

Equality Impact Assessment Council Tax Reduction Scheme

Authority:	Tunbridge Wells Borough Council
Date EqIA commenced:	9 th May 2016
Date first stage EqIA finalised for pre-consultation decision:	24 th May 2016 (submitted to Management Board)
Date second stage EqIA finalised after consultation closed, prior to final decision being taken:	27 th October (Cabinet meeting)
Job titles of officers involved in completing the EqIA:	Head of Revenues & Benefits West Kent Equalities Officer

Contents	
Summary of decision to be made and scope of equality impact assessment	Page 1
Review of the current scheme	Page 2
Assessment of the proposed changes to the scheme from 2017, against the protected characteristics	Page 4
Conclusions	Page 10
Annex 1 – claimant data	Page 12

Summary of decision to be made

Since 1st April 2013, the Council has maintained a local Council Tax Reduction Scheme. The Council has the ability to determine the level of reduction given to working age applicants only. The scheme for pension age applicants is determined by Central Government.

We have decided to complete a full review of the scheme. The objectives of the review are to:

- Accurately target support to those working age claimants who most need it.
- Align the scheme with proposed changes to Housing Benefit and introduction of Universal Credit.
- Address potential shortfalls in funding due to the continued reduction in Central Government grants.
- Maintain a common approach to the design of local schemes across Kent.

Scope of this equality impact assessment

1. Review of the current scheme, introduced on 1st April 2013.
2. Proposed changes to the scheme from 1st April 2017.

How is the decision relevant to the three aims of the Public Sector Equality Duty?

The need to ensure that the scheme is not unlawfully discriminatory is relevant to the first aim of the duty to eliminate discrimination, harassment and victimisation

The need to consider how we can take steps to meet the needs of people with protected characteristics and whether people with disabilities may need to be treated more favourably, in how the scheme is designed, is relevant to the second aim of the duty to advance equality of opportunity.

The proposed service changes could also be relevant to fostering good relations with regard to maintaining the confidence and trust in the local authority by people with protected characteristics who may use our services.

Review of the current scheme, introduced on 1st April 2013

The current scheme requires all working age claimants to pay 18.5% of their council tax liability. Transitional funding meant claimants were only required to pay 8.5% in the first year of the scheme.

The current scheme was subject to a comprehensive equality impact assessment in 2012. That assessment identified that our Council Tax Reduction Scheme had the potential to have a negative impact on working age people with disabilities, carers and some working age groups. To mitigate these potential impacts it was agreed that we would continue to treat people with disabilities and carers more favourably by disregarding some income, giving them a higher council tax reduction. The impact on working age groups was as a result of the Government protecting pension age people from any changes. However, transitional funding was intended to reduce the extent of the impacts in the first year of the scheme.

The equality impact assessment was reviewed during the transitional year, by Full Council in December 2013, prior to introducing an 18.5% reduction. No changes to the impacts or mitigating actions were identified.

The equality impact assessment was reviewed again by Full Council in December 2015, prior to extending the scheme for a further year in 2016-17 and found that the impact of the 18.5% reduction had been mitigated to some extent by disregarding some income for people with disabilities and carers, resulting in a higher council tax reduction. This outcome was better than predicted by an earlier analysis. The assessment also found that the

Equality Impact Assessment Council Tax Reduction Scheme

difference between the average weekly amounts received by males and females had reduced. The difference in average weekly amounts received across age groups had also reduced. No further mitigating actions were identified.

Current claimant data, is provided in Annex 1. Findings from the data are summarised below.

Disability

Working age people with disabilities continue to make up a high proportion of the caseload at 21%. Working age people with disabilities continue to receive more per week, than working age people without disabilities, on average.

Carers

There is a lower proportion of claimants with a carer in the household, than the population overall. Working age claimants with a carer in the household continue to receive more per week, on average, than working age claimants without a carer in the household.

