per cent living in this type of accommodation.

Appendix 7 – Council tax support models – impacts on current case load by number of children

Table 9 – Impact on caseload disaggregated by number of children (per cent)

	Model 1			Model 2			Model 3		
	No children	1 - 3 children	4 or more children	No children	1 - 3 children	4 or more children	No children	1 - 3 children	4 or more children
<b>Protected</b>	61.55%	31.78%	6.67%	61.63%	31.71%	6.66%	61.65%	31.67%	6.68%
<b>Reduced</b>	51.25%	46.47%	2.28%	51.24%	46.48%	2.28%	51.48%	46.21%	2.31%
<b>Removed</b>	42.36%	55.26%	2.38%	43.23%	54.29%	2.48%	41.71%	56.23%	2.07%
<b>Case load</b>	<b>52.67%</b>	<b>44.27%</b>	<b>3.06%</b>	<b>52.67%</b>	<b>44.27%</b>	<b>3.06%</b>	<b>52.67%</b>	<b>44.27%</b>	<b>3.06%</b>
<b>Lambeth population</b>	<b>65%</b>	<b>33%</b>	<b>2%</b>	<b>65%</b>	<b>33%</b>	<b>2%</b>	<b>65%</b>	<b>33%</b>	<b>2%</b>

	Model 4			CLG's grant model		
	No children	1 - 3 children	4 or more children	No children	1 - 3 children	4 or more children
<b>Protected</b>	61.75%	31.54%	6.71%	61.40%	31.88%	6.72%
<b>Reduced</b>	51.43%	46.27%	2.30%	51.00%	46.73%	2.28%
<b>Removed</b>	43.04%	54.84%	2.12%	43.46%	54.59%	1.94%
<b>Case load</b>	<b>52.67%</b>	<b>44.27%</b>	<b>3.06%</b>	<b>52.67%</b>	<b>44.27%</b>	<b>3.06%</b>
<b>Lambeth population</b>	<b>65%</b>	<b>33%</b>	<b>2%</b>	<b>65%</b>	<b>33%</b>	<b>2%</b>

**Table 10 – Impact on caseload disaggregated by number of children (number)**

	Model 1			Model 2			Model 3		
	No children	1 - 3 children	4 or more children	No children	1 - 3 children	4 or more children	No children	1 - 3 children	4 or more children
<b>Protected</b>	2,723	1,406	294	2,719	1,399	293	2,712	1,393	293
<b>Reduced</b>	10,063	9,122	449	10,005	9,074	446	9,912	8,896	445
<b>Removed</b>	471	614	27	533	669	31	633	853	32
<b>Caseload</b>	<b>13,257</b>	<b>11,142</b>	<b>770</b>	<b>13,257</b>	<b>11,142</b>	<b>770</b>	<b>13,257</b>	<b>11,142</b>	<b>770</b>

	Model 4			CLG's grant model		
	No children	1 - 3 children	4 or more children	No children	1 - 3 children	4 or more children
<b>Protected</b>	2,703	1,381	293	2,736	1,418	296
<b>Reduced</b>	9,834	8,846	441	10,182	9,328	457
<b>Removed</b>	720	915	36	339	396	17
<b>Caseload</b>	<b>13,257</b>	<b>11,142</b>	<b>770</b>	<b>13,257</b>	<b>11,142</b>	<b>770</b>

**Analysis of impacts by number of children for council tax benefit recipients**

- The average model would protect 61.60 per cent of claimants with no children whilst the caseload is 52.67 per cent.
- The average model would reduce the benefit for 51.28 per cent of claimants with no children whilst the caseload is 52.67 per cent.
- The average model would remove the benefit 42.76 per cent of claimants with no children whilst the caseload is 52.67 per cent.
- The average model would protect 31.72 per cent of claimants with 1 -3 children whilst the caseload is 44.27 per cent They would also be more likely to have their council tax benefit removed (55.04 per cent) or reduced (46.43 per cent).
- Families with four or more children are more likely to fall foul of the overall benefits cap and therefore are more likely to be protected; this is a relatively small group in Lambeth.

