



WALTHAM FOREST COUNCIL FULL EQUALITY ANALYSIS (EA) TEMPLATE

Decision Council Tax Support Scheme 2023-24

Date December 2022

What is an Equality Analysis (EA) for? [Double click here for more information / Hide](#)

The Council must have due regard to its Public Sector Equality Duty (PSED) when making decisions at member and officer level. An EA is the best method by which the Council can provide the evidential analysis to comply with the equality duty, particularly for major decisions. However, the level of analysis required should only be proportionate to the relevance of the duty to the service or decision. Some decisions will require detailed equalities consideration, e.g. a decision on adult

social care provision or reduction of grants to voluntary organisations, whereas the performance of other functions will have less of an equalities impact, e.g. the appointment of committees where only a limited assessment is required. In rare cases, the Courts have said there may be no impact. If you think this may be the case, then you should undertake the EA screening process first to determine if you need to complete this full EA and have a rational basis for this conclusion.

What is the Public Sector Equality Duty (PSED)? [Double click here for more information / Hide](#)

The public sector equality duty (s.149, Equality Act 2010) requires the Council, when exercising its functions, to have “due regard” to the need to:

5. eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited under the Act,
6. advance equality of opportunity between those who share a “protected characteristic” and those who do not share that protected characteristic and
7. foster good relations between persons who share a relevant protected characteristic and persons who do not share it (this involves having due regard, in particular, to the need to (a) tackle prejudice, and (b) promote understanding).

These are collectively referred to in this EA as the equality aims. Advancing equality (the second equality aim) involves having due regard, in particular, to the

need to:

- Removing or minimising disadvantages suffered by people due to their protected characteristic
- Taking steps to meet the needs of people from protected groups where these are different from the needs of other people including steps to take account of disabled people’s disabilities *and*
- Encouraging people from protected groups to participate in public life or in other activities where their participation is disproportionately low

NB Please note that, for disabled persons, the Council must have regard to the possible need for steps that amount to positive discrimination, to “level the playing field” with non-disabled persons, e.g. in accessing services through dedicated car parking spaces.

IMPORTANT NOTES:

1. **THIS FRONT SHEET IS AN ESSENTIAL PART OF THE EA – COMPLETE THE TEMPLATE AND SUBMIT IT AS A SINGLE DOCUMENT.**
2. **IN RARE CASES, WHEN COMPLETING THE ASSESSMENT IT MAY BECOME APPARENT THAT THE RECOMMENDATIONS WOULD LEAD TO UNLAWFUL DISCRIMINATION E.G. A PROPOSAL TO PAY MEN MORE THAN WOMEN. IF SO, STOP, RECONSIDER YOUR PROPOSAL AND SEEK ADVICE.**

THE HEAD OF SERVICE OR DIRECTOR WHO IS RESPONSIBLE FOR MEMBER LEVEL REPORTS MUST BE SATISFIED WITH THE FINALISED EQUALITY ANALYSIS AND FOR MAJOR PROPOSALS, IT IS SENSIBLE TO ENSURE YOUR LEAD MEMBER HAS BEEN CONSULTED.



Fostering good relations [Double click here for more information / Hide](#)

Fostering good relations involves having due regard, in particular, to the need to tackle prejudice and promote understanding.

Protected Characteristics [Double click here for more information / Hide](#)

Protected Characteristics defined in the Act are age; disability; gender reassignment; pregnancy and maternity; race; religion or belief; sex and sexual orientation. Marriage and civil partnership are also a protected characteristic for the first equality aim to eliminate discrimination.

Guidance on compliance with the PSED for officers and decision makers [Double click here for more information / Hide](#)

To comply with the duty, the Council must have “due regard” to the three equality aims. This means the PSED must be considered as a relevant factor in a decision alongside other relevant matters such as budgetary, legal, economic and practical implications. What regard is “due” will depend on the circumstances of each proposal and importance of equalities to the decision being taken. Some key principles for compliance during the decision-making process are set out below:

1. The duty is mandatory and important and must be met by the decision-maker and not delegated.
2. EAs must be evidence based and accurate – negative impacts must be fully and frankly identified so the decision-maker can fully consider their impact.
3. There must be an assessment of the practical impact of decisions on equalities, measures to avoid or mitigate negative impact and their effectiveness.
4. There must be compliance with the duty when proposals are being formulated by officers and then by members or officers when taking the decision: the Council cannot rely on an EA produced after the decision is made but sometimes a “provisional” EA is appropriate e.g. before consultation on a proposal.
5. Officers and members making a decision where there is an equality impact must give conscious and open minded consideration to the impact of the duty on the decision, e.g. be prepared to change or amend a decision although negative equalities impacts does not stop a decision being made (see 7).
6. The duty is **not**, however, to achieve the three equality aims but to take them into account when making the final decision – therefore, **the duty does not stop difficult but justifiable decisions being made.**
7. The decision maker may take into account countervailing (i.e. opposing) factors that may objectively justify taking a decision which has negative impact on equalities, e.g. financial targets, value for money or service needs.
8. The duty is ongoing: EAs should be reviewed over time and there should be evidence of how impact will be monitored after the decision.
9. The above is a general guide to this changing area of law. You should also refer to the Council’s EA Page <http://forestnet.lbwf.gov.uk/index/residents-first/equalities/equality-analysis.htm> for more detailed guidance, and specific advice from the Council’s Equalities Lead should be sought on complex issues.

What to do if your proposal is scheduled for Cabinet/Committee? [Double click here for more information / Hide](#)

The Proposals *Click and hover over the questions to find more details on what is required*

1. What is the Proposal?

The Council aids working age residents on low income to pay their Council Tax bill through a local Council Tax Support Scheme. The existing scheme was introduced from 1 April 2017. This scheme replaced the Council's first scheme that was introduced on 1 April 2013 when the national Council Tax Benefit scheme was abolished.

The current scheme has been in place since 1 April 2017 and offers a maximum support level of 76% of a households eligible Council Tax. This means that residents receiving support must pay a minimum of 24% of their Council Tax themselves. Support is also limited further as: and at that time changes were made to the means tested scheme to make it more affordable by:

Introducing a minimum award level of £1.00 per week - meaning residents that would otherwise be entitled to ninety-nine pence (£0.99 pence) or less support per week receive no help at all from the scheme.