Age

Age groups broadly reflect the overall population. Those aged 45-54 currently receive the highest weekly amount, on average. Those aged 18-24 currently receive the lowest weekly amount, on average.

Sex

Females continue to make up a high proportion of the caseload at 65%. Although, there is a difference between the average amounts females and males receive per week, this is due to factors relating to circumstances which directly affect the calculation of council tax reduction, and is not linked to a claimant's sex.

Race

This information is not collected from claimants as it is not relevant to the calculation of council tax reduction. No new data is available, following the consultation in 2012.

Other protected characteristics

We do not collect information about the following characteristics from claimants as it is not relevant to the calculation of council tax reductions:

- Religion or belief
- Sexual orientation
- Gender reassignment
- Marital or civil partnership status
- Pregnancy or maternity

Equality Impact Assessment
Council Tax Reduction Scheme

Conclusions - review of the current scheme (2016-17)

All working age claimants, including those with protected characteristics, have received a reduction in their benefit amount. Pension age claimants, who also have protected characteristics, have not received a reduction as they are protected from any changes by Central Government.

	Amount received before reduction	Amount received after 8.5% reduction	Current amount (including 18.5% reduction)
All claimants	£16.81	£15.59	14.82
Disability	£17.92	£17.54	15.95
No disability	£16.55	£15.13	14.57
Carer	£21.54	£19.89	18.11
Non-carer	£16.61	£15.34	14.59
Female	£17.97	£15.44	14.77
Male	£18.43	£15.84	14.91
18-24	£17.38	£14.16	13.62
25-34	£17.08	£15.00	14.33
35-44	£18.14	£15.71	14.91
45-54	£18.55	£16.06	15.29
55+	£19.04	£16.59	15.01
Above average for all claimants		Below average for all claimants	

The data shows that we have continued to provide higher reductions to working age people with disabilities and carers. There is no evidence to suggest that this is insufficient to mitigate the impacts of the scheme overall. The calculation of the reduction amount is not related to a claimant's sex or age (with the exception of those of pension age who are protected). Any differences between the average weekly amounts received by males, females and working age groups is likely to be as a result of other factors. The analysis has not taken account of any council tax increases year on year so it is not possible to make comparisons between amounts across years.

Proposed changes to the scheme from 1st April 2017

There are 13 potential options to adjust the scheme. Current claimant data, for each of the 13 options, where available, is provided in Annex 1. Where an option applies to new claimants, we have provided data for current claimants as an indication of the possible impacts as it is not possible to predict who may apply after 1st April 2017. Consultation findings from people with protected characteristics are provided in the consultation report. Findings from the data can be summarised as follows:

Disability

There is a potential adverse impact on people of working age with a disability of the following options:

- **Option 1:** reducing the maximum level of support to 80%.
 - Existing claimants with disabilities (754 people) would lose 24 pence per week, on average, compared to claimants without disabilities, who would lose an average of 22 pence per week. Claimants with disabilities would continue to receive £1.36 per week more than claimants without disabilities, on average.
 - Whilst people with disabilities, who responded to the consultation, were not in favour of this option, it was one of the most supported options by respondents with disabilities (of those affecting existing claimants) after those affecting new claimants.

Equality Impact Assessment Council Tax Reduction Scheme

Mitigation: we would continue to treat people with disabilities more favourably by disregarding income received from certain disability benefits. However, as claimants with disabilities would still see a reduction in their benefit amount it would also be necessary to consider the criteria of the exceptional hardship scheme to ensure their needs continue to be met.

- **Option 4:** using a set income for self-employed earners after one year.
- Although only small number of claimants in this category have a disability (21 people) these claimants would lose more (£16.22 per week, on average) than claimants without a disability (£15.30 per week, on average).
- This option was amongst the least supported options with people with disabilities who responded to the consultation.

Mitigation: period extended to 18 months in response to consultation feedback.