Appendix 8 – Council tax support models – impacts on current case load by council tax band

Table 11 – Impact on caseload disaggregated by council tax banding (per cent)

	Model 1									Model 2								
	A	B	C	D	E	F	G	H	Not known	A	B	C	D	E	F	G	H	Not known
Protected	4.41	33.95	30.33	20.80	7.73	2.55	0.23	0.00	0.00	4.42	34.00	30.33	20.76	7.71	2.56	0.23	0.00	0.00
Reduced	5.84	39.12	30.53	17.35	5.26	1.67	0.17	0.01	0.05	5.86	39.10	30.52	17.40	5.24	1.66	0.17	0.01	0.05
Removed	4.12	33.67	33.67	21.96	5.22	1.19	0.18	0.00	0.00	3.96	34.32	33.50	20.96	5.61	1.40	0.25	0.00	0.00
Caseload	<b>5.51</b>	<b>37.98</b>	<b>30.63</b>	<b>18.16</b>	<b>5.69</b>	<b>1.81</b>	<b>0.18</b>	<b>0.00</b>	<b>0.04</b>	<b>5.51</b>	<b>37.98</b>	<b>30.63</b>	<b>18.16</b>	<b>5.69</b>	<b>1.81</b>	<b>0.18</b>	<b>0.00</b>	<b>0.04</b>
Lambeth homes	<b>3.46</b>	<b>24.04</b>	<b>29.70</b>	<b>21.74</b>	<b>10.35</b>	<b>6.39</b>	<b>3.83</b>	<b>0.48</b>		<b>3.46</b>	<b>24.04</b>	<b>29.70</b>	<b>21.74</b>	<b>10.35</b>	<b>6.39</b>	<b>3.83</b>	<b>0.48</b>	

	Model 3									Model 4								
	A	B	C	D	E	F	G	H	Not known	A	B	C	D	E	F	G	H	Not known
Protected	4.43	33.89	30.35	20.80	7.73	2.57	0.23	0.00	0.00	4.45	34.05	30.30	20.67	7.72	2.58	0.23	0.00	0.00
Reduced	5.83	38.97	30.61	17.40	5.31	1.68	0.16	0.00	0.04	5.86	39.18	30.57	17.22	5.29	1.68	0.16	0.00	0.04
Removed	4.60	37.11	31.71	20.19	4.66	1.20	0.33	0.07	0.13	4.36	34.38	32.20	22.40	4.96	1.21	0.30	0.06	0.12
Caseload	<b>5.51</b>	<b>37.98</b>	<b>30.63</b>	<b>18.16</b>	<b>5.69</b>	<b>1.81</b>	<b>0.18</b>	<b>0.00</b>	<b>0.04%</b>	<b>5.51</b>	<b>37.98</b>	<b>30.63</b>	<b>18.16</b>	<b>5.69</b>	<b>1.81</b>	<b>0.18</b>	<b>0.00</b>	<b>0.04</b>
Lambeth homes	<b>3.46</b>	<b>24.04</b>	<b>29.70</b>	<b>21.74</b>	<b>10.35</b>	<b>6.39</b>	<b>3.83</b>	<b>0.48</b>		<b>3.46</b>	<b>24.04</b>	<b>29.70</b>	<b>21.74</b>	<b>10.35</b>	<b>6.39</b>	<b>3.83</b>	<b>0.48</b>	

	CLG's grant model								
	A	B	C	D	E	F	G	H	Not known
Protected	4.39	33.89	30.42	20.83	7.68	2.55	0.22	0.00	0.00
Reduced	5.80	39.06	30.59	17.43	5.24	1.65	0.17	0.00	0.04
Removed	4.24	31.45	33.75	22.79	6.01	1.41	0.35	0.00	0.00
Caseload	<b>5.51</b>	<b>37.98</b>	<b>30.63</b>	<b>18.16</b>	<b>5.69</b>	<b>1.81</b>	<b>0.18</b>	<b>0.00</b>	<b>0.04</b>
Lambeth homes	<b>3.46</b>	<b>24.04</b>	<b>29.70</b>	<b>21.74</b>	<b>10.35</b>	<b>6.39</b>	<b>3.83</b>	<b>0.48</b>	