The taper applied to a person's income when their income is higher than the amount we consider they need to live on is 30 per cent of the extra income.

Residents with capital / savings of £6000 or more are not entitled to receive support under the scheme.

The Council does however administer a discretionary fund of up to £750,000 to assist those suffering the greatest financial hardship.

The Council is proposing to reduce the minimum contribution residents eligible for support are required to pay themselves from 1 April 2023 from the current 24% down to 15%. This would make the scheme more generous. The proposed scheme has been developed in recognition of the additional financial costs being experienced by households and as a response to the Cost of Living crisis.

Under these proposals Council Tax residents eligible for Council Tax Support will have their Council Tax bill reduced by up to 85%, instead of the current 76% maximum support level, leaving them with less to pay than under the current scheme.

All other elements of the current scheme would remain as now, meaning:

- The standard fixed rate non-dependant deductions for other adults (people over 18) living in a household would continue as now and
- The taper applied to a person's income when their income is higher than their needs allowance would continue as now at 30% and
- The capital/savings limit for getting support would continue as now at £6,000
- The minimum award level of £1.00 would continue as now.

Please note that these proposals do not affect residents of state pension age whose entitlement are protected by Government under separate regulations.

2. What are the recommendations?

Having consulted on the proposals the recommendation is that the Council should adopt the proposed scheme as its scheme for Council Tax Support from 1 April 2023 with only minor and consequential changes made to the scheme to reflect applicable Government changes to welfare benefits and Universal Credit. That would mean a continuation of the existing Council Tax Support scheme but reducing the minimum contribution working aged recipients of the scheme are required to pay from 24% down to 15%, meaning the scheme would be more generous than now. All other elements of the scheme would continue as now, such as :

- The standard fixed rate non-dependant deductions for other adults (people over 18) living in a household would continue as now and
- The taper applied to a person's income when their income is higher than their needs allowance would continue as now at 30% and
- The capital/savings limit for getting support would continue as now at £6,000
- The minimum award level of £1.00 would continue as now.
- A Discretionary Council Tax Support Hardship Fund of £750,000 would continue to assist those suffering the greatest financial hardship
- The amended local scheme will continue to disregard incomes such as Child Benefit and disability related payments such as Personal Independence Payment.

The remaining provisions of the council's scheme for 2023-2024 would continue as published in the updated provisions on the Council's website.

3. Who is affected by the Proposal? *Identify the main groups most likely to be affected by the recommendations, directly and indirectly.*

The profile of Council Tax payers in Waltham Forest will generally reflect the wider community. However, the profile of households in receipt of Council Tax Support differs from the wider community profile. This is a consequence of the nature of the support scheme, which provides help for Council Tax payers whose financial circumstances are not adequate to cover the Council Tax charge. Therefore those households with larger outgoings, such as disabled households or families with children, and those households who are not working or are in low paid employment may be over represented within the CTS caseload.

Overall impact of the proposed scheme is that eligible recipients of the scheme would receive a greater level of support and so would be required to pay less towards their Council Tax liability.

The tables below give an indicative guide on the possible benefits of the Council's proposals

Households with 2 adults responsible for Council Tax								
Council Tax Band	A	B	C	D	E	F	G	H
	£	£	£	£	£	£	£	£
Council Tax charge 2022/23	1,293.29	1,508.84	1,724.39	1,939.94	2,371.04	2,802.14	3,233.23	3,879.88
Current Scheme Maximum award 76%	982.90	1,146.72	1,310.54	1,474.35	1,801.99	2,129.63	2,457.25	2,948.71

Current Scheme 24% contribution	310.39	362.12	413.85	465.59	569.05	672.51	775.98	931.17
What the Council's proposed scheme would mean								
	£	£	£	£	£	£	£	£
Proposed scheme Maximum award 85%	1,099.30	1,282.51	1,465.73	1,648.95	2,015.38	2,381.82	2,748.25	3,297.90
Proposed scheme 15% contribution	193.99	226.33	258.66	290.99	355.66	420.32	484.98	581.98
Potential extra support	116.40	135.80	155.20	174.59	213.39	252.19	290.99	349.19
This is for illustration only - based on the current year's Council Tax charge								

Households with 1 adult responsible for Council Tax getting Single Person Discount								
Council Tax Band	A	B	C	D	E	F	G	H
	£	£	£	£	£	£	£	£
Payable with Single Person Discount	969.97	1,131.63	1,293.29	1,454.96	1,778.28	2,101.61	2,424.92	2,909.91
Current scheme maximum award 76%	737.18	860.04	982.90	1,105.77	1,351.49	1,597.22	1,842.94	2,211.53
Current scheme 24% contribution	232.79	271.59	310.39	349.19	426.79	504.39	581.98	698.38
What the Council's proposed scheme would mean								
	£	£	£	£	£	£	£	£
Proposed scheme maximum award 85%	824.47	961.89	1,099.30	1,236.71	1,511.54	1,786.36	2,061.18	2,473.42
Proposed scheme 15% contribution	145.50	169.74	193.99	218.24	266.74	315.24	363.74	436.49

Potential extra support	87.30	101.85	116.40	130.95	160.05	189.14	218.24	261.89
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This is for illustration only - based on the current year's Council Tax charge

These proposals affect people of working age that are on low incomes as the scheme is means tested. Therefore, all recipients would be considered to be at a socio-economic disadvantage, particularly disabled people, lone parents (more likely to be women), part time workers (more likely to be women), large households (more likely to be from BME backgrounds) and young single people due to the greater impact the Governments welfare reform programme has had on this group.

However, these proposals recommend making the existing CTS scheme more generous so there are no additional adverse impacts identified as a direct result of the proposal.

Age [Double click here to add impact / Hide](#)

[Check box if NOT applicable](#)

Key borough statistics: Waltham Forest has an estimated total population of 278,400 as at March 2021. It has a higher proportion of young and working-age people compared to the national average but similar to the London as a whole. The median age of residents is 35 years (same as London's average), compared to the UK average of 40 years.

Note: These statistics provide general data for this protected characteristic. You need to ensure you have sufficient information about those affected by the proposals. For more detailed breakdowns or further information please contact the Data and Intelligence Team, Insight Team (insight@walthamsforest.gov.uk).