- **Option 6:** reduce the capital limit to £6000.
- 39% of existing claimants (18 people) in this category have a disability. These claimants would stop receiving this reduction in full (£13.95 per week, on average).
- This option was supported by 31% of people with disabilities who responded to the consultation.

Mitigation: capital limit to be extended to £10,000 in response to consultation comments.

- **Option 7:** introduce a standard level of non-dependant deduction.
- Although only small number of claimants in this category have a disability (6 people), these claimants would lose more (£5.75 per week, on average) than claimants without a disability (£5.59 per week, on average).
- This option was supported by 53% of people with disabilities who responded to the consultation.

Mitigation: if this option was introduced it may be necessary to consider exemptions for non-dependants with disabilities.

- **Option 11:** removing the award of a Work Related Activity Component (new claims).
- 40% of existing claimants in this category have a disability. We cannot predict what proportion of people with disabilities may apply for Council Tax reduction in 2017.
- This option was supported by 34% of people with disabilities who responded to the consultation.

Mitigation: we will monitor the impact of this option on new claimants with disabilities and consider the criteria of the exceptional hardship scheme to ensure their needs continue to be met.

▪ **Impact of other options**

- The proportion of those that are likely to be affected by options 8, 9 and 10 is in line with, or less than, the proportion of people with disabilities in the caseload overall and the predicted reduction in benefit amount is less than or equal to that predicted for people without a disability. Specific comments in relation to these options are included in the report of the consultation findings.
- For options affecting new claimants (2, 3, 5 and 12), we cannot predict what proportion of people with disabilities may apply for Council Tax reduction in 2017. However, for those options where data is available, the proportion of current claimants within these categories is in line with, or less than, the proportion of people with disabilities in the caseload overall. Option 2 was amongst the least supported options with people with disabilities who responded to the consultation. Options, 3, 5 and 12 were amongst the most preferred options with people with disabilities who responded to the consultation.

Equality Impact Assessment Council Tax Reduction Scheme

Specific comments in relation to these options are included in the report of the consultation findings.

Mitigation: an exemption for temporary absence (option 5) due to medical treatment would reduce any potential impact on claimants with a disability; a range of other council tax disregards are available for those absent from home to receive or provide care due to ill health.

Carers

There is a potential adverse impact on carers of the following options:

- **Option 1:** reducing the maximum level of support to 80%.
 - Carers (229 people) would lose 27 pence per week, on average, compared to claimants who are not carers, who would lose 22 pence per week, on average. Carers would continue to receive £3.47 per week more than claimants who are not carers, on average.
 - We did not collect details of carers from the consultation. Any comments relating to carers are included in the report of the consultation findings.

Mitigation: we would continue to treat carers more favourably by disregarding income received from certain carer benefits. However, as claimants who are carers would still see a reduction in their benefit amount it would also be necessary to consider the criteria of the exceptional hardship scheme to ensure their needs continue to be met.

- **Option 4:** using a set income for self-employed earners after one year.
 - Although only small number of claimants in this category are carers (10 people) these claimants would lose more (£19.02 per week, on average) than claimants who are not carers (£15.24 per week, on average).
 - We did not collect details of carers from the consultation. Any comments relating to carers are included in the report of the consultation findings.

Mitigation: period extended to 18 months in response to consultation feedback.

- **Option 7:** introduce a standard level of non-dependant deduction.
 - 12% of claimants in this category are carers (22 people) who would lose more (£7.45 per week, on average) than claimants who are not carers (£5.29 per week, on average).
 - We did not collect details of carers from the consultation. Any comments relating to carers are included in the report of the consultation findings.

Mitigation: if this option was introduced it may be necessary to consider exemptions for non-dependants who are carers.