**Table 12 – Impact on caseload disaggregated by council tax banding (number)**

	Model 1									Model 2								
	A	B	C	D	E	F	G	H	Not known	A	B	C	D	E	F	G	H	Not known
<b>Protected</b>	195	1,502	1,341	920	342	113	10	0	0	195	1,500	1,337	916	340	113	10	0	0
<b>Reduced</b>	1,148	7,685	5,996	3,408	1,034	328	34	1	0	1,145	7,639	5,960	3,398	1,025	324	33	1	0
<b>Removed</b>	45	371	372	242	57	14	2	0	9	48	419	412	256	68	18	3	0	9
<b>Caseload</b>	<b>1,388</b>	<b>9,558</b>	<b>7,709</b>	<b>4,570</b>	<b>1,433</b>	<b>455</b>	<b>46</b>	<b>1</b>	<b>9</b>	<b>1,388</b>	<b>9,558</b>	<b>7,709</b>	<b>4,570</b>	<b>1,433</b>	<b>455</b>	<b>46</b>	<b>1</b>	<b>9</b>

	Model 3									Model 4								
	A	B	C	D	E	F	G	H	Not known	A	B	C	D	E	F	G	H	Not known
<b>Protected</b>	195	1,491	1,334	915	340	113	10	0	0	195	1,491	1,326	904	338	113	10	0	0
<b>Reduced</b>	1,124	7,507	5,895	3,350	1,023	323	31	0	0	1,121	7,496	5,846	3,293	1,013	321	31	0	0
<b>Removed</b>	69	560	480	305	70	19	5	1	9	72	571	537	373	82	21	5	1	9
<b>Caseload</b>	<b>1,388</b>	<b>9,558</b>	<b>7,709</b>	<b>4,570</b>	<b>1,433</b>	<b>455</b>	<b>46</b>	<b>1</b>	<b>9</b>	<b>1,388</b>	<b>9,558</b>	<b>7,709</b>	<b>4,570</b>	<b>1,433</b>	<b>455</b>	<b>46</b>	<b>1</b>	<b>9</b>

	CLG's grant model								
	A	B	C	D	E	F	G	H	Not known
<b>Protected</b>	195	1,509	1,354	925	343	114	10	0	0
<b>Reduced</b>	1,166	7,792	6,125	3,473	1,047	329	34	1	0
<b>Removed</b>	27	257	230	172	43	12	2	0	9
<b>Caseload</b>	<b>1,388</b>	<b>9,558</b>	<b>7,709</b>	<b>4,570</b>	<b>1,433</b>	<b>455</b>	<b>46</b>	<b>1</b>	<b>9</b>

#### **Analysis of impacts by council tax banding for council tax benefit recipients**

- Those living in properties A, B and C make up 74.12 per cent of the benefit caseload and 57.2 per cent of borough-wide properties. On average the models protects 68.72 per cent of the caseload, reduces the amount of benefit for 75.49 per cent and removes the benefit for 72.01 per cent compared to the 74.12.
- There are a relatively small number of benefit claimants living in properties of F, G or H banding.



Appendix 9 – Council tax support models – impacts on current case load by household composition

Table 13 – Impact on caseload disaggregated by household composition (per cent)

	Model 1			Model 2			Model 3		
	Couple with child or children	Single parent with child or children	Single person	Couple with child or children	Single parent with child or children	Single person	Couple with child or children	Single parent with child or children	Single person
<b>Protected</b>	9.31%	29.14%	61.55%	9.32%	29.06%	61.63%	9.30%	29.05%	61.65%
<b>Reduced</b>	8.87%	39.88%	51.25%	8.89%	39.88%	51.24%	8.76%	39.76%	51.48%
<b>Removed</b>	16.19%	41.45%	42.36%	15.18%	41.58%	43.23%	15.66%	42.64%	41.71%
<b>Case load</b>	<b>9.27%</b>	<b>38.06%</b>	<b>52.67%</b>	<b>9.27%</b>	<b>38.06%</b>	<b>52.67%</b>	<b>9.27%</b>	<b>38.06%</b>	<b>52.67%</b>

	Model 4			CLG's grant model		
	Couple with child or children	Single parent with child or children	Single person	Couple with child or children	Single parent with child or children	Single person
<b>Protected</b>	9.27%	28.98%	61.75%	9.48%	29.12%	61.40%
<b>Reduced</b>	8.76%	39.82%	51.43%	9.05%	39.95%	51.00%
<b>Removed</b>	15.13%	41.83%	43.04%	15.19%	41.34%	43.46%
<b>Case load</b>	<b>9.27%</b>	<b>38.06%</b>	<b>52.67%</b>	<b>9.27%</b>	<b>38.06%</b>	<b>52.67%</b>