	Waltham Forest	Waltham Forest (%)	London (%)	England & Wales (%)
Aged 0-4	19000	6.8%	6.0%	5.4%
Aged 5-15	37300	13.4%	13.3%	13.1%
Aged 16-24	27500	9.9%	11.1%	10.6%
Aged 25-49	120600	43.3%	40.8%	32.8%
Aged 50 – 64	45700	16.4%	16.9%	19.5%
Aged 65+	28400	10.2%	11.9%	18.6%

Source: Census 2021 population estimates, Office for National Statistics

[Double click here to show borough wide statistics / hide statistics](#)

Age [Click and hover over the questions to find more details on what is required](#)

Additional Equalities Data (Service level or Corporate) *Include data analysis of the impact of the proposals*

Age *Click and hover over the questions to find more details on what is required*

Age

CTS caseload at data September 2021 (16,574)		
Age	Number	Percentage
18-24	250	1.5
25-49	5,481	33.07
50-64	4,702	28.37
65+	6,141	37.06
	16,574	100%

CTS caseload at data November 2022 (15,375)		
Age	Number	Percentage
18-24	240	1.56
25-49	4,781	31.1
50-64	4,417	28.73
65+	5,937	38.61
	15,375	100%

Respondents to the consultation		
Age	Number	Percentage
18-24	9	1%
25-49	331	48%
50-64	290	42%
65+	34	5%
25 (4%) did not say	664	96%

What is the proposal's impact on the equalities aims? Look for *direct impact* but also evidence of *disproportionate impact* i.e. where a decision affects a protected group more than the general population, including *indirect impact*

Analysis of the data shows that residents' age 65+ makes up 10.2% of the population and 38.61% of CTS claims in November 2022, an increase of 1.55% compared to September 2021. Pensioners however are not impacted by the Council's scheme as they are protected by a separate scheme which is set in legislation. The scheme for people of pension age is more generous than the Council's scheme including, most notably, a maximum reduction equal to 100% of the Council Tax bill.

18-24 year-olds are under-represented as a category in the CTS caseload compared to the population however, this could be because they are more likely to live in shared accommodation or live at home as part of a family and are therefore less likely as a group to be liable to pay Council Tax.

25-49 year olds are also under-represented as a category in the CTS caseload (31.10%) compared to the borough population statistics (43.4%) and 11% of them are in work.

50-64 year olds make up 16.4% of the borough population and 28.73% of CTS recipients so as a group are overrepresented which, given their representation in the caseload suggests that they as a group could be disproportionately impacted by

What actions can be taken to avoid or mitigate any negative impact or to better advance equality and foster good relations?

The proposal in this Impact Analysis is a positive one as it makes recommendations for the Council to continue with its existing CTS scheme but make it more generous in response to the Cost of Living crisis. Therefore, there are no additional adverse impacts on this protected group resulting from these proposals.

Measures that have already been put in place to mitigate against the potential impact of the Council's existing scheme includes:

The scheme ignores war widows/widowers' pensions as well as various other incomes, for example Child Benefit and disability benefits such as Personal Independence Payments.

The scheme is also complemented by a Discretionary Council Tax Hardship Fund of £750,000 to support those individuals suffering the most financial hardship. This fund offers short (and where necessary long) term support for the most vulnerable households.

Council Tax payment options, such as 12 monthly and fortnightly instalments via direct debit and standing order are offered at the billing stage.

Age *Click and hover over the questions to find more details on what is required*

any negative changes to the CTS scheme.

Of those CTS recipients that are working 1.25% are 18-24 year olds, 11% 25-49 year olds and 12.74% are aged 50 – 64. The low number of CTS recipients who are in work coupled with the 9.15% reduction in the working aged CTS caseload may suggest that more of this cohort are now in higher paid employment and no longer require financial assistance with their Council Tax.

The proposal is to continue with the existing scheme but to reduce the minimum Council Tax contribution recipients of the scheme are expected to pay without support, thus making it more generous. This analysis has not identified any additional adverse impact on this group arising from these proposals.

The availability of the Discretionary Council Tax Hardship fund is promoted through Council Tax Support notification letters, in Council Tax reminder and final notices, on the Council's website and via partners and advice and voluntary organisations throughout the borough as well as in Residents News and other campaigns run by the Council.

Applications for assistance from other discretionary schemes such as Discretionary Housing Payment and the Local Welfare Assistance scheme are monitored and where appropriate assistance is awarded under the Discretionary Council Tax Hardship fund as well.

Interested households are actively supported to move into work where possible through referral into the council's Employment, Business and skills Service and the Fair Deals Jobs programme which also supports residents with skills, qualifications, improved language skills and to maximise incomes. The council's Adult Learning Service also provides a range of skills badly needed by residents to ensure they can, over time, work themselves into a better paid role

Disability [Double click here to add impact / Hide](#)

Key borough statistics: The 2011 Census asked people to rate their health as very good, good, fair, bad or very bad. The data shows that a total of 13,500 residents of Waltham Forest considered their health to be bad or very bad (5% of the population). In addition, the 2011 census asked people if they had a health problem or disability that has lasted or was expected to last for at least 12 months and which limited the person's day-to-day activities, either a little or a lot. As many as 37,600 residents said in the census that their day-to-day activities are limited because of their health. This is made up of seven per cent of population who said their day-to-day activities were limited a lot (17,900 people) and eight per cent whose activities were limited a little (19,700). In total, this is 15 per cent of residents compared to 18 per cent nationally.

Health tends to deteriorate further with age with more than half of residents aged 65 and over (57 per cent) having a limiting long-term health problem or disability. Note: These statistics provide general data for this protected characteristic. You need to ensure you have sufficient information about those affected by the proposals.

For more detailed breakdowns or further information please contact the Data and Intelligence Team, Insight Team (insight@walthamsforest.gov.uk).