- **Impact of other options**

- The proportion of those that are likely to be affected by options 2, 6, 8, 9, 10 and 11 is in line with, or less than, the proportion of carers in the caseload overall and the predicted reduction in benefit amount is less than or equal to that predicted for claimants who are not carers. Any observations in relation to these options are included in the report of the consultation findings.
- For options affecting new claimants (2, 3 and 5), we cannot predict what proportion of carers may apply for Council Tax reduction in 2017. However, for those options where data is available, the proportion of current claimants within these categories is in line with, or less than, the proportion carers in the caseload overall.
- There are a higher proportion of claimants who are carers (12%) with over 2 dependents (option 12). We cannot predict what proportion of carers may apply for Council Tax reduction in 2017.
- Any observations in relation to these options are included in the report of the consultation findings.

Equality Impact Assessment Council Tax Reduction Scheme

Sex

There is a potential adverse impact on working age males and females of the following options:

- **Option 2:** remove family premium (new claims).
 - There are a higher proportion of females (82%) who currently receive family premium than males. We cannot predict what proportion of females and males may apply for Council Tax Reduction in 2017 but all new claimants would receive an average of £3.49 less than current claimants.
- This option was the least preferred option with males and females who responded to the consultation.

Mitigation: we will monitor the impact of this option on new claimants and consider the criteria of the exceptional hardship scheme.

- **Option 6:** reduce the capital limit to £6000.
 - Although a higher proportion of males (46%) would be affected than in the caseload overall, females would lose more (£13.67 per week, on average) compared to males (£12.86 per week, on average).
 - 52% of females and 61% of males who responded to the consultation agreed with this option.

Mitigation: capital limit to be extended to £10,000 in response to consultation comments

- **Option 7:** introduce a standard level of non-dependant deduction.
 - Female claimants (75%, 144 people, in this category) would lose more (£5.66 per week, on average) than males (£5.12 per week, on average).
 - This option was amongst the most preferred options with males and females who responded to the consultation.

Mitigation: not required at this stage but we will monitor the impact of this option on claimants.

- **Option 8:** take child maintenance into account.
 - Female claimants (94%, 135 people, in this category) would lose more (£6.54 per week, on average) than males (£3.08 per week, on average).
 - This option was amongst the least preferred options with males and females who responded to the consultation.

Mitigation: it may be necessary to consider the criteria of the exceptional hardship scheme to take into account the needs of female claimants with children.

- **Option 10:** remove second adult reduction.
 - Affects a higher proportion of female claimants (86%, 18 people) who would lose more (£4.22 per week, on average) than males (£2.83 per week, on average).
 - 52% of females and 65% of males who responded to the consultation agreed with this option.

Mitigation: not required at this stage but we will monitor the impact of this option on claimants.

- **Option 11:** removing the award of a Work Related Activity Component (new claims).
 - 52% of existing claimants in this category are male and 48% are female. We cannot predict what proportion of males and females may apply for Council Tax reduction in 2017.
 - 52% of females and 55% of males who responded to the consultation agreed with this option.

Equality Impact Assessment Council Tax Reduction Scheme

Mitigation: not required at this stage but we will monitor the impact of this option on new claimants.

- **Option 12:** limit the number of dependant children to two (new claims).
- 79% of existing claimants in this category are female and 21% are male. We cannot predict what proportion of males and females may apply for Council Tax reduction in 2017.
- 67% of females and 75% of males who responded to the consultation agreed with this option.

Mitigation: not required at this stage but we will monitor the impact of this option on new claimants.

- **Impact of other options**
- The proportion of males and females affected by option 1 is in line with the caseload overall. There is no difference in the amounts (22p) males and females would lose per week, on average, should the level of support be reduced to 80%. Males and females who responded to the consultation broadly supported this option.
- The proportion of males and females who may be affected by options 3, 4 and 9 is roughly equivalent to the proportion of males and females in the overall caseload. We do not have data to illustrate the impact of option 5.