Table 14 – Impact on caseload disaggregated by household composition (number)

	Model 1			Model 2			Model 3		
	Couple with child or children	Single parent with child or children	Single person	Couple with child or children	Single parent with child or children	Single person	Couple with child or children	Single parent with child or children	Single person
<b>Protected</b>	412	1,288	2,723	411	1,281	2,719	409	1,277	2,712
<b>Reduced</b>	1,742	7,829	10,063	1,735	7,785	10,005	1,687	7,654	9,912
<b>Removed</b>	178	463	471	186	514	533	236	649	633
<b>Caseload</b>	<b>2,332</b>	<b>9,580</b>	<b>13,257</b>	<b>2,332</b>	<b>9,580</b>	<b>13,257</b>	<b>2,332</b>	<b>9,580</b>	<b>13,257</b>

	Model 4			CLG's grant model		
	Couple with child or children	Single parent with child or children	Single person	Couple with child or children	Single parent with child or children	Single person
<b>Protected</b>	406	1,268	2,703	423	1,291	2,736
<b>Reduced</b>	1,675	7,612	9,834	1,810	7,975	10,182
<b>Removed</b>	251	700	720	99	314	339
<b>Caseload</b>	<b>2,332</b>	<b>9,580</b>	<b>13,257</b>	<b>2,332</b>	<b>9,580</b>	<b>13,257</b>

#### **Analysis of impacts by household composition of council tax benefit recipients**

- The average model protects 9.33 per cent of households composed of a couple with a child / children, reduces the benefit amount for 8.87 per cent and removes the benefit for 15.47 per cent – compared to the caseload average of 9.27 per cent.
- The average model protects 61.60 per cent of households composed of single people, reduces the benefit amount for 51.28 per cent and removes the benefit for 42.76 per cent – compared to the caseload of 52.67 per cent single people households.
- The average model protects 29.07 per cent of single parent households, reduces the benefit for 39.86 per cent and removes the benefit for 41.77 per cent – compared to the caseload of 38.06 per cent of single parent households.

**Appendix 10 – Ward analysis**

**Table 15 – Location of protected groups (number)**

Ward	Pensioner	Working age	Grand Total
Bishop's	380	670	1050
Brixton Hill	535	1202	1737
Clapham Common	357	639	996
Clapham Town	463	866	1329
Coldharbour	737	1983	2720
Ferndale	594	1136	1730
Gipsy Hill	561	1470	2031
Herne Hill	450	1080	1530
Knight's Hill	490	1283	1773
Larkhall	600	1369	1969
Oval	539	1091	1630
Prince's	726	1335	2061
St Leonard's	350	930	1280
Stockwell	538	1392	1930
Streatham Hill	463	1050	1513
Streatham South	402	911	1313
Streatham Wells	445	1031	1476
Thornton	383	929	1312
Thurlow Park	441	927	1368
Tulse Hill	547	1673	2220
Vassall	685	1547	2232
#N/A	255	655	910
Grand Total	10941	25169	36110

**Table 16 – Location of protected groups as percentage of total**

Ward	Pensioner	Working age	Grand Total
Bishop's	3.47%	2.66%	2.91%
Brixton Hill	4.89%	4.78%	4.81%
Clapham Common	3.26%	2.54%	2.76%
Clapham Town	4.23%	3.44%	3.68%
Coldharbour	6.74%	7.88%	7.53%
Ferndale	5.43%	4.51%	4.79%
Gipsy Hill	5.13%	5.84%	5.62%
Herne Hill	4.11%	4.29%	4.24%
Knight's Hill	4.48%	5.10%	4.91%
Larkhall	5.48%	5.44%	5.45%
Oval	4.93%	4.33%	4.51%
Prince's	6.64%	5.30%	5.71%
St Leonard's	3.20%	3.70%	3.54%
Stockwell	4.92%	5.53%	5.34%
Streatham Hill	4.23%	4.17%	4.19%
Streatham South	3.67%	3.62%	3.64%
Streatham Wells	4.07%	4.10%	4.09%
Thornton	3.50%	3.69%	3.63%
Thurlow Park	4.03%	3.68%	3.79%
Tulse Hill	5.00%	6.65%	6.15%
Vassall	6.26%	6.15%	6.18%
#N/A	2.33%	2.60%	2.52%
Grand Total	100.00%	100.00%	100.00%

