

SECTION 1: CIA SUMMARY

Community Impact Assessment: Summary

1. Name of service, policy, function or criteria being assessed:
Council Tax Support (CTS)
2. What are the main objectives or aims of the service/policy/function/criteria?

The Council's Council Tax Support (CTS) scheme has been in place since April 2013. It is intended to help low income and vulnerable council tax payers with financial help towards meeting their council tax liability. It is now being formally **reviewed** to determine if any changes should be made to it from April 2016.

The implementation of this local scheme followed on from the 2010 Spending Review when the Government announced that it would localise support for council tax from 2013-14, reducing expenditure by 10 per cent.

The Welfare Reform Act 2012 contained provisions for the abolition of the previous national scheme - Council Tax Benefit (CTB) – and its replacement by new localised schemes (CTS).

This reform is part of a wider policy of decentralisation, giving councils increased financial autonomy and a greater stake in the economic future of their local area.

Lifting the poorest off benefits, by supporting them into work is a key Government objective. Local authorities will have a strengthened financial stake in ensuring local schemes support this aim and help to deliver the positive incentives to work that will reduce poverty and reliance on support for council tax in the long term.

The Government believes that it is right to fully protect council tax support for pensioners and this group was not affected as a result of the introduction of this change. Pensioners cannot go back to work – they have saved and worked hard all their lives: they deserve dignity and security in retirement.

The Local Government Finance Bill 2011 made provision for the localisation of council tax support in England by imposing a duty on billing authorities to establish a localised council tax reduction scheme. The Bill also prescribed certain *classes* or groups who must receive reductions. The Bill also protected eligible pensioners who continue to receive support on the same basis that determined pensioner eligibility and award under the previous CTB scheme thus preserving a maximum entitlement of 100%.

One key feature of the local scheme was that all working age CTS claimants would have to pay a minimum of 30% of the council tax due.

This CIA has been written in respect of the review of City of York Council's CTS scheme and focuses on the minimum 30% figure and whether that should be changed. Any change would be effective from 1st April 2016. It is expected that the outcome would be to maintain or reduce the percentage (making the scheme more generous to customers).

Consultation was carried out during the four week period 2nd – 29th November 2015.

It is important to note that all claimants of working age (i.e. 18 – 61) will be beneficially affected if the minimum amount that they have to pay is reduced by this change.

The current caseload is made up as follows: of the 10,363 residents currently receiving CTS 4,832 are of working age and are affected by this review. Of those cases

43% of working age customers are single

20% of working age customers are couples

37% of working age customers are lone parents

94% of these lone parents are female.

3. Name and Job Title of person completing assessment:

David Walker, Head of Customer & Exchequer Services

4. Have any impacts been Identified? (Yes/No)

Yes

Community of Identity affected:

All

Summary of impact:

If the minimum amount of council tax that all working age customers are expected to pay is reduced from 30% then this will increase the amount of support that all CTS recipients will be entitled to and so will have a broad positive financial impact.

5. Date CIA completed: 30th November 2015

6. Signed off by:

7. I am satisfied that this service/policy/function has been successfully impact assessed.

Name: Pauline Stuchfield

Position: Assistant Director, Customers & Employees

Date: TBC

8. Decision-making body:

Date:

Decision Details:

Send the completed signed off document to ciasubmission@york.gov.uk It will be published on the intranet, as well as on the council website.

Actions arising from the Assessments will be logged on Verto and progress updates will be required

Community Impact Assessment (CIA)

Community Impact Assessment Title:
Review of the Council Tax Support scheme for 2016/17

What evidence is available to suggest that the proposed service, policy, function or criteria could have a negative (N), positive (P) or no (None) effect on quality of life outcomes? (Refer to guidance for further details)

Can negative impacts be justified? **For example: improving community cohesion; complying with other legislation or enforcement duties; taking positive action to address imbalances or under-representation; needing to target a particular community or group e.g. older people.** NB. Lack of financial resources alone is NOT justification!

Community of Identity: Age

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
<p>Those of pension age are outside the scope of this review and therefore any change will have no impact on them as existing and future qualifying pensioners are protected from any reductions under CTS. There is no minimum percentage of council tax that this group must pay. The impact of any changes to the CTS scheme, whether negative or positive will be borne by customers of working age.</p> <p>The disproportionate impact on claimants under 25</p>	<p>A reduction in the 30% minimum payment would have a positive and direct impact on customers' financial position. It will have a direct or indirect and variable positive impact on these indicators:</p> <p>Standard of living: increasing overall</p>	P	P