Age

As claimants of pension age are protected, there is a potential adverse impact on other age groups, of the following options:

- **Option 2:** removing family premium (new claims).
- There are a higher proportion of current claimants aged 25-44 under this criteria.
- We cannot predict what proportion of age groups may apply for Council Tax Reduction in 2017 but all new claimants would receive an average of £3.49 less than current claimants.
- This option was amongst the least preferred options with all age groups who responded to the consultation, with the exception of those aged 55-64.
- **Option 4:** introduce minimum income floor for self-employed claimants.
- Affects a higher proportion of those aged 35-44, who would lose more (£17.00 per week, on average) than other age groups.
- This option was amongst the least preferred options with all age groups who responded to the consultation, with the exception of those aged 45-54.
- **Option 6:** reduce the capital limit to £6000.
- Affect a higher proportion of those aged 45-54 however, other age groups would lose more per week, on average.
- We have not identified any issues relating to working age groups from the consultation, in relation to this option.
- **Option 7:** introduce changes to non-dependant deductions.
- Affects a higher proportion of those aged 35-54 however, other age groups would lose more per week on average.
- We have not identified any issues relating to working age groups from the consultation, in relation to this option.
- **Option 8:** include child maintenance as income.
- Affects a higher proportion of those aged 35-44 who would lose more (£6.70 per week, on average) than some other age groups with the exception of those aged 55-64 (2 people) who would lose £9.91 per week, on average.

Equality Impact Assessment Council Tax Reduction Scheme

- We have not identified any issues relating to working age groups from the consultation, in relation to this option.
- **Option 9:** restrict the maximum level to the equivalent of a Band D charge.
 - Affects a higher proportion of those aged 35-54. All age groups would lose an average of £8.12 per week, on average.
 - We have not identified any issues relating to working age groups from the consultation, in relation to this option.
- **Option 10:** remove second adult rebate.
 - Affects a higher proportion of those aged 45-64 however, other age groups would lose more per week on average.
 - We have not identified any issues relating to working age groups from the consultation, in relation to this option.
- **Option 11:** removing the award of a Work Related Activity Component (new claims).
 - Affects a higher proportion of those aged 45-54.
 - We cannot predict what proportion of age groups may apply for Council Tax Reduction in 2017 or what reduction they may receive.
 - This option was amongst the least preferred options with all age groups who responded to the consultation, with the exception of those aged 55-64.
- **Option 12:** limit the number of dependant children to two (new claims).
 - Affects a higher proportion of those aged 25-44.
 - We cannot predict what proportion of age groups may apply for Council Tax Reduction in 2017 or what reduction they may receive.
- This option was amongst the most preferred options with all age groups who responded to the consultation.
- **Impact of other options**
 - The proportion of age groups affected by option 1 is in line with the caseload overall. There is a difference of 2 pence in the amounts each age group would lose per week, on average. Whilst option 1 was less popular with those aged 18-24 who responded to the consultation, the consultation report advises that this result should be treated with caution due to the low response rate from this group.
 - The proportions of those affected by option 3 are roughly in line with the caseload overall. We do not have data to illustrate the impact of option 5. These options were amongst the most preferred options with all age groups who responded to the consultation.

Mitigation (all options affecting age groups).

As the government has protected pensioners, the impact will fall on working age groups. This impact is as a result of national legislation, and is not within our discretion to mitigate. Within working age groups, although the impact on individual age groups may differ for each option, calculation of council tax reduction is not related to a person's age so it is difficult to mitigate any potential adverse impacts on the basis of age alone. Any differences in entitlement are likely to be as a result of other factors e.g. whether the claimant has a disability, is a carer or has children in the household. Options for reducing the impacts based on these factors have been suggested. However, we can continue to monitor the impact of any changes on age groups to identify whether there are any particular needs relating to age groups that we may need to meet.

Race

This information is not collected from claimants as it is not relevant to the calculation of council tax reduction. The Census (2011) shows that people from Minority Ethnic

Equality Impact Assessment Council Tax Reduction Scheme

backgrounds are more likely to be economically active and less likely to be self-employed, than people from a White background. We received a very small number of responses from people from a Minority Ethnic Background, to the consultation. We have no evidence to indicate that working age people with different ethnic backgrounds would be affected differently.