Census 2021 data on Health (which includes disability) are due to be published on the 19th of Jan 2023

[Double click here to show borough wide statistics / hide statistics](#)

Disability *Click and hover over the questions to find more details on what is required*

Additional Equalities Data (Service level or Corporate) *Include data analysis of the impact of the proposals*

In November 2022 there were 15,375 households claiming Council Tax Support of which 5,937 are pensioners and therefore not impacted by the local Council Tax Support scheme. Of the working age cohort (9,722) that would be affected by any changes to the Council's scheme, 2,741 (28.19%) are recorded as having a disability. In addition,

Disability *Click and hover over the questions to find more details on what is required*

269 children (2.77% of households) are also recorded as having a disability.

We have no data breakdown on whether their disability falls within visual impairment, hearing impact or mobility difficulties. Local caseload data also shows that 935 households (9.6%) of working age households had an individual who was caring for someone with a disability in November 2022.

What is the proposal's impact on the equalities aims? *Look for **direct impact** but also evidence of **disproportionate impact** i.e. where a decision affects a protected group more than the general population, including **indirect impact***

In terms of Council Tax Support, disabled households are those where a state disability related benefit is in payment. We recognise that disabled people are historically disadvantaged and face greater barriers when accessing information about services and therefore consider disabled households to be more vulnerable than other households.

Disabled claimants make up 28.19% of the working age Council Tax Support caseload which represents an increase of almost 0.5% compared to September 2021. This is higher a representation than the borough statistics 15% from the 2011 Census and is likely to be the same when the 2021 Census data is published. A possible explanation for their over representation is that differently abled people are less likely to be in work.

Of the respondents to the consultation 29% of respondents described themselves as having physical or mental health conditions or illnesses lasting or expected to last 12 months or more, which reduces their ability to carry out my day-to-day activities a lot (16%) or a little (13%). This is consistent with the CTS caseload.

The proposal is to continue with the existing scheme but reduce the contribution percentage recipients of the scheme are required to pay, thus making the scheme more generous. This analysis has not identified any additional adverse impact on this group arising from the proposal.

What actions can be taken to avoid or mitigate any negative impact or to better advance equality and foster good relations?

The proposal in this Impact Analysis is a positive one as it makes recommendations for the Council to continue with its existing CTS scheme but make it more generous in response to the Cost of Living crisis. Therefore, there are no additional adverse impacts on this protected group resulting from these proposals.

Measures that have already been put in place to mitigate against the potential impact of the Council's existing scheme includes:

The scheme ignores war widows/widowers' pensions as well as various other incomes, for example Child Benefit and disability benefits such as Personal Independence Payments.

The scheme is also complemented by a Discretionary Council Tax Hardship Fund of £750,000 to support those individuals suffering the most financial hardship. This fund offers short (and where necessary long) term support for the most vulnerable households.

Council Tax payment options, such as 12 monthly and fortnightly instalments via direct debit and standing order are offered at the billing stage.

The availability of the Discretionary Council Tax Hardship fund is promoted through Council Tax Support notification letters, in Council Tax reminder and final notices, on the Council's website and via partners and advice and voluntary organisations throughout the borough as well as in Residents News and other campaigns run by the Council.

Applications for assistance from other discretionary schemes such as Discretionary Housing Payment and the Local Welfare Assistance scheme are monitored and where appropriate assistance is awarded under the Discretionary Council Tax Hardship fund as well.

Disability *Click and hover over the questions to find more details on what is required*

Interested households are actively supported to move into work where possible through referral into the council's Employment, Business and skills Service and the Fair Deals Jobs programme which also supports residents with skills, qualifications, improved language skills and to maximise incomes. The council's Adult Learning Service also provides a range of skills badly needed by residents to ensure they can, over time, work themselves into a better paid role

Pregnancy and Maternity *Double click here to add impact / Hide*

Check box if NOT applicable

Key borough statistics: In 2021, a total of 4,136 children were born in Waltham Forest, a declining trend is recorded since 2017. In 2020, the General Fertility Rate (number of live births per 1,000 women aged 15-44) in the borough was 69.4 compared to the London average of 56.4.

The rate of conceptions in under-18s has been declining nationally over the past ten years. In 2020, Waltham Forest is performing statistically worse than London's average (12.1 compared to the London average of 9.8 per 1,000 female population aged 15 to 17) and performed slightly better than England (13 per 1,000). The borough is ranked as the 8th highest borough with teenage (under 18) conception rates amongst all London Boroughs. In terms of Northeast London, Waltham Forest has the third highest rate behind Havering and Barking and Dagenham.

In 2020, there were 6 teenage conceptions with 83% abortion rate among 15-17 year olds in Waltham Forest (*Source: Office for National Statistics*).

Note: These statistics provide general data for this protected characteristic. You need to ensure you have sufficient information about those affected by the proposals.

For more detailed breakdowns or further information please contact Public Health (Kaili.Jarv@walthamsforest.gov.uk).

Double click here to show borough wide statistics / hide statistics

Pregnancy and Maternity *Click and hover over the questions to find more details on what is required*

Additional Equalities Data (Service level or Corporate) *Include data analysis of the impact of the proposals.*

We have no local data regarding maternity and pregnancy.

We do however know that there are 6,945 working age women in receipt of Council Tax Support which represents 64.90% of the working age caseload. 3,181 of the working age households are lone parent households and 3,043 (95.66%) are women, therefore as a group they will be more adversely impacted than any other group.

What is the proposal's impact on the equalities aims? *Look for **direct impact** but also evidence of **disproportionate impact** i.e. where a decision affects a protected group more than the general population, including **indirect impact***

We hold no data at a caseload level about maternity and pregnancy however as women represents almost 66% of the working age caseload this suggests that they as a group could be disproportionately impacted by changes to the Council's

What actions can be taken to avoid or mitigate any negative impact or to better advance equality and foster good relations?

The scheme is complemented by a Discretionary Council Tax Hardship fund to support those individuals suffering the most financial hardship. This fund offers short (and where necessary long) term support for the most vulnerable households.

Pregnancy and Maternity *Click and hover over the questions to find more details on what is required*

scheme.

The proposal however is to continue with the existing scheme but reduce the contribution percentage recipients of the scheme are required to pay, thus making the scheme more generous. This analysis has not identified any additional adverse impact on this group arising from the proposal.

The proposed changes to the Council's Council Tax Support scheme are designed to provide an increase level of support and would make a positive difference to all equality groups. There is no evidence available to indicate that there would be a greater adverse impact to this group as a consequence of these proposals.