**Table 17 – Location of protected groups as percentage of ward**

Ward	Pensioner	Working age	Grand Total
Bishop's	36.19%	63.81%	100.00%
Brixton Hill	30.80%	69.20%	100.00%
Clapham Common	35.84%	64.16%	100.00%
Clapham Town	34.84%	65.16%	100.00%
Coldharbour	27.10%	72.90%	100.00%
Ferndale	34.34%	65.66%	100.00%
Gipsy Hill	27.62%	72.38%	100.00%
Herne Hill	29.41%	70.59%	100.00%
Knight's Hill	27.64%	72.36%	100.00%
Larkhall	30.47%	69.53%	100.00%
Oval	33.07%	66.93%	100.00%
Prince's	35.23%	64.77%	100.00%
St Leonard's	27.34%	72.66%	100.00%
Stockwell	27.88%	72.12%	100.00%
Streatham Hill	30.60%	69.40%	100.00%
Streatham South	30.62%	69.38%	100.00%
Streatham Wells	30.15%	69.85%	100.00%
Thornton	29.19%	70.81%	100.00%
Thurlow Park	32.24%	67.76%	100.00%
Tulse Hill	24.64%	75.36%	100.00%
Vassall	30.69%	69.31%	100.00%
#N/A	28.02%	71.98%	100.00%
Grand Total	30.30%	69.70%	100.00%

## Appendix 11 – Telephone survey result analysis

- When asked if everyone should face the same amount of council tax benefit cut or if the council should protect certain vulnerable groups 75 per cent of respondents thought the council should protect certain vulnerable groups. Unemployed people, those with children under the age of 17, black people and those in shared ownership schemes are more likely to want to spread the cut evenly. Those over the age of 65, people from Asian backgrounds, people with housemates / tenants / lodgers, students, those working part time or retired are more likely to want to protect certain vulnerable groups.
- When asked which groups should be protected from a cut to their council tax benefit the top three groups were disabled people (29 per cent), families with low incomes (27 per cent), carers (17 per cent). Variance in opinion is as follows:
  - Asian people (25 per cent) were less likely to say that disabled people should be protected from a council tax benefit cut.
  - Those who own their home via shared ownership (20 per cent) are less likely to say families with low income should be protected from a council tax benefit cut.
  - Over 65 year olds (13 per cent), 18-24 year olds (12 per cent), people who are unemployed (7 per cent), those who are working part time (12 per cent), permanently sick / disabled (10 per cent), those in receipt of council tax benefit (12 per cent) are less likely to say carers should be protected from a council benefit cut. Those who own their home via shared ownership (27 per cent) or own their home with a mortgage (21 per cent), working full time (22 per cent), disabled people (12 per cent), those not in receipt of council tax benefit (20 per cent) are more likely to say carers should be protected from a council tax benefit cut.
- When asked if they thought that the smallest amounts of benefits should be stopped 59 per cent of people agreed, 32 per cent disagreed and 9 per cent didn't know. Variance in opinion is as follows:
  - People over the age of 65 (18 per cent), people with a disability (15 per cent), retired people (18 per cent), people looking after the home (18 per cent) were more likely to not be sure about whether the smallest amounts of benefits should be stopped.
  - People in shared ownership homes (0 per cent) were less likely to not be sure about whether the smallest amounts of benefits should be stopped.
  - People over the age of 65 (49 per cent), people with a disability (51 per cent), Asian (48 per cent) and black (49 per cent) people, people who live alone (53 per cent), retired people (51 per cent), people looking after the home (48 per cent), people permanently sick or disabled (41 per cent), people receiving council tax benefit (52 per cent) people who rent their home from a housing association or the council (51 and 52 per cent) were less likely to think that the smallest amounts of benefits should be stopped
  - Mixed race people (69 per cent), people who live with housemates / tenants or lodgers (77 per cent), people who live in shared ownership homes (75 per cent), people who own their home with a mortgage (71 per cent), people who own their home outright (68 per cent) were more likely to think that the smallest amounts of benefits should be stopped