Armed Forces Community

This is considered in this equality impact assessment as part of the commitments within the Community Covenant. Armed forces personnel deployed on operations overseas, who normally pay council tax, benefit from a tax-free payment on the cost of council tax paid directly by the Ministry of Defence. Following the announcement by the Chancellor in his 2012 Budget statement, Council Tax Relief will be worth just under £600 (based upon 2012/13 council tax) for an average six-month deployment based on the average Council Tax per dwelling in England. This will continue to be paid at a flat rate to all eligible personnel. More information is available at www.mod.uk. We also disregard income from war disablement pensions, providing eligible claimants with a higher council tax reduction

Other protected characteristics

We do not collect information about the following characteristics from claimants as it is not relevant to the calculation of council tax reductions:

- Religion or belief
- Sexual orientation
- Gender reassignment
- Marital or civil partnership status
- Pregnancy or maternity

Option 12 to limit the number of dependants to two would affect any female claimants who are pregnant before 1st April 2017. Otherwise, there is no evidence to indicate that working age people with these protected characteristics would be affected differently to claimants overall.

Conclusions - proposed changes to the scheme from 1st April 2017

All options will result in working age claimants, including those with protected characteristics, paying more towards their Council Tax bill from 2017-18. Pension age claimants, who also have protected characteristics, will not be affected as they are protected from any changes by Central Government.

Some working age claimants will be affected by more than one of the options. It is not possible to model any cumulative impacts but the possibility that some claimants may be adversely affected by more than one option should be taken into account when deciding which options will be taken forward. Some options will affect existing claimants and some will affect new claimants from 2017.

When deciding which options to take forward, the potential severity of impacts on claimants with protected characteristics needs to be weighed up against any potential financial savings to the Council. Options resulting in higher savings to the Council are likely to impact on more claimants or result in some claimants paying higher amount towards their Council Tax bill.

Equality Impact Assessment Council Tax Reduction Scheme

In complying with our obligations under the Public Sector Equality Duty, we must have 'due regard' to the following:

- Eliminate unlawful discrimination, harassment, victimisation and other conduct prohibited by the Act.
 - In deciding which options to take forward, we must ensure that the Council Tax Reduction Scheme does not unlawfully discriminate against any protected characteristics. This can be achieved by using the findings of this equality impact assessment to inform the decision about which options are taken forward.
- Advance equality of opportunity between people from different groups.
 - In deciding which options to take forward, we must consider how we can minimise disadvantage experienced by people with protected characteristics, take steps to meet the needs of people with protected characteristics and encourage people who share a relevant protected characteristic to participate in public life. The public sector equality duty does not prevent us from taking a decision about our Council Tax Reduction Scheme. Should we decide to take forward any options that may put people with protected characteristics at a disadvantage, we should consider taking action to mitigate those impacts. The Equality Act allows us to treat some people more favourably than others in meeting their needs. This would allow us to protect some income received by people with disabilities and carers, provide exemptions for some claimants with protected characteristics or take the needs of people with protected characteristics into account within an exceptional hardship scheme.
- Foster good relations between people from different groups.
 - In deciding which options to take forward, we may wish to consider whether our decision could impact on wider community relations between people with protected characteristics.

Finally, we will monitor the impact of the Council Tax Reduction Scheme on claimants with protected characteristics from 2017. We will provide reports to indicate whether the impacts are in line with our predictions or whether any further action may need to be taken to mitigate any impacts.