Race [Double click here to add impact / Hide](#)

Check box if NOT applicable

Key borough statistics: About half of Waltham Forest residents are White ethnic background (52%) and within this 38% are White British or Irish background. 15% are categorised as 'White Other', who are predominantly from the Central and Eastern European countries (Source: 2011 Census).

The largest minority ethnic group in the borough is Asian (21% of the total population) including people of Pakistani (10%), Indian (4%), Bangladeshi (2%) and Other Asian (5%) backgrounds. 17% of the resident population is Black including Black Caribbean (7%), Black African (7%) and Other Black (3%). 5% of the population have mixed/multiple ethnicities.

Note: These statistics provide general data for this protected characteristic. You need to ensure you have sufficient information about those affected by the proposals.

For more detailed breakdowns or further information please contact the Data and Intelligence Team, Insight Team (insight@walthamsforest.gov.uk).

Census 2021 data on Ethnicity are due to be published on the 29th of November 2022

[Double click here to show borough wide statistics / hide statistics](#)

Race *Click and hover over the questions to find more details on what is required*

Additional Equalities Data (Service level or Corporate) *Include data analysis of the impact of the proposals*

Providing ethnicity information as part of the CTS application process is discretionary so at present, we only have data recorded for 48.61% of our claimants, which breaks down as follows:

Council Tax Support caseload (September 2021) where known 8,511 (51.35%)			Borough statistics where known	Council Tax Support caseload (November 2022) where known 8,116 (52.77%)		
Ethnic Group	Number	%		Ethnic Group	Number	%
White: British	2,525	29.67%	33%	White: British	2,454	30.24%
White: Irish	104	1.22%		White: Irish	102	1.26%
White: Any Other	978	11.49%		White: Any Other	924	11.38%
Mixed: White & Black Caribbean	180	2.11%	5%	Mixed: White & Black Caribbean	166	2.05%
Mixed: White & Black African	102	1.20%		Mixed: White & Black African	107	1.32%
Mixed: White and Asian	59	0.69%		Mixed: White and Asian	57	0.70%
Mixed: Any Other	128	1.50%		Mixed: Any Other	134	1.65%

Race *Click and hover over the questions to find more details on what is required*

Asian/Asian British: Indian	180	2.11%	4%	Asian/Asian British: Indian	182	2.24%
Asian/Asian British: Pakistani	896	10.53%	10%	Asian/Asian British: Pakistani	827	10.19%
Asian/Asian British: Bangladeshi	210	2.47%	2%	Asian/Asian British: Bangladeshi	199	2.45%
Asian/Asian British: Any Other	399	4.69%	5%	Asian/Asian British: Any Other	376	4.63%
Black/Black British: Caribbean	807	9.48%	7%	Black/Black British: Caribbean	769	9.48%
Black/Black British: African	1,042	12.24%	7%	Black/Black British: African	998	12.30%
Black/Black British: Any Other	332	3.90%	3%	Black/Black British: Any Other	291	3.59%
Chinese	43	0.51%		Chinese	39	0.48%
Other Ethnic Group	526	6.18%		Other Ethnic Group	491	6.05%
	8,511	100%			8,116	100%

Respondents to the consultation	
204 (30%)	White British
121 (18%)	Other white background
100 (15%)	Asian / Asian British
111 (16%)	Black / African / Caribbean / Black British
28 (4%)	Mixed / Multiple ethnic groups
37 (5%)	Other ethnic group
85 (12%)	Prefer not to say

What is the proposal's impact on the equalities aims? Look for *direct impact* but also evidence of *disproportionate impact* i.e. where a decision affects a protected group more than the general population, including *indirect impact*

There is no requirement for people applying for CTS to declare their ethnicity so the information available at a caseload level has been provided on a voluntary basis. Ethnicity information is known for 52.77% of cases only.

The data above when analysed against the caseload suggests that most groups, regardless of ethnicity, have a lower percentage of people receiving CTS than their representation within the borough's population, where known. The borough level data when compared to the known Council Tax Support ethnicity data suggests that the most significant disparity is attributable to people who defined themselves as white (British, Irish & Other) 51% of the borough population compared to 43% of the Council Tax Support caseload. However, the fact that CTS is paid to households on low income, may suggest that a larger percentage of white residents are in full-time or higher paid employment than some ethnic

What actions can be taken to avoid or mitigate any negative impact or to better advance equality and foster good relations?

The proposal in this Impact Analysis is a positive one as it makes recommendations for the Council to continue with its existing CTS scheme but make it more generous in response to the Cost of Living crisis. Therefore, there are no additional adverse impacts on this protected group resulting from these proposals.

Measures that have already been put in place to mitigate against the potential impact of the Council's existing scheme includes:

The scheme ignores war widows/widowers' pensions as well as various other incomes, for example Child Benefit and disability benefits such as Personal Independence Payments.

The scheme is also complemented by a Discretionary Council Tax Hardship Fund of

Race *Click and hover over the questions to find more details on what is required*

groups.

Asian as an ethnic group makes up 22% of the borough population but only 19.5% of CTS recipients, though Bangladeshi are slightly over-represented. Black Caribbean and in particular black African are over-represented by comparison to the borough data.

The proposal is to continue with the existing scheme but reduce the contribution percentage recipients of the scheme are required to pay, thus making the scheme more generous. This analysis has not identified any additional adverse impact on this group arising from the proposal.

£750,000 to support those individuals suffering the most financial hardship. This fund offers short (and where necessary long) term support for the most vulnerable households.

Council Tax payment options, such as 12 monthly and fortnightly instalments via direct debit and standing order are offered at the billing stage.

The availability of the Discretionary Council Tax Hardship fund is promoted through Council Tax Support notification letters, in Council Tax reminder and final notices, on the Council's website and via partners and advice and voluntary organisations throughout the borough as well as in Residents News and other campaigns run by the Council.

Applications for assistance from other discretionary schemes such as Discretionary Housing Payment and the Local Welfare Assistance scheme are monitored and where appropriate assistance is awarded under the Discretionary Council Tax Hardship fund as well.