<p>because the scheme (as well as national DWP administered benefits such as Income Support and Job Seekers Allowance) is less generous to this group would be reduced if the minimum amount they have to pay is lower.</p> <p>The impact on staff is expected to be broadly positive as customers are less likely to be potentially angry, stressed and upset.</p>		<p>income and reducing indebtedness;</p> <p><u>Individual, family & social life</u>: reduce the level of anxiety caused by debt</p> <p><u>Health</u>: there are well established links between financial well being and health and this change would have a positive or neutral effect.</p>		
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
All working age CTS claimants will be entitled to more financial help towards their council tax liability if the minimum 30% figure is reduced.	A reduction will have no negative impacts	N/A	N/A	N/A

Community of Identity: Carers of Older or Disabled People

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
<p>Those cared for could be adversely affected by the existing scheme if their carer can no longer care for them as they need to work more to make up for their reduction in council tax support. However, a lowering of the minimum percentage payable would mitigate this.</p> <p>The impact on staff is expected to be broadly positive as customers are less likely to be potentially angry, stressed and upset.</p>		<p>A reduction in the 30% minimum payment would have a positive and direct impact on customers' financial position. It will have a direct or indirect and variable positive impact on these indicators:</p> <p>Standard of living: increasing overall income and reducing indebtedness;</p> <p>Individual, family & social life: reduce the level of anxiety caused by debt</p> <p>Health: there are well established links between financial well being and health and this change would have a positive or neutral effect.</p>	P	P
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
All working age CTS claimants will be entitled to more financial help towards their council	N/A		N/A	N/A

tax liability.		N/A		
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Community of Identity: Disability

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
<p>The overall reduced support provided by the CTS scheme for people of working age has had an adverse affect on this category as it had with all of working age recipients. However, those who received additional CTB because of their disability (by way of 'premiums' used in the calculation) have retained these disability premiums under CTS. There was no new disproportionate disadvantage in the new scheme. A reduction in the minimum percentage payable makes the scheme more generous for all working age CTS claimants including this group.</p> <p>The impact on staff is expected to be broadly positive as customers are less likely to be potentially angry, stressed and upset.</p>	<p>A reduction in the 30% minimum payment would have a positive and direct impact on customers' financial position. It will have a direct or indirect and variable positive impact on these indicators:</p> <p>Standard of living: increasing overall income and reducing indebtedness;</p> <p>Individual, family & social life: reduce the level of anxiety caused by debt</p> <p>Health: there are well established links between financial well being and health and this change would have a positive or neutral effect.</p>	P	P

Details of Impact	Can negative impacts be justified?	Reason/Action	Lead Officer	Completion Date
All working age CTS claimants will be entitled to more financial help towards their council tax liability.	No negative impact	N/A	N/A	N/A

Community of Identity: Gender

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
It was recognised in CIA for the implementation of the CTS scheme from April 2013 that the reduction in entitlement compared to the CTB scheme would impact disproportionately on lone parents. One of the key arguments for the Government's policy is to encourage people back into work. This will be harder for one parent families than for couples or single people as they will need to find child minding support which can often be expensive. Some 94% of one parent customers are female which means they are likely to find it more difficult to enter work. However a reduction in the minimum percentage payable makes the scheme more generous for all working age CTS claimants including this group.	<p>A reduction in the 30% minimum payment would have a positive and direct impact on customers' financial position. It will have a direct or indirect and variable positive impact on these indicators:</p> <p>Standard of living: increasing overall income and reducing indebtedness;</p> <p>Individual, family & social life: reduce the level of anxiety caused by debt</p> <p>Health: there are well established links between financial well being and health</p>	P	P

The impact on staff is expected to be broadly positive as customers are less likely to be potentially angry, stressed and upset.		and this change would have a positive or neutral effect.			
Details of Impact		<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
All working age CTS claimants will be entitled to more financial help towards their council tax liability.		No negative impacts	N/A	N/A	N/A

Community of Identity: Gender Reassignment

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
<p>We do not hold claim level information on this Community of Identity but all of the working age claimant population would benefit from a reduction in the minimum payment resulting in a more generous CTS scheme.</p> <p>The impact on staff is expected to be broadly positive as</p>	<p>A reduction in the 30% minimum payment would have a positive and direct impact on customers' financial position. It will have a direct or indirect and variable positive impact on these indicators:</p>	P	P

customers are less likely to be potentially angry, stressed and upset.		<p>Standard of living: increasing overall income and reducing indebtedness;</p> <p>Individual, family & social life: reduce the level of anxiety caused by debt</p> <p>Health: there are well established links between financial well being and health and this change would have a positive or neutral effect.</p>		
Details of Impact	Can negative impacts be justified?	Reason/Action	Lead Officer	Completion Date
All working age CTS claimants will be entitled to more financial help towards their council tax liability.	No negative impact	N/A	N/A	N/A