- Of the people who thought that the smallest amount of benefits should be stopped 43 per cent of them were either unsure or suggested an alternative to the levels suggested within the survey. When asked what people thought the smallest amount of council tax benefit should be of the levels suggested there was roughly equal support for each increment of £1, £2, £3 and £4 (at 14 per cent each), 12 per cent of respondents thought £5 should be the minimum amount and 7 per cent thought it should be £10. 53 per cent of those who thought the smallest amount of benefits should be stopped thought that the smallest level should be £3. As there was so much variance in opinion it has not been possible to analyse this information by demographic.
- 72 per cent of respondents agreed that “better off” residents receiving council tax benefit should receive less. Variance in opinion is as follows:
  - People aged 18-24 (76 per cent), people who are retired from work (66 per cent), a student or in training (79 per cent), looking after the home (68 per cent), people who own their home with a mortgage (71 per cent), own their home outright (73 per cent) are more likely to agree that better off residents should receive less council tax benefit.
  - People aged 18-24 (76 per cent), people who are retired from work (66 per cent), a student or in training (79 per cent), looking after the home (68 per cent), people who own their home with a mortgage (71 per cent), own their home outright (73 per cent) are more likely to agree that better off residents should receive less council tax benefit.
  - People aged 65 and over (20 per cent), live with family members aged 18 years and over (21 per cent), live with housemates, tenants or lodgers (17 per cent), are less likely to disagree that better off residents should receive less council tax benefit.
  - People who live alone (31 per cent), who rent from a housing association (40 per cent) are more likely to disagree that better off residents should receive less council tax benefit.
- 51 per cent of respondents agreed that people are “better off” if they own their own home, 37 per cent disagreed. Variance in opinion is as follows:
  - Younger people are more likely to agree that people are “better off” if they own their own home, 72 per cent of 18-24 year olds agreed.
  - People who live with housemates or tenants are more likely to agree that people are “better off” if they own their own home, 62 per cent agreed.
  - Students or those in training are more likely to agree that people are “better off” if they own their own home, 65 per cent agreed.
  - People who rent from a private landlord are more likely to agree that people are “better off” if they own their home, 62 per cent agreed.
- 35 per cent of respondents agreed that people are “better off” if their income is over the legal limit, 51 per cent disagreed. There is little variance in opinion across the demographics collected.



- People were asked if capping the council tax support at a savings level of £16,000 was correct; 61 per cent of respondents said it was, 28 per cent said it wasn't and 11 per cent didn't know.
  - People aged 25-44 were most likely to think it was the correct amount (67 per cent) and people aged 18-24 were most likely to say it wasn't (37 per cent), though we do not know if these people thought it should be more or less.
  - People working part time were more likely to think it was the correct amount (71 per cent).
- Of those who thought that the level of savings should be set at an amount other than £16,000, 10 per cent of respondents thought £10,000 was more appropriate. However, 72 per cent of people opted to select an amount that was not listed. The most bulked response was in favour of £20,000 (23 per cent). 57 per cent of these people indicated a level of savings higher than £16,000. As there were such low response rates for each amount it is not possible to group responses by demographic difference.
- Survey participants were asked if there was anything else that they thought would make people "better off", besides owning their own home and level of savings, of the people who responded to this question a general theme is that the system should be means tested.
- The council currently charges non dependents an amount to pay towards council tax if they live with someone who is on council tax benefit and if this person is not their partner. Survey respondents were given the example that if the non dependent earns £250 a week they currently pay £6.55 of council tax a week and asked if this amount of council tax should be increased. 66 per cent of respondents thought it shouldn't be increased, 34 per cent thought it should.
  - People aged 18-24, black people, unemployed or permanently sick people, those in receipt of benefit or rent from a private landlord were more likely to think that it shouldn't be increased.
  - People who are disabled or working full time are more likely to think that the amount should be increased.
- Of those who thought that the non-dependent deduction should be increased, 46 per cent thought it should be increased by 25 per cent, 17 per cent thought an increase of 50 per cent was right, 9 per cent each thought that 75 per cent or 100 per cent increase was right. Sample sizes have been too small to compare any difference in opinion by demographic group.
- Survey participants were asked if they thought that volunteers should pay less council tax; 48 per cent of people agreed, 42 per cent of people disagreed, 3 per cent of people neither agreed nor disagreed and 6 per cent of people didn't know.
  - People aged 18-24 (62 per cent), unemployed (61 per cent) or people working part time (63 per cent), people who rent from a private landlord (59 per cent) were more likely to agree
  - People who rent from a housing association (50 per cent) or Lambeth Council (48 per cent) are more likely to disagree.

- Survey participants were asked if they thought that job seekers should pay less council tax; 47 per cent agreed, 41 per cent disagreed, 5 per cent neither agreed nor disagreed and 6 per cent didn't know.
  - People aged 18-24 (63 per cent), who live with children under the age of 17 (54 per cent) or family members aged 18 or over (53 per cent), students or those in training (60 per cent), unemployed people (55 per cent), those in receipt of benefit (64 per cent) or renting from Lambeth Council (53 per cent) were more likely to agree.
  - People working full time (47 per cent) or renting from a housing association (50 per cent) were more likely to disagree.
  
- Survey participants were asked if the council should continue paying council tax benefit for four weeks following a person starting a new job; 75 per cent of people agreed that the taper should stay at four weeks, 8 per cent of people thought that this should extend to 6 weeks, 13 per cent of people thought that this should extend to 8 weeks and 5 per cent of people didn't know.
  - People aged over 65 were less likely to say the taper period should stay the same (65 per cent) and more likely not to know (11 per cent), people aged 25-44 were more likely to think it should stay at four weeks (81 per cent).
  - Men are more likely to think the taper should stay at 4 weeks (80 per cent).
  - People who are disabled are more likely to think that the taper period should be increased to 8 weeks (20 per cent)
  - White people are more likely to think that the taper period should stay the same (80 per cent) and less likely to think it should be increased to 8 weeks (9 per cent). Black people are less likely to think the taper period should stay the same (66 per cent) and more likely to think it should be increased to 8 weeks (22 per cent).
  - People who live with a partner or with housemates, tenants or lodgers are more likely to think that it should stay the same (81 per cent and 86 per cent respectively). People who live with family members aged 18 or over are more likely to think it should be increased to 8 weeks (23 per cent).
  - There is most variance of opinion depending on what people do. Those who are permanently sick or disabled (52 per cent), looking after the home (58 per cent), working part time (70 per cent) or are a student or in training (70 per cent) are less likely to think that the taper period should stay the same and more likely to think it should increase. Those working full time are more likely to think that the taper period should stay the same (87 per cent).
  - People who owned their home outright or with a mortgage were more likely to think that the taper period should stay the same (87 per cent).

## Appendix 12 – Online and paper survey result analysis

- 84 per cent of respondents support protecting vulnerable groups.
- When asked which groups should be protected from a cut in their council tax benefit 27 per cent thought disabled people, 20 per cent thought all low income households and 15 per cent thought families with low incomes
- When asked if the smallest amounts of benefit should be stopped, 60 per cent agreed.
- 34 per cent (of those who thought the smallest amount of benefits should be stopped) were either unsure or suggested an alternative to the level suggested. Of the levels suggested there was most support for a cut off at £4 (27 per cent). 18 per cent of respondents thought £2 was a fairer cut off.
- 85 per cent agreed that “better off” households should receive less benefit.
- 83% (of those who thought those better off should receive less benefit) agreed that home owners are better off.
- 63 per cent (of those who thought those better off should receive less benefit) disagreed that people are better off if they earn over the legal limit.
- 55 per cent agreed that £16,000 is the correct level of savings to negate benefit entitlement.
- Of those who did not think £16,000 was the correct amount, 20 per cent thought £10,000 was more appropriate, but 33 per cent opted to select an option that was not listed. The most bulked response was in favour of £20,000 (35 per cent). 86 per cent indicated a level higher than £16,000, but it must be noted that these are of those who did not agree with the £16,000 level.
- 52 per cent of respondents thought that the deduction should be increased for non dependents.
- Of those who thought the non-dependent deduction should be increased, 44 per cent thought it should be increased to £8.20, whilst 25 per cent felt £9.85 should be deducted. 7 per cent each thought it should be £11.45 and 19 per cent thought it should be £13.10. In total only 4 per cent felt a lower increase should be made.
- No respondents had a suggestion as to what other factors could make a person “better off”.
- 60 per cent agreed that people who volunteer should pay less council tax.
- 63 per cent of respondents agreed that job seekers should pay less council tax.
- 60 per cent of respondents agreed that the council should provide council tax benefit for the first 4 weeks of a new employment.