Interested households are actively supported to move into work where possible through referral into the council's Employment, Business and Skills Service and the Fair Deals Jobs programme which also supports residents with skills, qualifications, improved language skills and to maximise incomes. The council's Adult Learning Service also provides a range of skills badly needed by residents to ensure they can, over time, work themselves into a better paid role

Religion or Belief *Double click here to add impact / Hide*

Check box if NOT applicable

Key borough statistics: The borough also has a diverse range of faith communities. According to the 2011 Census, Christianity is the main religion in Waltham Forest, with 48 per cent of residents identifying as Christian. The second biggest religion is Islam with 22% of residents saying they are Muslims compared to 5% nationally. Other religions in the borough are Hindu (2.3% of residents), Buddhist (0.8%), Jewish (0.5%) and Sikh (0.5%). 18% of residents said they are secular/have no religion and 7% chose not to state their religion in the Census.

Waltham Forest has around 150 Christian Churches, 16 Muslim Mosques, 4 Hindu Temples, 3 Jewish Synagogues, 1 Sikh Gurdwara and 1 Tao Temple.

Note: These statistics provide general data for this protected characteristic. You need to ensure you have sufficient information about those affected by the proposals.

For more detailed breakdowns or further information please contact the Data and Intelligence Team, Insight Team (insight@walthamsforest.gov.uk).

Census 2021 data on Religion are due to be published on the 29th of November 2022

[Double click here to show borough wide statistics / hide statistics](#)

Religion or Belief *Click and hover over the questions to find more details on what is required*

Additional Equalities Data (Service level or Corporate) *Include data analysis of the impact of the proposals*

We do not currently hold any additional data at a caseload level on religion or belief.

Consultant respondents

Respondents to the consultation			
164 (24%)	No religion	125 (19%)	Muslim
8 (1%)	Buddhist	3 (0%)	Sikh
259 (38%)	Christian	18 (3%)	Other religion
12 (2%)	Hindu	82 (12%)	Prefer not to say
2 (0%)	Jewish		

What is the proposal's impact on the equalities aims? *Look for **direct impact** but also evidence of **disproportionate impact** i.e. where a decision affects a protected group more than the general population, including **indirect impact***

The proposal is to continue with the existing scheme but reduce the contribution percentage recipients of the scheme are required to pay, thus making the scheme more generous. This analysis has not identified any additional adverse impact on this group arising from the proposal.

What actions can be taken to avoid or mitigate any negative impact or to better advance equality and foster good relations?

The proposed changes to the Council's Council Tax Support scheme are designed to provide an increase level of support and would make a positive difference to all equality groups. There is no evidence available to indicate that there would be a greater adverse impact to this group as a consequence of these proposals.

Key borough statistics: Females made up 51% of the total population in Waltham Forest, and males made up 49%, which match the pattern across England and in London (Census 2021, ONS). This is equivalent to nearly 5,500 more females in the borough. That could be explained by the growing gender imbalance as people get older. 47% of those aged 50 and over are male and 53% are female, compared to 50% male and 50% female among the residents aged under 50.

Note: These statistics provide general data for this protected characteristic. You need to ensure you have sufficient information about those affected by the proposals.

For more detailed breakdowns or further information please contact the Data and Intelligence Team, Insight Team (insight@walthamsforest.gov.uk).

Age	Female	% Female	Male	% Male
Aged 0 to 15	27,541	49%	28,704	51%
Aged 16 to 24	13,455	53%	121,40	47%
Aged 25 to 49	61,671	50%	60,854	50%
Aged 50 to 64	23,587	52%	22,077	48%
Aged 65+	15,697	55%	12,699	45%
Total	141,951	51%	136,474	49%

Source: Census 2021, Office for National Statistics

[Double click here to show borough wide statistics / hide statistics](#)

Sex [Click and hover over the questions to find more details on what is required](#)

Additional Equalities Data (Service level or Corporate) *Include data analysis of the impact of the proposals*

Working age CTS caseload September 2021 – 10,701				
	Female	%	Male	%
CTS recipients by gender	6,945	64.90	3,756	35.10
Lone parent households	3,043	95.66	138	4.34
Receiving a disability benefit	1,826	26.29	1,164	30.99
In employment	660	9.50	550	14.64

Working age CTS caseload November 2022 – 9,722				
	Female	%	Male	%
CTS recipients by gender	6,402	65.85	3320	34.15
Lone parent households	2,827	96	117	4
Receiving a disability benefit	1,703	62	1,038	38
In employment	527	61.93	324	38.07

What is the proposal's impact on the equalities aims? *Look for **direct impact** but also evidence of **disproportionate impact** i.e. where a decision affects a protected group more than the general population, including **indirect impact***

The data above shows that there are a higher percentage of females claiming Council Tax Support compared to their representation in the LBWF population. This over representation could partly be explained by the fact that around 44.16% live in lone parent households and are therefore more likely to be in part-time work or work fewer hours which may limit their household income; meaning they are more

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Sex *Click and hover over the questions to find more details on what is required*

likely to qualify for support. 2,944 of the total working age households are lone parent households and 2,827 (96%) are females.

Although there is a lower percentage of females in work and claiming Council Tax Support than men 9.50% of females compared to 14.64%, the actual numbers that could potentially be impacted by the maximum support cap at 76% is higher for females as the overall percentage of women in receipt of support is larger.

8.23% of the total female caseload is in employment compared to 11.5% of the male caseload.

Taking all the data into consideration it would suggest that women as a group would be more impacted by any changes to the Council's scheme.

Of the responders to the consultation 264 (38%) were Male and 387 (56%) Female, 36 (5%) did not say. This response rate is consistent with their representation in the CTS caseload.

The proposal is to continue with the existing scheme but reduce the contribution percentage recipients of the scheme are required to pay, thus making the scheme more generous. This analysis has not identified any additional adverse impact on this group arising from the proposal.

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Although there is a lower percentage of females in work and claiming Council Tax Support than men 9.50% of females compared to 14.64%, the actual numbers that could potentially be impacted by the maximum support cap at 76% is higher for females as the overall percentage of women in receipt of support is larger.

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Of the responders to the consultation 264 (38%) were Male and 387 (56%) Female, 36 (5%) did not say. This response rate is consistent with their representation in the CTS caseload.