Annex 1 – Current claimant data

Options affecting existing claimants												
Current claimants (working age only)	All	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Number – all claimants	3508	754	2754	229	3279	2271	1237	216	806	927	958	601
Percentage	100%	21%	79%	7%	93%	65%	35%	6%	23%	26%	27%	17%
Average weekly CTAX reduction	£14.82	£15.95	£14.57	£18.11	£14.59	£14.77	£14.91	£13.62	£14.33	£14.91	£15.29	£15.01
Option 1 - reducing the maximum level of support to 80%												
Estimated average weekly loss	£0.22	£0.24	£0.22	£0.27	£0.22	£0.22	£0.22	£0.20	£0.21	£0.22	£0.23	£0.23
Option 4 - use of a minimum level of income for self-employed earners after 1 year												
Claimants under this criteria (No.)	325	21	304	10	315	195	130	7	85	96	90	47
Claimants under this criteria (%)	9%	6%	94%	3%	97%	60%	40%	2%	26%	30%	28%	14%
Average reduction under this criteria	£15.35	£16.22	£15.30	£19.02	£15.24	£15.65	£14.91	£15.37	£15.75	£17.00	£14.07	£13.74
Estimated average weekly loss	£15.35	£16.22	£15.30	£19.02	£15.24	£15.65	£14.91	£15.37	£15.75	£17.00	£14.07	£13.74
Option 6 - reducing the capital limit to £6,000												
Claimants under this criteria (No.)	46	18	28	1	45	25	21	0	3	8	25	10
Claimants under this criteria (%)	1%	39%	61%	2%	98%	54%	46%	0%	7%	17%	54%	22%
Average weekly CTAX reduction under this criteria (current)	£13.30	£13.95	£12.88	£18.53	£13.18	£13.67	£12.86	£0.00	£16.18	£14.27	£12.79	£12.93
Estimated average weekly loss	£13.30	£13.95	£12.88	£18.53	£13.18	£13.67	£12.86	£0.00	£16.18	£14.27	£12.79	£12.93
Option 7 - using a standard level of non-dependant deduction												
Claimants under this criteria (No.)	191	6	185	22	169	144	47	0	8	59	83	41
Claimants under this criteria (%)	5%	3%	97%	12%	88%	75%	25%	0%	4%	31%	43%	21%
Average weekly CTAX reduction under this criteria (current)	£14.08	£13.77	£14.09	£18.04	£13.57	£13.64	£15.44	£0.00	£17.67	£14.33	£12.88	£15.45
Estimated average weekly loss	£5.60	£5.75	£5.59	£7.45	£5.29	£5.66	£5.12	£0.00	£5.89	£5.83	£5.52	£5.23
Option 8 - including Child Maintenance as income												
Claimants under this criteria (No.)	144	6	138	5	139	135	9	2	31	67	42	2
Claimants under this criteria (%)	4%	4%	96%	3%	97%	94%	6%	1%	22%	47%	29%	1%
Average weekly CTAX reduction under this criteria (current)	£13.41	£17.48	£13.23	£16.96	£13.28	£13.61	£10.31	£11.78	£12.64	£13.77	£13.25	£18.14
Estimated average weekly loss	£6.33	£0.94	£6.56	£4.97	£6.37	£6.54	£3.08	£3.31	£5.07	£6.70	£6.54	£9.91

Annex 1 – Current claimant data

Options affecting existing claimants												
Current claimants (working age only)	All	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Option 9 - restricting the maximum level to the equivalent of a Band D charge												
Claimants under this criteria (No.)	173	22	151	13	160	119	54	2	24	59	63	25
Claimants under this criteria (%)	5%	13%	87%	8%	92%	69%	31%	1%	14%	34%	36%	14%
Average weekly CTAX reduction under this criteria (current)	£20.50	£24.89	£19.87	£25.99	£20.06	£19.74	£22.20	£15.41	£19.50	£21.79	£20.39	£19.10
Estimated average weekly loss	£8.12	£8.12	£8.12	£8.12	£8.12	£8.12	£8.12	£8.12	£8.12	£8.12	£8.12	£8.12
Option 10 - removing Second Adult Rebate												
Claimants under this criteria (No.)	21	0	21	0	21	18	3	0	0	4	10	7
Claimants under this criteria (%)	1%	0%	100%	0%	100%	86%	14%	0%	0%	19%	48%	33%
Average weekly CTAX reduction under this criteria (current)	£4.02	£0.00	£4.02	£0.00	£4.02	£4.22	£2.83	£0.00	£0.00	£4.40	£3.38	£4.71
Average weekly CTAX reduction under this criteria (current)	£4.02	£0.00	£4.02	£0.00	£4.02	£4.22	£2.83	£0.00	£0.00	£4.40	£3.38	£4.71

Annex 1 – Current claimant data

Options affecting new claimants from 2017 – data for existing claimants within these categories has been provided, where possible, to give an indication of possible impacts. We cannot estimate data for new claimants.												
	All	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Option 2 – removing the family premium												
New claimants in 2015 under this criteria (No.)	461	27	434	30	431	372	89	70	170	137	71	13
New claimants in 2015 under this criteria (%)	N/A	6%	94%	7%	93%	81%	19%	15%	37%	30%	15%	3%
Average weekly CTAX reduction under this criteria (current)	£9.84	£11.51	£9.74	£12.17	£9.68	£9.99	£9.25	£9.25	£9.73	£11.08	£8.65	£8.44
Estimated weekly loss (new claimants)	£3.49	£3.49	£3.49	£3.49	£3.49	£3.49	£3.49	£3.49	£3.49	£3.49	£3.49	£3.49
Option 3 – reducing backdating to one month												
Claimants under this criteria (No.)	51	11	40	2	49	32	19	7	10	15	14	5
Claimants under this criteria (%)	1%	22%	78%	4%	96%	63%	37%	14%	20%	29%	27%	10%
Average weekly CTAX reduction under this criteria (current)	£12.97	£12.81	£13.02	£16.25	£12.84	£12.84	£13.20	£11.24	£8.19	£15.19	£13.24	£15.44
Estimated weekly loss (new claimants)	£0.92	£0.55	£1.01	£2.62	£0.84	£0.68	£1.29	£0.86	£0.90	£0.51	£1.15	£1.70
Option 5 - reducing the period which a person can be absent from Great Britain												
No data available												
Option 11 - removing the Work Related Activity Component												
Claimants under this criteria (No.)	209	84	125	5	204	101	108	4	17	30	90	68
Claimants under this criteria (%)	6%	40%	60%	2%	98%	48%	52%	2%	8%	14%	43%	33%
Average weekly CTAX reduction under this criteria (current)	£16.43	£16.81	£16.17	£21.53	£16.30	£16.82	£16.06	£13.84	£16.83	£16.61	£16.52	£16.13
Estimated weekly loss (new claimants)												No data available

Annex 1 – Current claimant data

Options affecting new claimants from 2017 – data for existing claimants within these categories has been provided, where possible, to give an indication of possible impacts. We cannot estimate data for new claimants.												
	All	Disability	No Disability	Carer	Non Carer	Female	Male	18-24	25-34	35-44	45-54	55-64
Option 12 - restricting the maximum number of dependent children to two												
New claimants in 2015 under this criteria (No.)	42	1	41	5	37	35	7	0	22	15	5	0
New claimants in 2015 under this criteria (%)	1%	2%	98%	12%	88%	83%	17%	0%	52%	36%	12%	0%
Average weekly CTAX reduction under this criteria (current)	£16.55	£21.96	£16.42	£13.40	£16.98	£16.18	£18.42	£0.00	£14.28	£18.87	£21.13	£0.00
Estimated weekly loss (new claimants)	£9.88	£21.96	£9.75	£5.66	£10.42	£9.70	£10.83	£0.00	£9.91	£9.87	£11.57	£0.00
Option 13 - introducing a scheme to help applicants suffering exceptional hardship												
No data available												

Notes: Claimant data is based on the lead applicant so the actual impacts will also depend on household composition.

Ethnicity, religion/belief, sexual orientation, pregnancy & maternity, marital and civil partnership and gender reassignment data is not collected from claimants as it is not relevant to the calculation of Council Tax Reduction.