Community of Identity: Marriage & Civil Partnership

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
All working age CTS customers would benefit from a more generous scheme via the reduction in the minimum	A reduction in the 30% minimum payment would have a positive and	P	P

<p>payment.</p> <p>The impact on staff is expected to be broadly positive as customers are less likely to be potentially angry, stressed and upset.</p>		<p>direct impact on customers' financial position. It will have a direct or indirect and variable positive impact on these indicators:</p> <p>Standard of living: increasing overall income and reducing indebtedness;</p> <p>Individual, family & social life: reduce the level of anxiety caused by debt</p> <p>Health: there are well established links between financial well being and health and this change would have a positive or neutral effect.</p>		
Details of Impact	<i>Can negative impacts be justified?</i>	Reason/Action	Lead Officer	Completion Date
All working age CTS claimants will be entitled to more financial help towards their council tax liability.	No negative impact	N/A	N/A	N/A

Community of Identity: Pregnancy / Maternity

Evidence		Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
<p>All working age CTS customers would benefit from a more generous scheme via the reduction in the minimum payment.</p> <p>The impact on staff is expected to be broadly positive as customers are less likely to be potentially angry, stressed and upset.</p>		<p>A reduction in the 30% minimum payment would have a positive and direct impact on customers' financial position. It will have a direct or indirect and variable positive impact on these indicators:</p> <p>Standard of living: increasing overall income and reducing indebtedness;</p> <p>Individual, family & social life: reduce the level of anxiety caused by debt</p> <p>Health: there are well established links between financial well being and health and this change would have a positive or neutral effect.</p>	P	P
Details of Impact	Can negative impacts be justified?	Reason/Action	Lead Officer	Completion Date
All working age CTS claimants will be entitled to more financial help towards their council	No negative		N/A	N/A

tax liability.	impact	N/A		
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Community of Identity: Race

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
<p>We do not hold claim level information on this Community of Identity but all of the working age claimant population would benefit from a reduction in the minimum payment resulting in a more generous CTS scheme.</p> <p>The impact on staff is expected to be broadly positive as customers are less likely to be potentially angry, stressed and upset.</p>	<p>A reduction in the 30% minimum payment would have a positive and direct impact on customers' financial position. It will have a direct or indirect and variable positive impact on these indicators:</p> <p>Standard of living: increasing overall income and reducing indebtedness;</p> <p>Individual, family & social life: reduce the level of anxiety caused by debt</p> <p>Health: there are well established links between financial well being and health and this change would have a positive or neutral effect.</p>	P	P

Details of Impact	Can negative impacts be justified?	Reason/Action	Lead Officer	Completion Date
All working age CTS claimants will be entitled to more financial help towards their council tax liability.	No negative impact	N/A	N/A	N/A

Community of Identity: Religion / Spirituality / Belief

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
<p>We do not hold claim level information on this Community of Identity but all of the working age claimant population would benefit from a reduction in the minimum payment resulting in a more generous CTS scheme.</p> <p>The impact on staff is expected to be broadly positive as customers are less likely to be potentially angry, stressed and upset.</p>	<p>A reduction in the 30% minimum payment would have a positive and direct impact on customers' financial position. It will have a direct or indirect and variable positive impact on these indicators:</p> <p>Standard of living: increasing overall income and reducing indebtedness;</p> <p>Individual, family & social life: reduce the level of anxiety caused by debt</p> <p>Health: there are well established links between financial well being and health</p>	P	P

		and this change would have a positive or neutral effect.		
Details of Impact	Can negative impacts be justified?	Reason/Action	Lead Officer	Completion Date
All working age CTS claimants will be entitled to more financial help towards their council tax liability.	No negative impact	N/A	N/A	N/A

Community of Identity: Sexual Orientation

Evidence	Quality of Life Indicators	Customer Impact (N/P/None)	Staff Impact (N/P/None)
<p>We do not hold claim level information on this Community of Identity but all of the working age claimant population would benefit from a reduction in the minimum payment resulting in a more generous CTS scheme.</p> <p>The impact on staff is expected to be broadly positive as customers are less likely to be potentially angry, stressed and upset.</p>	<p>A reduction in the 30% minimum payment would have a positive and direct impact on customers' financial position. It will have a direct or indirect and variable positive impact on these indicators:</p> <p>Standard of living: increasing overall income and reducing indebtedness;</p>	P	P

		<p>Individual, family & social life: reduce the level of anxiety caused by debt</p> <p>Health: there are well established links between financial well being and health and this change would have a positive or neutral effect.</p>		
Details of Impact	Can negative impacts be justified?	Reason/Action	Lead Officer	Completion Date
All working age CTS claimants will be entitled to more financial help towards their council tax liability.	No negative impact	N/A	N/A	N/A