The proposal is to continue with the existing scheme but reduce the contribution percentage recipients of the scheme are required to pay, thus making the scheme more generous. This analysis has not identified any additional adverse impact on this group arising from the proposal. The proposal in this Impact Analysis is a positive

Measures that have already been put in place to mitigate against the potential impact of the Council's existing scheme includes:

The scheme ignores war widows/widowers' pensions as well as various other incomes, for example Child Benefit and disability benefits such as Personal Independence Payments.

The scheme is also complemented by a Discretionary Council Tax Hardship Fund of £750,000 to support those individuals suffering the most financial hardship. This fund offers short (and where necessary long) term support for the most vulnerable households.

Council Tax payment options, such as 12 monthly and fortnightly instalments via direct debit and standing order are offered at the billing stage.

Sex *Click and hover over the questions to find more details on what is required*

The availability of the Discretionary Council Tax Hardship fund is promoted through Council Tax Support notification letters, in Council Tax reminder and final notices, on the Council's website and via partners and advice and voluntary organisations throughout the borough as well as in Residents News and other campaigns run by the Council.

Applications for assistance from other discretionary schemes such as Discretionary Housing Payment and the Local Welfare Assistance scheme are monitored and where appropriate assistance is awarded under the Discretionary Council Tax Hardship fund as well.

Interested households are actively supported to move into work where possible through referral into the council's Employment, Business and Skills Service and the Fair Deals Jobs programme which also supports residents with skills, qualifications, improved language skills and to maximise incomes. The council's Adult Learning Service also provides a range of skills badly needed by residents to ensure they can, over time, work themselves into a better paid role

Sexual Orientation and Gender Reassignment [Double click here to add impact / Hide](#)

[Check box if NOT applicable](#)

Key borough statistics: In 2014, 1.6% of adults in the UK identified their sexual identity as lesbian, gay or bisexual. This comprised of:

- 1.1% who identified as gay or lesbian
- 0.5% who identified as bisexual.

A further 0.3% of population identified their sexual identity as other, not falling into heterosexual/straight, gay/lesbian, or bisexual categories.

London had the highest percentage of adults identifying themselves as lesbian, gay or bisexual, at 2.6%.

The likelihood of an adult identifying as LGBT decreased with age. In 2014, 2.6% of adults aged 16 to 24 identified as LGBT, which decreased to 0.6% of adults aged 65 and over. (Source: Integrated Household Survey, Office for National Statistics).

Note: These statistics provide general data for this protected characteristic. You need to ensure you have sufficient information about those affected by the proposals.

For more detailed breakdowns or further information please contact the Data and Intelligence Team, Insight Team (insight@walthamsforest.gov.uk).

Census 2021, Sexual orientation, and gender identity: 6th of January 2023

[Double click here to show borough wide statistics / hide statistics](#)

Sexual Orientation and Gender Reassignment *Click and hover over the questions to find more details on what is required*

Additional Equalities Data (Service level or Corporate) *Include data analysis of the impact of the proposals*

Sexual Orientation and Gender Reassignment *Click and hover over the questions to find more details on what is required*

We do not currently hold information at a caseload level on gender reassignment or on sexual orientation for those individuals living in single adult households.

Respondents to the consultation

495 (74%) Heterosexual or straight
21 (3%) Gay or Lesbian
24 (4%) Bisexual
21 (3%) Other
110 (16%) Prefer not to say

Is the gender you identify with the same as your sex registered at birth?
616 (91%) Yes
21 (3%) No
39 (6%) Prefer not to say

What is the proposal's impact on the equalities aims? *Look for **direct impact** but also evidence of **disproportionate impact** i.e. where a decision affects a protected group more than the general population, including **indirect impact***

This analysis found no evidence of any differential impact arising from these proposals when considered from the perspective of sexual orientation and gender reassignment

What actions can be taken to avoid or mitigate any negative impact or to better advance equality and foster good relations?

The proposed changes to the Council's Council Tax Support scheme are designed to provide an increase level of support and would make a positive difference to all equality groups. There is no evidence available to indicate that there would be a greater adverse impact to this group as a consequence of these proposals.

Key borough statistics:

Marital and civil partnership status	Waltham Forest	%
All usual residents aged 16+	222,181	100%
Single	104,046	47%
Opposite sex marriages or registered civil partnership	86,469	39%
Same sex marriages or registered civil partnership	21,589	10%
Widowed or surviving partner from civil partnership	16,422	7%
Separated, but still married	16,403	7%
Divorced	5332	2%

Source: Census 2021, Office for National Statistics

The Civil Partnership Act 2004 came into force on 5 December 2005. The Marriages (Same Sex Couples) Act made provision for the marriage of same sex couples in England and Wales with first marriages taking place on 29 March 2014. From 10 December 2014 civil partners were able to convert their civil partnership into a marriage.

At the recent 2021 Census, Lea Bridge ward recorded one of the highest numbers of same sex marriages or civil partnerships in London. Lea Bridge ward is ranked as the 10th highest ward with marriages or civil partnerships of the same sex.

Note: These statistics provide general data for this protected characteristic. You need to ensure you have sufficient information about those affected by the proposals.

For more detailed breakdowns or further information please contact the Data and Intelligence Team, Insight Team (insight@walthamsforest.gov.uk).

[Double click here to show borough wide statistics / hide statistics](#)

Marriage and Civil Partnership [Click and hover over the questions to find more details on what is required](#)

Additional Equalities Data (Service level or Corporate) *Include data analysis of the impact of the proposals*

We know from our existing caseload that were 13 claims in payment from same sex couples in November 22. It is however not been possible to determine precisely how many of these couples are married or in a civil partnership.

What is the proposal’s impact on the equalities aims? *Look for **direct impact** but also evidence of **disproportionate impact** i.e. where a decision affects a protected group more than the general population, including **indirect impact***

Current data held suggests that same sex couples are very much underrepresented in benefit claims compared to heterosexual couples. This analysis found no evidence of any differential impact arising from these proposals when considered from the perspective of marriage or civil partnership.

What actions can be taken to avoid or mitigate any negative impact or to better advance equality and foster good relations?

The proposed changes to the Council’s Council Tax Support scheme are designed to provide an increase level of support and would make a positive difference to all equality groups. There is no evidence available to indicate that there would be a greater adverse impact to this group as a consequence of these proposals.

See pages 1 and 2 for full details of these two aims. This section seeks to identify what additional steps can be taken to promote these aims or to mitigate any adverse impact. Analysis should be based on the data you have collected above for the 8 protected characteristics covered by these aims. Remember, marriage and civil partnership is not covered.

Key borough statistics: According to the **Resident Insight Survey** (wave 13 conducted in Feb-Mar 2016), 77% of Waltham Forest residents feel that their local area is a place where people from different backgrounds get on well together.

Women are more likely than men to feel that people from different backgrounds are getting on well locally (81% compare to 74%). Young people aged 16-29 are most likely to feel people are getting on well (84%), whole older residents aged 65+ are least likely to think so (66%). BME residents are more likely to think that people from different background are getting on well in their local area than White residents (83% compared to 74%), which is likely related to the different age profile of the BME and White populations.

The Living Together Survey from Dec 2015-Feb 2016 found that 62% of residents agreed that they have the opportunity to mix with people from different backgrounds to themselves. One fifth (20%) feel they do not really mix with people from different backgrounds. People in the north of the borough (Chingford) are least likely to feel they have opportunity to mix with people from different backgrounds to themselves (55% compared to 68% in Leytonstone, 63% in Walthamstow and 61% in Leyton). Younger and BME residents are more likely to mix with people from different background than older residents and those of White background. The survey also found that not enough mixing between people of different backgrounds and lack of understanding of each other are perceived to be the two main reasons which can stop people from getting on together.

Note: These statistics provide general data for this protected characteristic. You need to ensure you have sufficient information about those affected by the proposals.

For more detailed breakdowns or further information please contact the Research Team (Carla.Johnson@walthamforest.gov.uk/insight@walthamsforest.gov.uk)

[Double click here to show borough wide statistics / hide statistics](#)

Additional Impacts on Advancing Equality & Fostering Good Relations [Click and hover over the questions to find more details on what is required](#)

Additional Equalities Data (Service level or Corporate)

The council's Council Tax Support scheme is means tested and therefore available to low income households. As a result, all recipients would be considered to be at a socio-economic disadvantage, particularly disabled people, lone parents (more likely women), part time workers (more likely to be women) and large households (more likely to be from BME backgrounds).

The proposal in this impact analysis is a positive one as it recommends continuing with the existing scheme but reduce the minimum contribution percentage recipients of the scheme are required to pay, thus making the scheme more generous. Minor changes would be to the scheme in April 2023 because of annual Government changes to Welfare Benefits and any changes to Universal Credit that are used to calculate awards. Any changes to the level of support residents are entitled to will be communicated to them in writing. Other support is available too for Council Tax payment options, such as 12 monthly and fortnightly instalments via direct debit and standing order are offered at the billing stage as a way of alleviating any financial impact Government changes will have on low income households. The availability of the Discretionary Council Tax Hardship fund will be promoted through Council Tax Support notification letters, Council Tax reminder and final letters, on the Council's website and via partners and advice and voluntary organisations throughout the borough.

Additionally, we will ensure that the communication options and materials used are accessible, inclusive and effective.

Additional Impacts on Advancing Equality & Fostering Good Relations *Click and hover over the questions to find more details on what is required*

Are there any additional benefits or risks of the proposals on advancing equality and fostering good relations not considered above?

These proposals do not identify any additional benefits or risks other than those outlined above. Furthermore, the proposal is to make the Council's existing scheme more generous, meaning the proposal does not carry any additional impacts on any equality groups.

What actions can be taken to avoid or mitigate any negative impact on advancing equality or fostering good relations not considered above? Provide details of how effective the mitigation will be and how it will be monitored.

The proposal makes no changes to the Council's existing Council Tax Support scheme other than to reduce the minimum contribution recipients of the scheme are required to pay without support. This will result in a more generous scheme; therefore, no additional adverse impacts have been identified on any equality groups as a result of this analysis.

Conclusion

Consider the Guidance below and set out your conclusions from the equalities analysis of the 8 protected characteristics. If there are negative equalities impacts, but you think that the proposals should still proceed in the current or amended form, explain what the objective justification for this is, providing evidence as

appropriate. If it is helpful, refer to other documents e.g. the Cabinet report. You may find it helpful to identify one of the 4 outcomes below as being closest to your current proposals. (Use your conclusions as a basis for the “Equalities Implications” in the Cabinet report.)

This analysis has concluded that...

This analysis has not identified any additional equality impact as a result of these proposals. The changes would mean that those in receipt of support from April 2023 would be required to pay at least 15% of their eligible Council Tax themselves and is 9% lower than currently so offers a higher level of support. There will be continued financial monitoring of the costs of the scheme and before any further changes are made to the scheme which could reduce or remove the support payable the Council would have to carry out a statutory consultation which would also identify any equality impacts. The Council will also keep under review this Equality Impact Analysis as part of its compliance with its' Public Sector Equality Duty.

Up to £750,000 will continue to be made available under the continuation of a Discretionary Council Tax Hardship Fund to offer extra support to the most vulnerable residents. This fund is administered alongside other discretionary funds such as Discretionary Housing Payment which provides additional support with rent and other housing costs to help maintain or secure tenancies and the Council's Local Welfare Allowance scheme which provides much needed support for families in crisis to obtain food, essential furniture and white goods as well as meeting fuel costs.

The outcome following analysis of the impact indicates the impact to be outcome 3.

Outcome of Analysis *Check one that applies*

Outcome 1

No major change required when the assessment has not identified any potential for discrimination or adverse impact and all opportunities to advance equality have been taken.

Outcome 3

Continue despite having identified some potential for adverse impacts or missed opportunities to advance equality. In this case, the justification should be included in the assessment and should be in line with the duty to have 'due regard'. For the most important relevant policies, compelling reasons will be needed. You should consider whether there are sufficient plans to reduce the negative impact and/or plans to monitor the actual impact.

Outcome 2

Adjustments to remove barriers identified by the assessment or to better advance equality. Are you satisfied that the proposed adjustments will remove the barriers identified?

Outcome 4

Stop and rethink when an assessment shows actual or potential unlawful discrimination.

Signed off by Head of Service:



Name: Nalda Russell-Stowe

Date: