Appendix A

Option 1 - reduce maximum level of award to 80%					
	All Claimants	Disability	No Disability	Carer	Non Carer
Number of claimants	5568	1052	4516	429	5139
Proportion of claimants		19%	81%	8%	92%
Average benefit paid (per week)	£16.23	£17.80	£15.87	£19.21	£15.98
New average benefit	£14.92	£16.37	£14.59	£17.66	£14.69
Average weekly impact	£1.31	£1.43	£1.28	£1.55	£1.29
Average annual impact	£67.90	£74.47	£66.40	£80.37	£66.86
Reduction in CTS cost	£378,094				

Option 2 - remove family premium within calculation. New claims to align to welfare system

	All Claimants	Disability	No Disability	Carer	Non Carer
Number of claimants	441	12	429	14	427
Proportion of claimants		3%	97%	3%	97%
Average benefit paid (per week)	£13.52	£15.61	£13.47	£13.19	£14
New average benefit	£10.03	£12.12	£9.98	£9.70	10.05
Average weekly impact	£3.49	£3.49	£3.49	£3.49	3.49
Average annual impact	181.48	181.48	181.48	181.48	181.48
Reduction in CTS cost	£80,033				

Option 3 - reduce backdating of claims to 1 month. New claim to align to welfare system

	All Claimants	Disability	No Disability	Carer	Non Carer
Number of claimants	77	15	62	5	57
Proportion of claimants		19%	81%	6%	74%
Average benefit paid (per week)	£16.36	£17.39	£16.11	£19.36	£15.83
Average award of Backdated benefit	£141.05	£226.78	£120.30	£135.49	£118.97
Average impact (no ongoing impact)	£75.61	£157.22	£55.86	£58.05	£55.65
Reduction in CTS cost	£5,822				

Option 4 - minimum income for self employed after 1 year

	All Claimants	Disability	No Disability	Carer	Non Carer
Number of claims with self employed income for	444	20	424	16	428
more than 1 year					
Proportion of claimants		5%	95%	4%	96%
Average benefit paid (per week)	£16.79	£17.78	£16.75	£17.58	£16.76
New average benefit (Avg Earnings = £65 28% of	£0.00	£0.00	£0.00	£0.00	£0.00
min wage)					
Average weekly impact	£16.79	£17.78	£16.75	£17.58	£16.76
Annual	£873.08	£924.56	£871.00	£914.16	£871.52
Reduction in CTS cost*	£250,000				

Option 5 - absence limited to 4 weeks						
	All Claimants	All Claimants Disability No Disability Carer Non Care				
Number of claimants						
Proportion of claimants						
Average benefit paid (per week)			No data			
New average benefit			NO data			
Average weekly impact						
Average annual impact						
Reduction in CTS cost			No data			
Oį	otion 6 - reducing capital I	imit to £6,00	0			
	All Claimants	Disability	No Disability	Carer	Non Carer	
Number of claimants	49	18	31	6	43	
Proportion of claimants		37%	63%	12%	88%	
Average benefit paid (per week)	£14.81	£14.96	£14.72	£18.10	£14.35	
New average benefit	0	0	0	0	0	
Average weekly impact	£14.81	£14.96	£14.72	£18.10	£14.35	
Average annual impact	£770.12	£777.92	£765.44	£941.20	£746.20	
Reduction in CTS cost		£37,736				

Option 7 - standard non dependent deduction of £10

	All Claimants	Disability	No Disability	Carer	Non Carer
Number of claimants	244	3	198	37	164
Proportion of claimants		1%	81%	15%	67%
Average benefit paid (per week)	£14.51	£19.37	£14.44	£18.78	£13.73
New average benefit paid	£8.65	£8.65	£8.65	£8.65	£8.65
Average weekly impact	£5.86	£9.32	£4.35	£7.09	£4.00
Average annual impact	£304.72	£484.64	£226.20	£368.68	£208.00
Reduction in CTS cost	£74,352				

Option 8 - Child maintenance

	All Claimants	Disability	No Disability	Carer	Non Carer
Number of claims with Child Maintenance (£65.46 average pw)	241	9	232	16	225
Proportion of claimants		4%	96%	7%	93%
Average benefit paid (per week)	£13.87	£19.72	£13.64	£19.99	£13.43
Number of claims with Child Maintenance after adjustment	29	5	24	6	23
Average NEW benefit paid	£0.78	£6.63	£0.55	£6.90	£0.34
Average weekly impact	£13.09	£13.09	£13.09	£13.09	£13.09
Average annual impact	£680.68	£680.68	£680.68	£680.68	£680.68
Reduction in CTS cost	£164,044				

Option 9 - Band D restriction					
	All Claimants	Disability	No Disability	Carer	Non Carer
Number of claimants (Band E)	30	2	28	3	27
Proportion of claimants		7%	93%	10%	90%
Average benefit paid (per week)	£23.29	£9.58	£24.27	£32.81	£22.23
Average NEW benefit paid	£16.46	£2.75	£17.44	£25.98	£15.40
Average weekly impact	£6.83	£6.83	£6.83	£6.83	£6.83
Average annual impact	£355.19	£355.19	£355.19	£355.19	£355.19
Reduction in CTS cost			£10,656	•	
Number of claimants (Band F)	9	0	9		9
Proportion of claimants		0%	100%	0%	100%
Average benefit paid (per week)	£28.20	£0.00	£28.20	£0.00	£28.20
Average NEW benefit paid	£14.54	£0.00	£14.54	£0.00	£14.54
Average weekly impact	£13.66	£0.00	£13.66	£0.00	£13.66
Average annual impact	£710.38	£0.00	£710.38	£0.00	£710.38
Reduction in CTS cost		£6,393			
Number of claimants (Band G)	2	0	2	0	2
Proportion of claimants		0%	100%	0%	100%
Average benefit paid (per week)	£23.43	£0.00	£23.43	£0.00	£23.43
Average NEW benefit paid	£2.94	£0.00	£2.94	£0.00	£23.43
Average weekly impact	£20.49	£0.00	£20.49	£0.00	£0.00
Average annual impact	£1,065.57	£0.00	£1,065.57	£0.00	£0.00
Reduction in CTS cost		<u> </u>	£2,131.14		
	Option 10 - Second adu	ılt rebate			
	All Claimants	Disability	No Disability	Carer	Non Carer
Number of claims with 2AR	58	0	58	0	58
Proportion of claimants		0%	100%	0%	100%
Average benefit paid (per week)	£4.68	£0.00	£4.68	£0.00	£4.68
Average NEW benefit paid	£0.00	£0.00	£0.00	£0.00	£0.00
Average weekly impact	£4.68	£0.00	£4.68	£0.00	£4.68
Average annual impact	£243.36	£0.00	£243.36	£0.00	£243.36
Reduction in CTS cost		<u> </u>	£14,115		
Option 11 - Removing the work	related activity compone	ent. New clai	ims to align to w	elfare systen	1
	All Claimants	Disability	No Disability	Carer	Non Carer
Number of claims	No data				
Proportion of claimants					
Average benefit paid (per week)					
Average NEW benefit paid					
Average weekly impact					
Average annual impact					
·					

Reduction in CTS cost

No data

Option 12 - limit of 2 dependent children within calculation					
	All Claimants	Disability	No Disability	Carer	Non Carer
Number of claims with over 2 dependants	54	0	54	2	52
Proportion of claimants		0%	100%	4%	96%
Average benefit paid (per week)	£17.73	£0.00	£17.64	£16.68	£17.81
Average benefit paid NEW (per week)	£9.50	£0.00	£9.50	£0.00	£8.99
Average weekly impact	£8.23	£0.00	£8.14	£16.68	£8.82
Average annual impact	£427.96	£0.00	£423.28	£867.36	£458.64
Reduction in CTS cost	£23,109.84				
Total reduction in CTS cost		£876,619.30			

Note:

Option 4 - Assumed savings adjusted to reflect adjustment for residents with caring responsibility. Gross figure £387,467. Option 7 - 244 cases increase 5.85 reduction. 41 cases reduce by £1.45. 85 taken out of benefit.

Council Tax Reduction





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Headline Results

	% Agreeing with Option	Rank of Preferable Option ¹
Option 1 - Reducing the maximum level of support for working age applicants from 87% to 80%	60.7%	8.38
Option 2 - Removing the Family Premium for all new working age applicants	50%	6.55
Option 3 - Reducing backdating to one month	75.0%	8.77
Option 4 - Using a set income for self-employed earners after one year's self-employment	51%	6.08
Option 5 - Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks	83%	9.25
Option 6 - Reducing the capital limit from the existing £16,000 to £6,000	60.6%	7.34
Option 7 - Introducing a standard level of non-dependant deduction of £10 for all claimants who have non dependants resident with them	71%	6.86
Option 8 - Taking any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction	54%	6.56
Option 9 - Restricting the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge	57%	6.50
Option 10 - Removing Second Adult Reduction from the scheme	61.3%	6.53
Option 11 - Removing the work related activity component in the calculation of Council Tax Reduction	58%	5.30
Option 12 - Limiting the number of dependent children within the calculation for Council Tax Reduction to a maximum of two	73%	7.58
Option 13 - Introducing a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship	74.8%	7.71

 $^{^{\}rm 1}\,{\rm A}$ higher figure indicates option is high preference.

Methodology

Maidstone Borough Council undertook a consultation on its proposed changes to council tax reduction between 1 July and 24 August 2016. A copy of the survey is available at Appendix B.

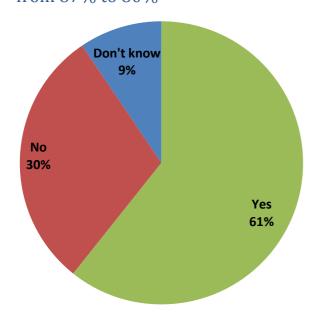
The survey was carried out online, with a direct email to approximately 9,000 Council Tax payees who had signed up for e-billing and was promoted on the Council's website, social media and in the local newspaper. Paper copies were available in the Gateway and on request. An additional 150 paper surveys were sent via direct mail to residents aged 75 years and over (who are less likely to engage with us online), and a reminder email was sent to 230 payees aged 18 to 24 years to boost the responses from these groups.

The survey was open to all Maidstone borough residents aged 18 years and over (i.e. people who pay council tax or receive council tax reduction. Data has been weighted according to the known population profile to counteract non-response bias.

A total of 1471 people responded to the questionnaire. This report discusses the weighted results; however unweighted results are shown at appendix B for reference. Please note not every respondent answered every question therefore the total number of respondents refers to the number of respondents for the question being discussed not to the survey overall.

The survey had a low response from respondents aged 18 to 24 so this group was significantly under-represented and whilst the results have been weighted to take into account some of the variation in respondents compared to the borough population, these results should be treated with caution. Other areas that should be treated with caution due to low number of responses are people from BME backgrounds and Ethnicity: Other respondents, though these will only be weighted if age and sex details were provided and are not weighted as a separate variable. These results are shown in this report, however they are not referred to in the commentary due to the low level of statistical validity.

Option 1 - Reducing the maximum level of support for working age applicants from 87% to 80%

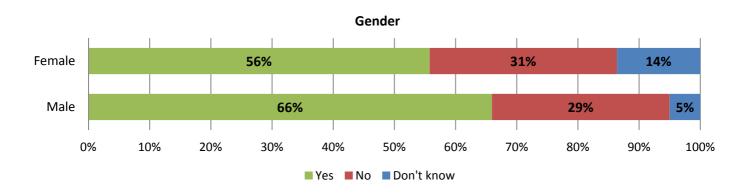


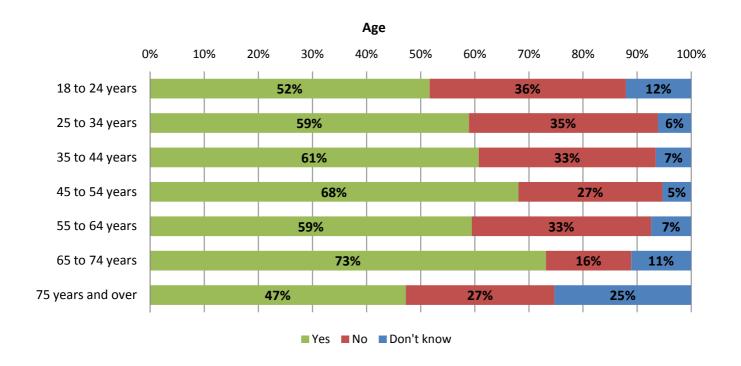
The majority of respondents to the survey are in favour of option 1 – reducing the maximum level of support for working age applicants from 87% to 80%.

Respondents with a disability had the lowest level of agreement with this option at 42%, a 22% difference compared to the responses of the non-disabled.

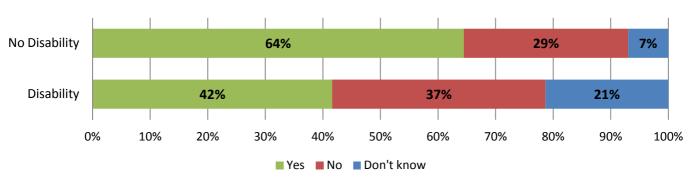
Respondents receiving Council Tax reduction had the second lowest levels of agreement at 43%; there is a 32% difference between this group and those who do not receive Council Tax Reduction.

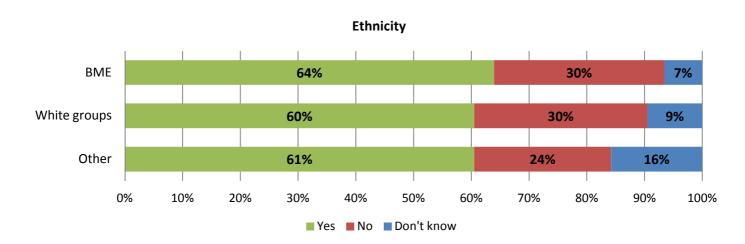
The comments in relation to this option show concern for people on low income, suggest that there reduction amount is too high or too low and suggest phasing down the reduction.



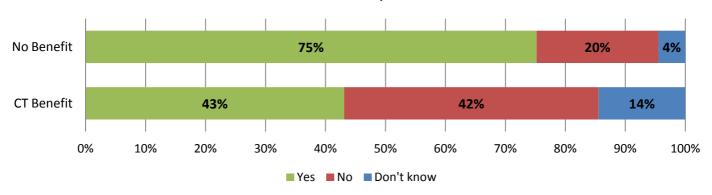




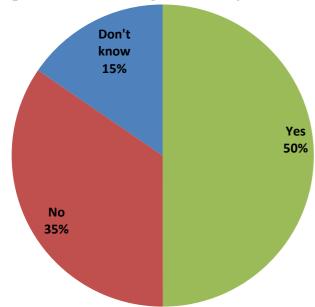




Benefit Recipient



Option 2 Removing the Family Premium for all new working age applicants

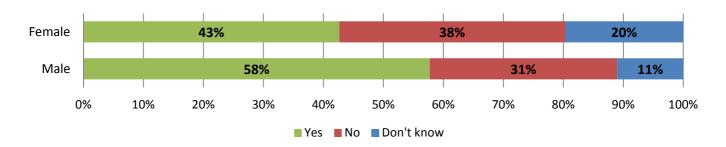


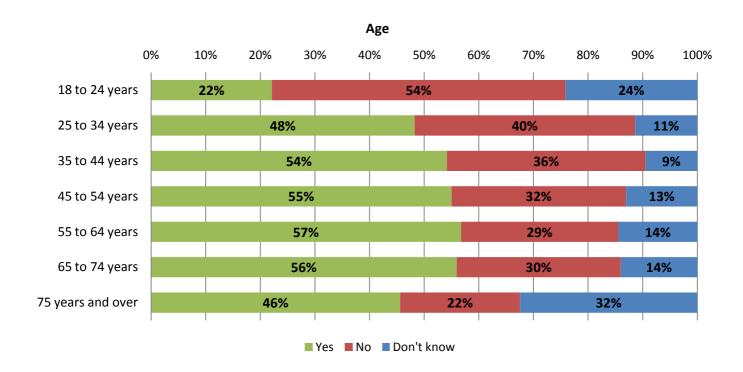
Overall, 50% of respondents were in favour of option 2 removing the family premium for all new working age applicants. When this is analysed by respondent type it shows that for some groups there is no clear majority of respondents agreeing with this option.

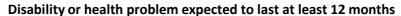
Respondents receiving Council Tax reduction have the lowest level of agreement at 39%. This is a 22% difference compared to those who do not receive this reduction.

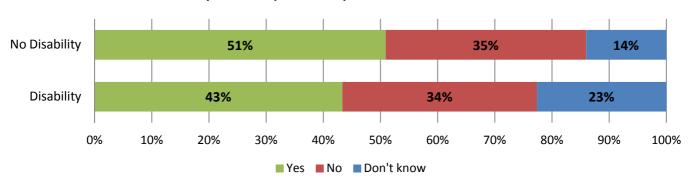
Women and those with a disability also had at least 20% respondents answering 'don't know'. The comments show support for bringing the scheme in line

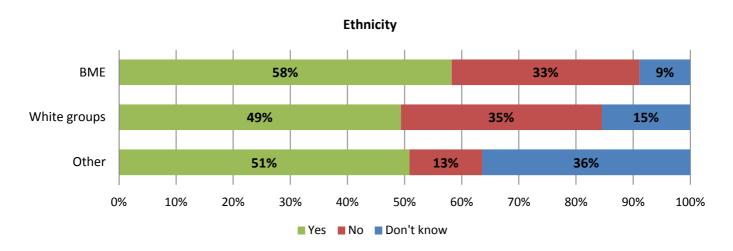
with other benefits however there is a concern people with children are being penalised, in particular single parents and those with larger families struggling financially. Women are more likely to be single parents than men so this may explain the difference in levels of agreement between these two groups.





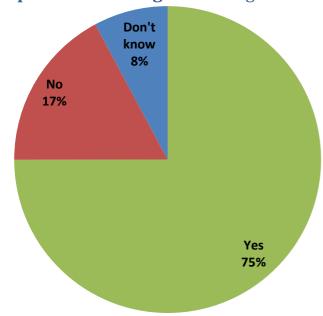






Benefit Recipient No Benefit 61% 29% 10% CT Benefit 39% 39% 22% 0% 10% 20% 30% 50% 70% 80% 90% 40% 60% 100% ■Yes ■ No ■ Don't know

Option 3 Reducing backdating to one month



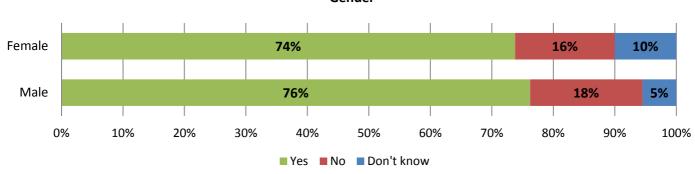
The majority of respondents are in favour of option 3, with three out of every four respondents agreeing with the proposed change.

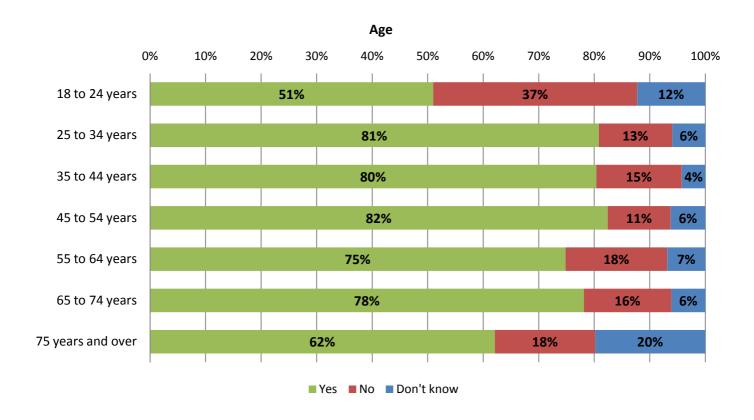
With the exception of the 18 to 24 year olds, who are mentioned in the methodology section, there was support for this option across groupings.

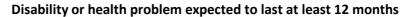
Respondents with a disability and those aged 75 years and over have slightly lower levels of agreement at 62%. The comments show concern for vulnerable people having the assistance they need to complete the paperwork.

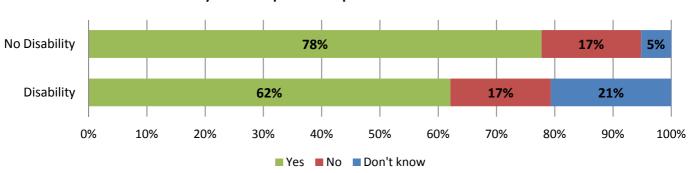
Other comments express surprise that currently claims can be backdated for up to six months, with some stating if people need assistance they would apply for it sooner.

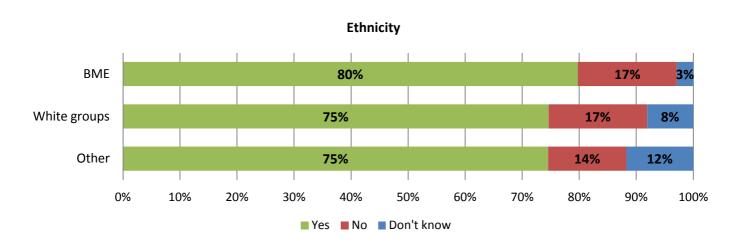


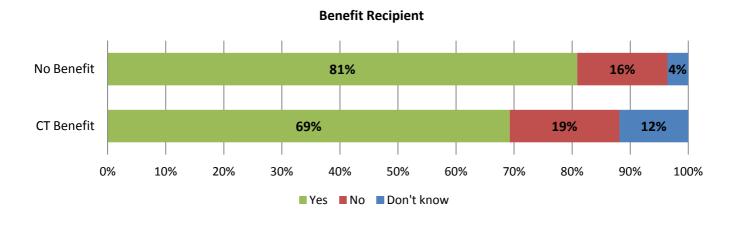






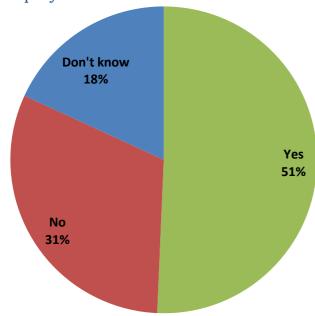






Option 4 using a set income for self-employed earners after one year's self-

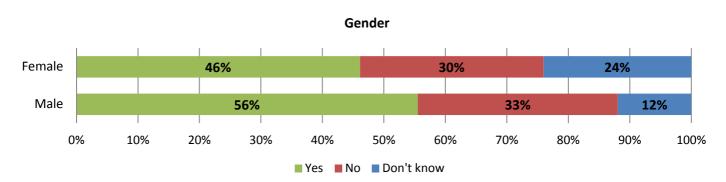
employment

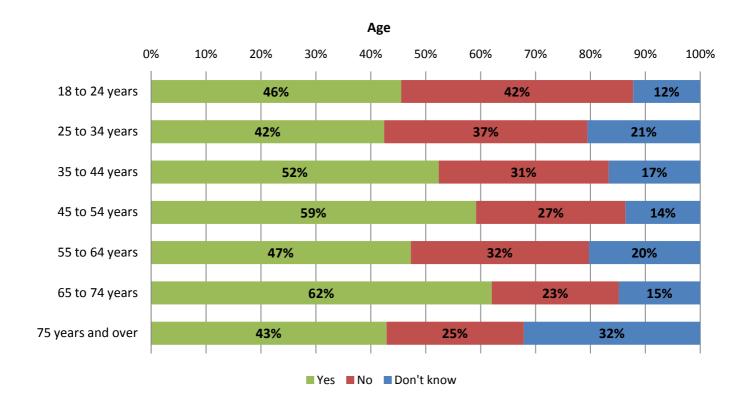


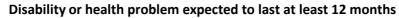
Just over half of respondents were in favour of option 4, using a set income for self-employed earners after one year's self-employment.

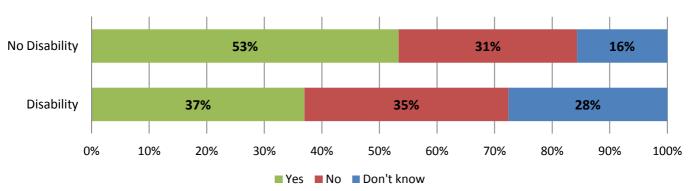
Respondents with a disability and those aged 25 to 34 years had low levels of agreement with this option when compared to the rest of their groupings.

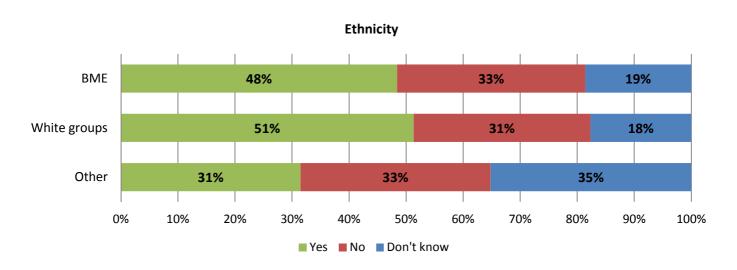
Comments in relation to this option express concern that this option does not allow new starter businesses to grow and that self-employed people will often work longer hours to earn a basic income. There were also comments around national incentives to encourage entrepreneurship which could explain the lower levels of agreement from the 25 to 34 years age group.







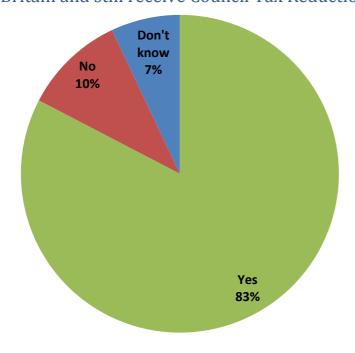




Benefit Recipient No Benefit 13% 31% 56% CT Benefit 43% **31%** 26% 0% 10% 20% 30% 40% 70% 50% 60% 80% 90% 100%

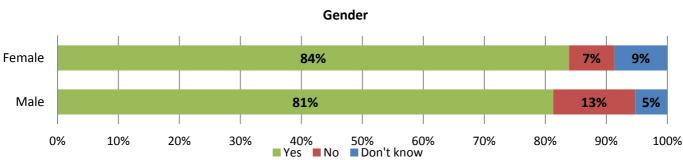
■Yes ■No ■Don't know

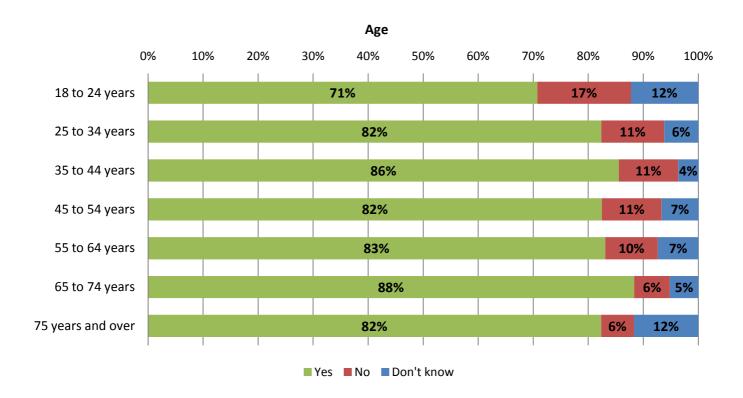
Option 5 Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks

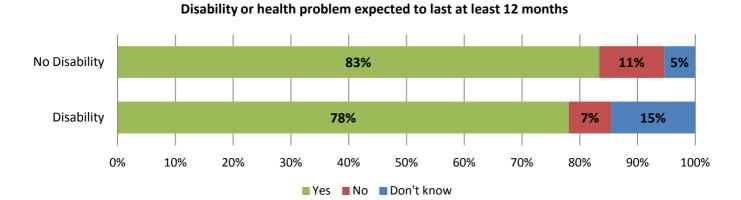


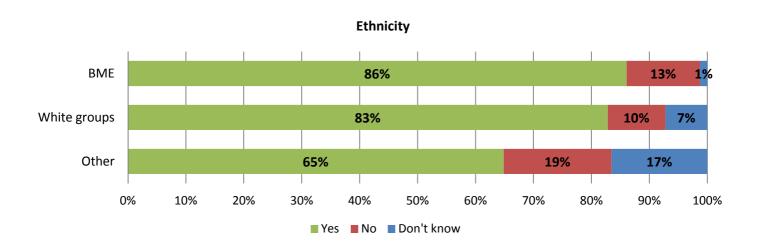
The majority of respondents are in favour of option 5 – reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks, with over four out of five respondents agreeing with the proposed change.

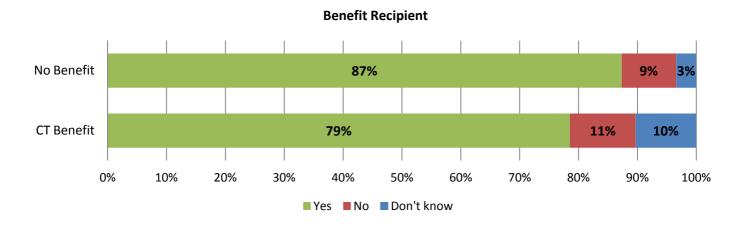
While the comments are mostly positive about this option there is some concern that this could unfairly impact on certain occupations such as the army.



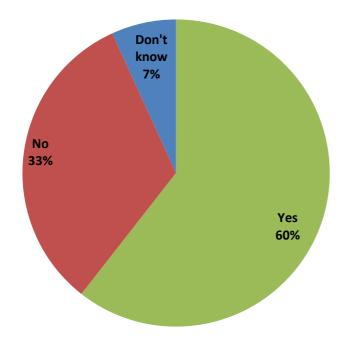








Option 6 Reduce the capital limit from the existing £16,000 to £6,000

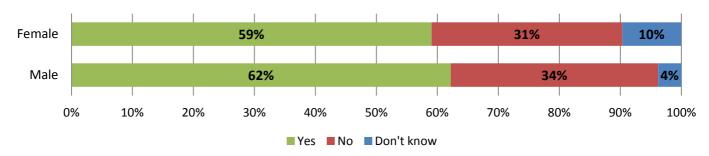


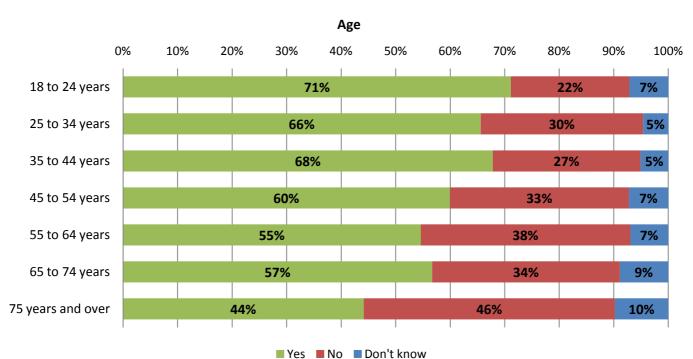
The majority of respondents are in favour of option 6 – reduce the capital limit from the existing £16,000 to £6,000.

Respondents aged 75 years and over have the lowest levels of agreement with the option at 44%. It is possible that this group are concerned about leaving inheritance and savings they may have for end of life or after life care.

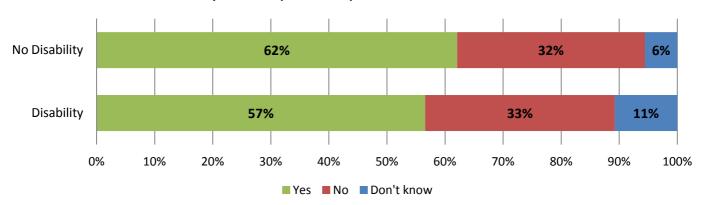
The comments in relation to this option are generally supportive though some have suggested that £10,000 would be a more appropriate limit and that this option discourages savers.

Gender

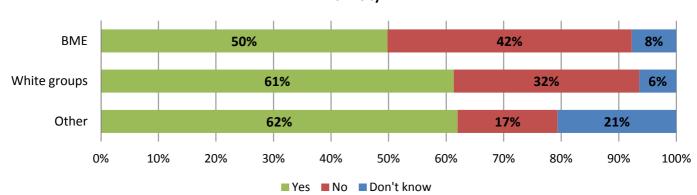




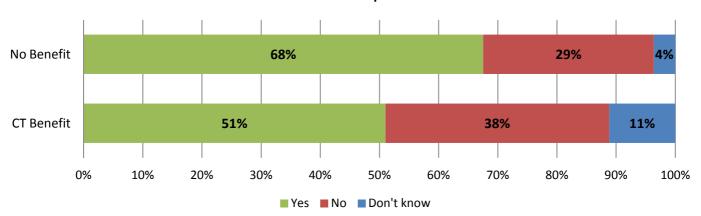
Disability or health problem expected to last at least 12 months



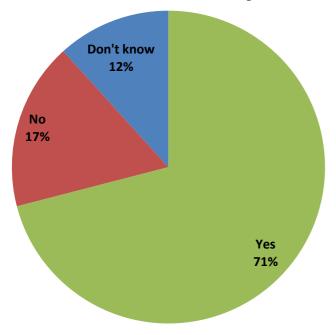
Ethnicity



Benefit Recipient



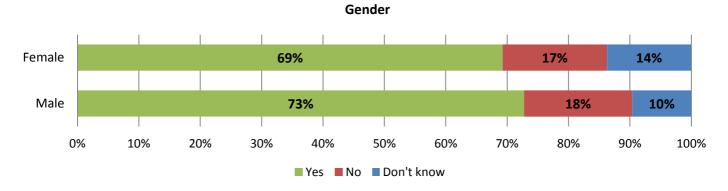
Option 7 To introduce a standard level of non-dependant deduction of £10 for all claimants who have non dependants resident with them

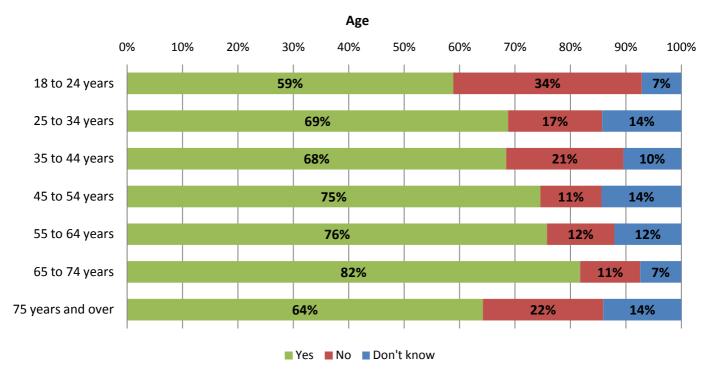


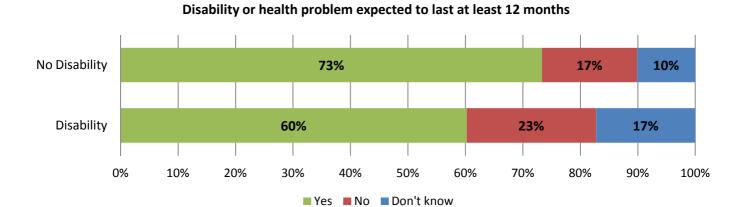
The majority of respondents are in favour of option 7- to introduce a standard level of non-dependant deduction of £10 for all claimants who have non dependant's resident with them, with 71% supporting this option.

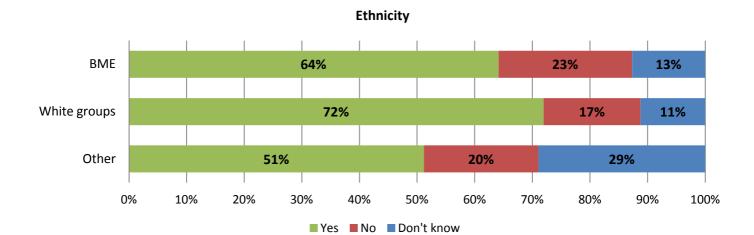
Respondents that are disabled and/or receive Council Tax Reduction had the lowest levels of agreement at 60% and 61% respectively. Respondents with a disability may be concerned about arrangements for carers living in.

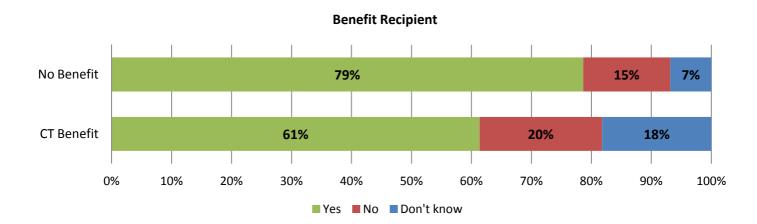
The comments show concern for people who are disabled or in education, while others see this option as incentivising work. There also appears to be some confusion on how this impacts on students who stay at home.



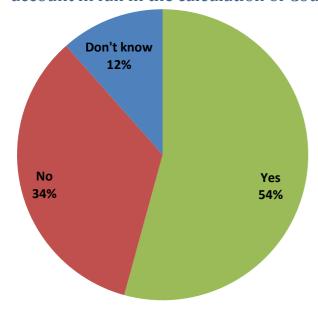








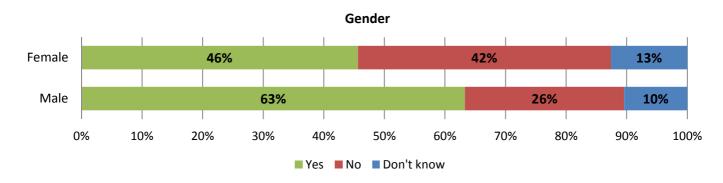
Option 8 To take any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction

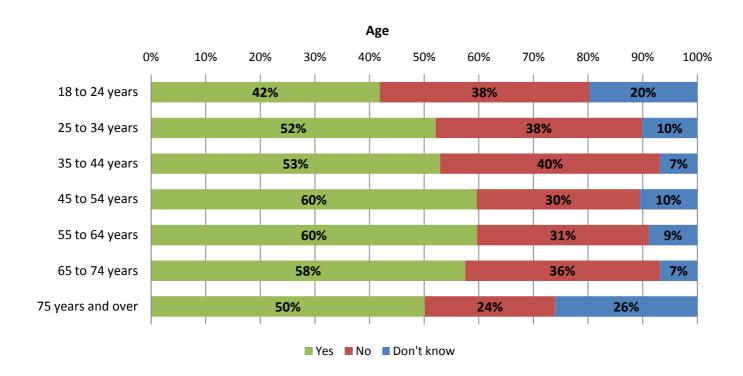


Overall, 54% of respondents are in favour of option 8 – to take any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction.

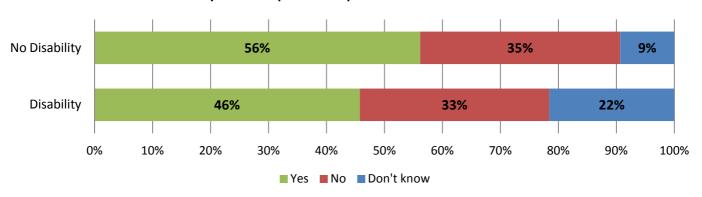
There are some significant variations between groupings. Council Tax reduction recipients have the lowest levels of agreement at 44%, followed by women and respondents with a disability that both had agreement levels of 46%. As women are more likely to be single parents this probably accounts for the lower levels of agreement from this group.

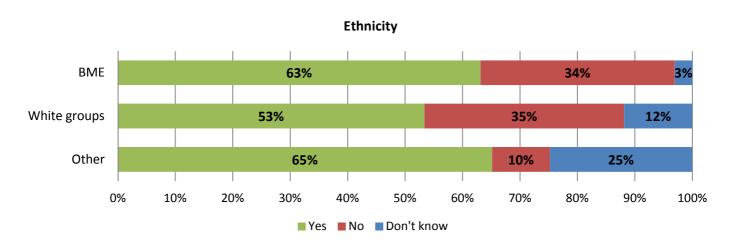
The comments show concern for single parents and some state that this money is intended for the children. However, other comments support all household income being taken into account in the calculation of benefits.





Disability or health problem expected to last at least 12 months



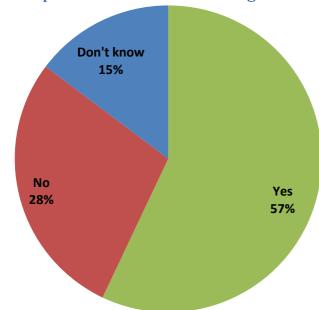


Benefit Recipient No Benefit 65% 30% 6% CT Benefit 44% 41% 15% 10% 20% 30% 60% 70% 80% 90% 0% 40% 50% 100%

■Yes ■No ■Don't know

Option 9 To restrict the maximum level of Council Tax Reduction payable to

the equivalent of a Band D charge

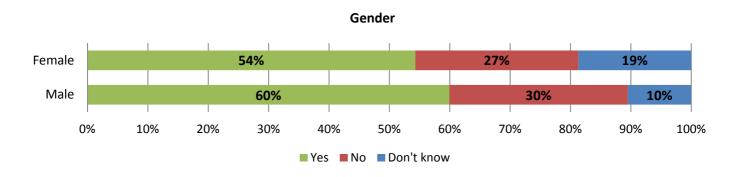


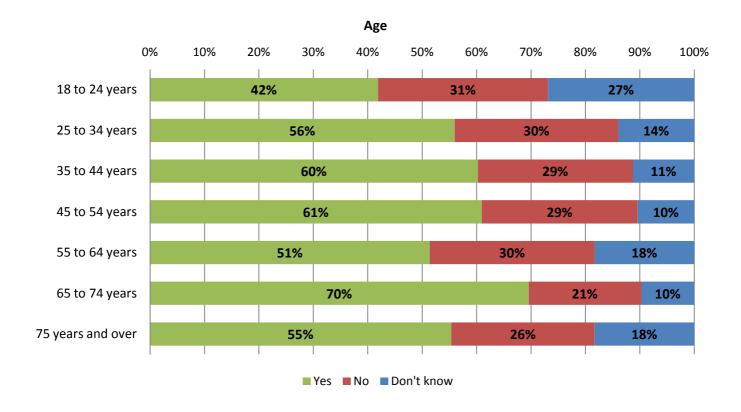
Overall, 57% of respondents are in favour of option 9 – to restrict the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge.

Current Council Tax reduction recipients had the lowest levels of agreement with this option at 48%; with almost 1 in 5 people in this group responding 'Don't know' there may be confusion about how this will work in practice.

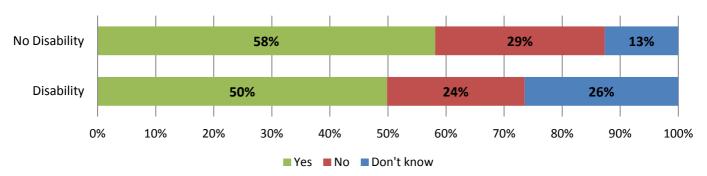
Respondents with a disability had the second lowest levels of agreement with this option at 50%. It is possible some disabled people may be occupying larger properties to accommodate carers and or equipment.

The 65 to 74 year old age group had the highest levels of agreement with this option out of all the groupings.

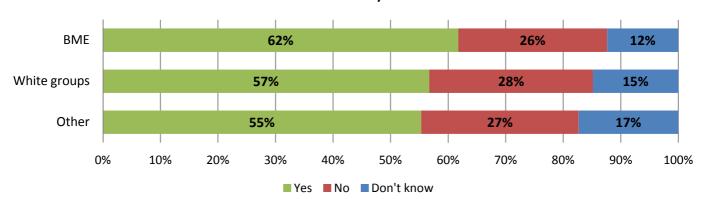




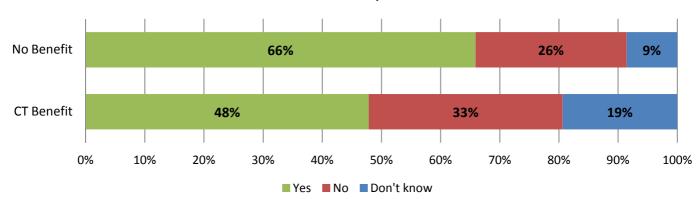
Disability or health problem expected to last at least 12 months



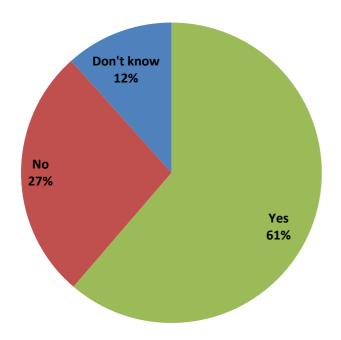
Ethnicity



Benefit Recipient



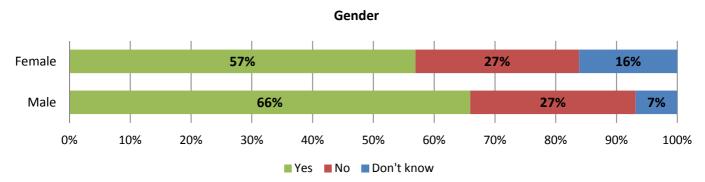
Option 10 To remove Second Adult Reduction from the scheme

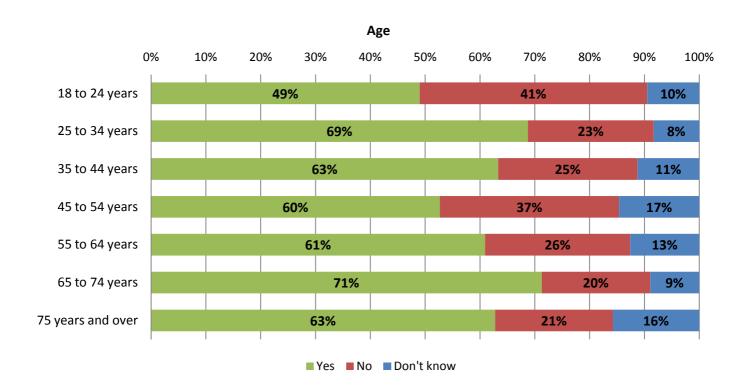


The majority of respondents (61%) are in favour of option 10 – to remove the Second Adult Reduction from the scheme. However, this trend is not reflected across all groupings.

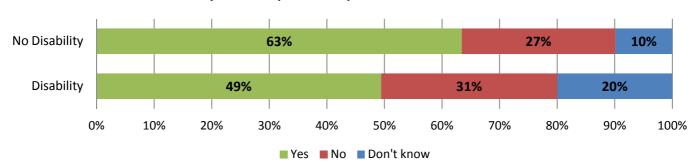
Respondents with a disability had the lowest levels of agreement at 49%; there is a 14% difference in levels of agreement between respondents with a disability and respondents without. It is possible that there is some concern from the group in relation to arrangement for carers who may reside in the property as second adults and may have low incomes.

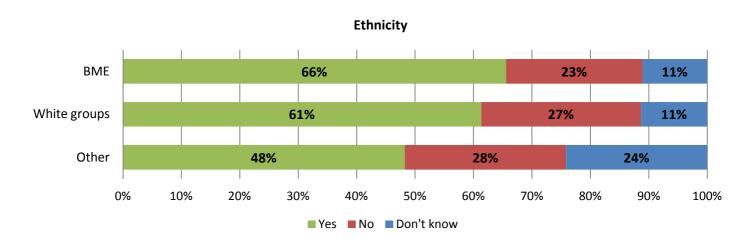
Council Tax reduction Recipients also had low levels of agreement and there was a 15% difference between levels of agreement for this group and respondents who do not receive council tax reduction. It is likely that some of these people will currently be receiving this reduction.

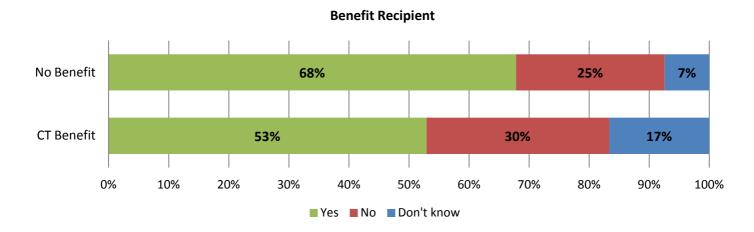




Disability or health problem expected to last at least 12 months

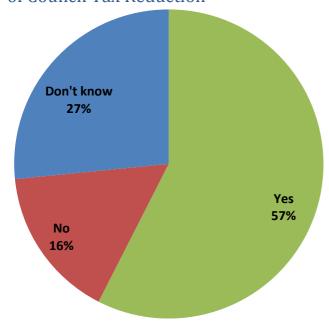






Option 11 To remove the Work Related Activity component in the calculation

of Council Tax Reduction



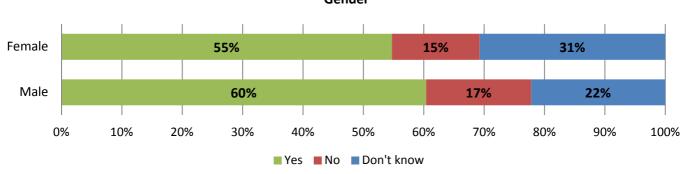
Overall, 57% of respondents are in favour of option 11 – to remove the Work Related Activity component in the calculation of Council Tax Reduction.

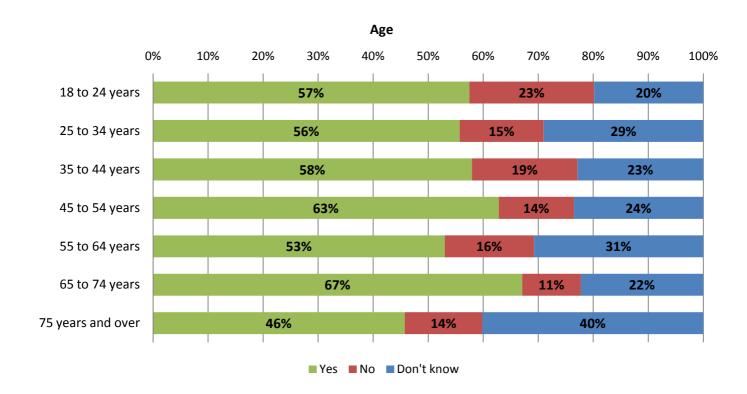
Disabled respondents had the lowest levels of agreement with this option at 43%, and there is an 18% difference in agreement between this group and respondents without a disability.

Respondents age 75 years and over also had lower levels of agreement with this option when compared to the other groupings and there is a 21% difference between this group and the age group with the highest agreement level (65 to 74 years).

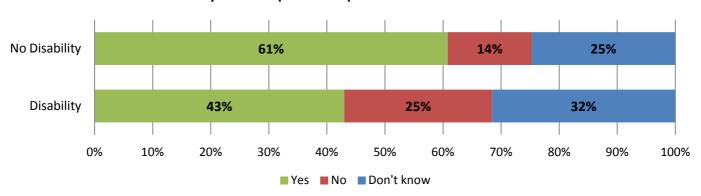
In addition there is an 18% difference in the levels of agreement between Council Tax reduction recipients and those who do not receive this benefit.

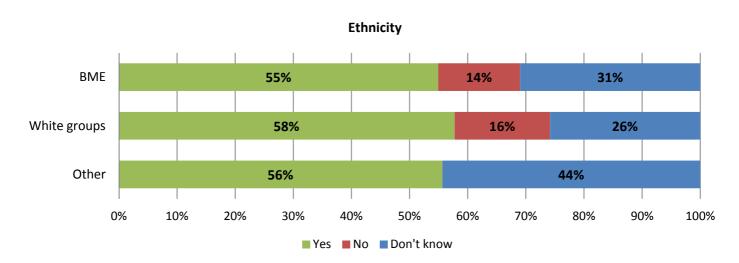
Gender

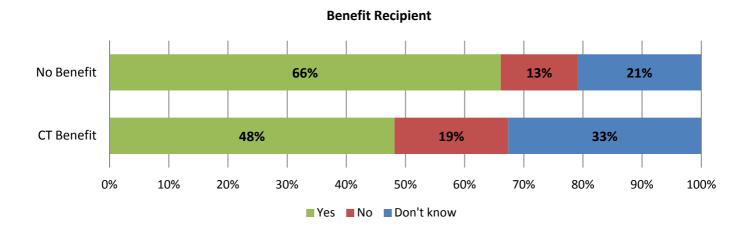




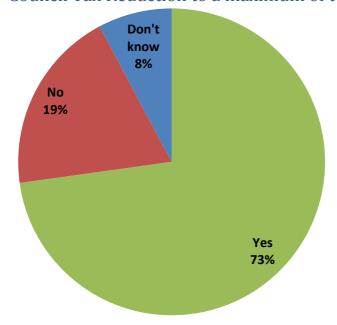








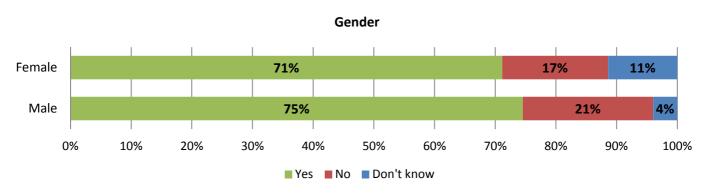
Option 12 To limit the number of dependant children within the calculation for Council Tax Reduction to a maximum of two

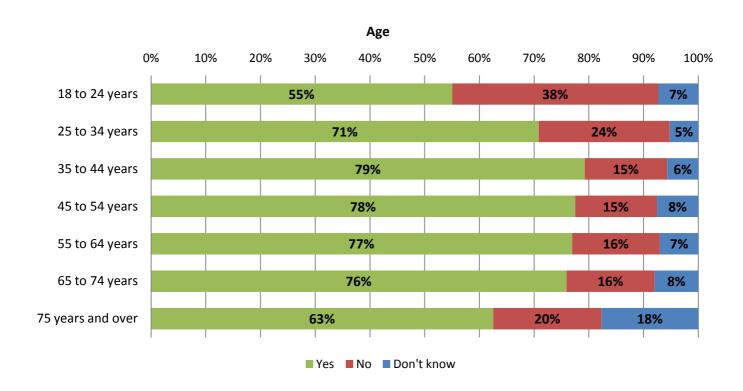


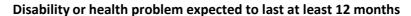
The majority of respondents were in favour of option 12 – to limit the number of dependant children within the calculation of Council Tax Reduction to a maximum of two. This is the case across all groupings.

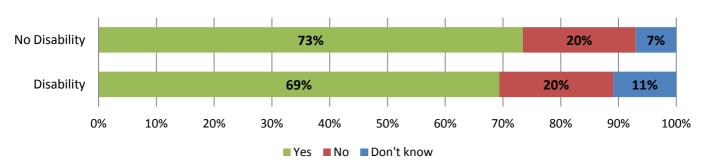
Respondents 75 years and over and those with a disability have slightly lower levels of agreement but the majority of respondents in these groups are in favour of this option.

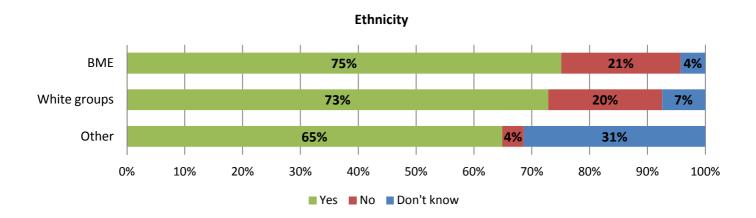
The 18 to 24 years old group also had a significantly lower level of agreement with this option compared to the other age group but these results should be treated with caution as this group was under represented and therefore have been heavily weighted.



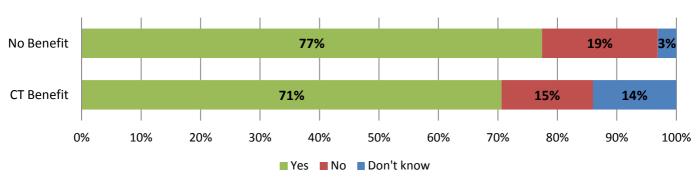




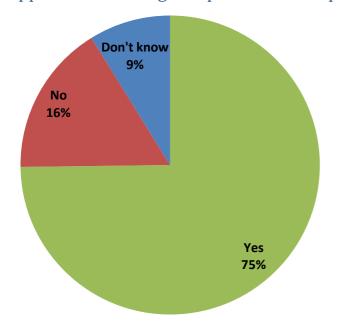




Benefit Recipient

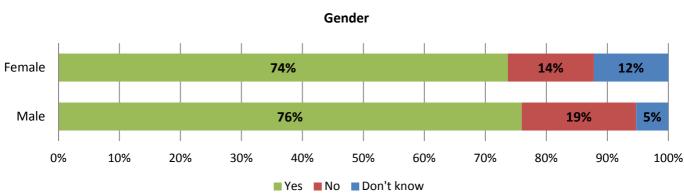


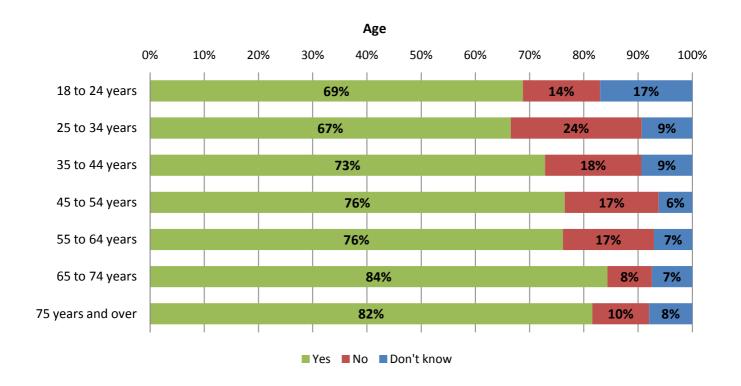
Option 13 To introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship

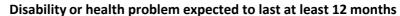


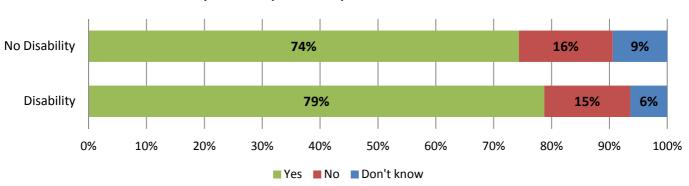
Overall, three out four respondents are in favour of option 13 – to introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship.

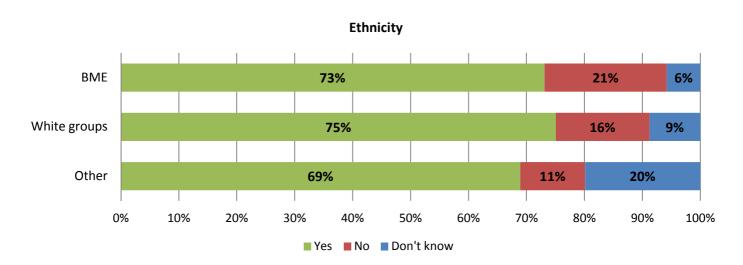
The 25 to 34 year old group have the lowest levels of agreement at 67%. There is a difference of 17% between the age group with the greatest level of agreement and this group.



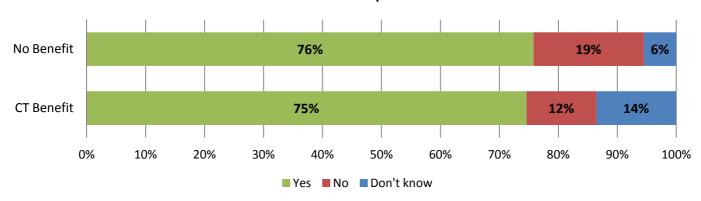








Benefit Recipient



Ranking the Options

In addition to asking respondents specifically about each option the questionnaire also asked respondents to rank the options in terms of preference where 1 was the most preferable option and 13 was the least preferred option. To assess which options were most preferable a weighted average calculation has been used.

The table shows the results of the ranking question compared against the levels of agreement with each option as shown in this report. Option 5 was the highest ranked in terms of preferred options, the table shows that this option also had the greatest proportion of respondent agreeing with this as a proposed change to the scheme.

Option 2 had the second greatest proportion of respondents agreeing and came out second most preferable option in the ranking question.

Option 13 had the third greatest proportion of respondents agreeing with this option. However when ranked for preference it dropped to fourth, while option 1 was sixth for levels of agreement but third preferred option.

Option 4 had low levels of agreement and was also came out as low preference, ranked 12th for both.

	Average	Average ranked	% Agreeing	% Agreeing ranked
Option 5 - Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks	9.25	1	83%	1
Option 3 - Reducing backdating to one month	8.77	2	75.0%	2
Option 1 - Reducing the maximum level of support for working age applicants from 87% to 80%	8.38	3	60.7%	6
Option 13 - Introducing a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship	7.71	4	74.8%	3
Option 12 - Limiting the number of dependant children within the calculation for Council Tax Reduction to a maximum of two	7.58	5	73%	4
Option 6 - Reducing the capital limit from the existing £16,000 to £6,000	7.34	6	60.6%	7
Option 7 - Introducing a standard level of non-dependant deduction of £10 for all claimants who have non dependants resident with them	6.86	7	71%	5
Option 8 - To take any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction	6.56	8	54%	11
Option 2 - Removing the Family Premium for all new working age applicants	6.55	9	50%	13
Option 10 - To remove Second Adult Reduction from the scheme	6.53	10	61.3%	8

Option 9 - To restrict the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge	6.50	11	57%	10
Option 4 - Using a set income for self-employed earners after one year's self-employment	6.08	12	51%	12
Option 11 - To remove the work related activity component in the calculation of Council Tax Reduction	5.30	13	58%	9

Survey Demographics and Applied Weighting

but vey being graphies und rippired weighting				
	Unweighted ²		Popula	ation
	Count	%	Count	%
Gender (Over 18s 2	2011 Census	5)		
Men	450	48%	59,049	49%
Women	496	52%	62,410	51%
Age (2011 Census)				
18 to 24 years	27	3%	12,001	10%
25 to 34 years	164	17%	19,223	16%
35 to 44 years	194	21%	22,122	18%
45 to 54 years	208	22%	22,152	18%
55 to 64 years	182	19%	19,447	16%
65 to 74 years	114	12%	14,269	12%
75 years and over	52	6%	12,245	10%
Ethnicity (2011 Cer	nsus 16 year	s and over)	
White groups	870	95%	145,996	94%
BME	50	5%	9,147	6%
Disability (2011 Ce	nsus all peo	ple)		
Disability	138	15%	24,505	16%
No Disability	791	85%	130,638	84%
Council Tax Benefit Recipient				
Receives benefit	371	38%		
No CT Benefit	558	57%		
Not Sure & N/A	43	4%		

The table to the left shows the profile of the survey respondents in relation to the population of Maidstone.

This table shows that people aged 24 years and under and those aged 75 and over are unrepresented. It also shows that those respondents between 35 and 64 years are fractionally over represented.

The results in this report have been weighted by age and sex and therefore some of this variance has been accounted for.

Age	Popula	tion	Survey		Weighting
Aye	Males	%	Males	%	Applied
18 to 24 years	6,300	5%	7	1%	6.88
25 to 34 years	9,319	8%	62	7%	1.15
35 to 44 years	10,879	9%	88	9%	0.94
45 to 64 years	11,163	9%	94	10%	0.91
55 to 64 years	9,534	8%	95	10%	0.77
65 to 74 years	6,955	6%	79	9%	0.67
75 years and over	4,899	4%	19	2%	1.97

² Rounding anomalies mean that these percentages may not add up exactly to 100%

49

	Females	%	Females	%	Weighting Applied
18 to 24 years	5,701	5%	20	2%	2.18
25 to 34 years	9,904	8%	100	11%	0.76
35 to 44 years	11,243	9%	102	11%	0.84
45 to 64 years	10,989	9%	112	12%	0.75
55 to 64 years	9,913	8%	84	9%	0.90
65 to 74 years	7,314	6%	34	4%	1.64
75 years and over	7,346	6%	32	3%	1.75

Appendix A - Unweighted Results

1. I have read the background information about the Council Tax Reduction Scheme (this question must be answered before continuing).

Answer	Response	Response
Options	Percent	Count
Yes	98.5%	1449
No	1.5%	22
ar	swered question	1471
	skipped question	0

2. Should the Council continue to fund and
operate the Council Tax Reduction Scheme as we
do now?

Answer Options	Response Percent	Response Count
Yes	51.8%	663
No	33.8%	433
Don't know	14.4%	185
answered question		1281
skipped question		190

Option 1				
Answer Options	Response Percent	Response Count		
Yes	59.0%	706		
No	32.7%	392		
Don't know	8.3%	99		
answered question 1197				
skipped question 274				

Option 2				
Answer Options	Response Percent	Response Count		
Yes	50.8%	586		
No	35.2%	406		
Don't know	14.0%	161		
answered question 1153				
skipped question 318				

Option 3					
Answer Options	Response Percent	Response Count			
Yes	76.2%	863			
No	16.4%	186			
Don't know	7.3%	83			
answered question 1132					
skipped question 339					

Option 4				
Answer Options	Response Percent	Response Count		
Yes	50.2%	557		
No	31.7%	351		
Don't know	18.1%	201		
answered question 1109				
skipped question 362				

Option 5						
Answer Options	Response Percent	Response Count				

Option 6		
Answer Options	Response Percent	Response Count

Yes	82.0%	908
No	10.9%	121
Don't know	7.0%	78
an	swered question	1107
	skipped question	364

Yes	58.8%	644
No	33.5%	367
Don't know	7.8%	85
ans	wered question	1096
si	kipped question	375

Option 7									
Answer Options	Response Percent	Response Count							
Yes	70.6%	766							
No	16.9%	183							
Don't know	12.5%	136							
answered question 1085									
skipped question 386									

Option 8									
Answer Options	Response Percent	Response Count							
Yes	55.7%	602							
No	34.5%	373							
Don't know	9.7%	105							
ansv sk	1080 391								

Option 9									
Answer Options	Response Percent	Response Count							
Yes	56.5%	602							
No	29.0%	309							
Don't know	14.5%	154							
answered question 1065									
skipped question 406									

Option 10									
Answer Options	Response Percent	Response Count							
Yes	60.2%	641							
No	28.1%	299							
Don't know	11.7%	124							
answered question 1064									
skipped question 40									

Option 11									
Answer Options	Response Percent	Response Count							
Yes	55.9%	591							
No	16.1%	170							
Don't know	28.1%	297							
answered question 1058									
skipped question 41									

Option 12									
Answer Options	Response Percent	Response Count							
Yes	74.9%	793							
No	17.8%	189							
Don't know	7.3%	77							
answered question 1059									
skipped question 41									

Option 13									
Answer Options	Response Percent	Response Count							
Yes	73.7%	775							
No	17.3%	182							
Don't know	8.9%	94							
answered question 1051									
skipped question 420									

30. Thinking about impact on claimants and the impact from the reduction in funding for the Council, say what you think would be most preferable by writing a number from 1-13 in the boxes below, where 1 is the option that is most preferable and 13 is the least.

Answer Options	1	2	3	4	5	6	7	8	9	10	11	12	13	Rating Average	Response Count
Option 1	200	59	28	32	43	35	32	24	34	33	34	38	73	8.31	665
Option 2	16	44	50	45	57	42	59	54	55	71	47	68	36	6.51	644
Option 3	87	105	91	60	42	56	32	46	24	27	24	28	23	8.83	645
Option 4	17	34	27	62	51	48	58	50	62	57	66	42	67	6.21	641
Option 5	86	100	117	59	59	35	37	30	32	24	26	23	9	9.16	637
Option 6	50	69	61	55	53	62	37	35	31	45	47	53	61	7.26	659
Option 7	7	24	42	53	61	80	98	58	73	56	47	33	22	6.75	654
Option 8	26	40	62	53	63	43	54	81	34	43	38	57	75	6.65	669
Option 9	22	31	37	63	62	52	53	57	71	65	59	57	40	6.47	669
Option 10	18	32	43	53	68	49	57	72	69	74	57	42	43	6.49	677
Option 11	5	17	20	29	43	62	56	58	79	86	101	73	72	5.22	701
Option 12	93	65	79	58	45	63	46	37	33	32	40	48	65	7.76	704
Option 13	180	62	46	39	32	40	48	35	25	45	31	57	127	7.53	767
														question	857
												S	кіррес	d question	614

31. Do you think we should choose any of the following options rather than the proposed changes to the Council Tax Reduction Scheme? Please select one answer for each source of funding.

Answer Options	Yes	No	Don't know	Rating Average	Response Count
Increase the level of Council Tax	163	736	66	1.90	965
Find savings from cutting other Council services	378	474	106	1.72	958
Use Council's savings	438	391	122	1.67	951
			а	nswered question	985
				skipped question	486

32. If the Council were to choose these other options to make savings, what would be your order of preference? Please rank in order of preference by writing a number from 1-3 in the boxes below, where 1 is the option that you would most prefer and 3 is the least.

Answer Options	1	2	3	Rating Average	Response Count
Increase the level of Council Tax	181	121	538	2.43	840

Reduce funding available for other Council services	258	393	195	1.93	846
Use the Council's savings	441	315	142	1.67	898
			aı	nswered question	921
				skipped question	550

Equality Impact Assessment – Appendix C Council Tax Reduction Scheme

Authority:	Maidstone Borough Council
Date EqIA commenced:	1 June 2016
Date first stage EqIA finalised for pre- consultation decision:	7 June 2016 (to be agreed by Management Board).
Date second stage EqIA finalised after consultation closed, prior to final decision being taken:	13 September 2016
Job titles of officers involved in completing the EqIA:	MKS Shared Service Director Policy and Information Manager Equalities and Corporate Policy Officer

Summary of decision to be made

Since 1 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

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

The current scheme requires all working age claimants to pay 13% 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 the greatest negative impact on working age people with disabilities and carers. 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 a 13% 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 13% 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 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.

The findings from the data are summarised below.

Disability

Working age people with disabilities continue to make up a high proportion of the caseload at 19%. Across the options put forward for consultation, working age people with disabilities continue to receive more per week, than working age people without disabilities, on average.

Carers

There is a slightly 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 55-64 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 69%. 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 of belief
- Sexual orientation
- Gender reassignment
- Marital or civil partnership status
- Pregnancy or maternity

Proposed changes to the scheme from 1 April 2017

There are 13 options being presented for consultation. Where an option applies to new claimants, data for current claimants has been provided as an indication of the possible impacts as it is not possible to predict who may apply after 1 April 2017.

Summary of initial findings prior to consultation

A summary of notable and/or significant potential impact of each of the consultation options on protected characteristics, identified from claimant data and other considerations, is provided in table below. All options could potentially impact on working age claimants with one or more of the protected characteristics of disability, age, sex or race. The extent of these impacts will be considered further following the consultation.

	Protected characteristic (potential for impact identified from claimant data)							
Consultation option	Disability (inc. carers)							
1								
2		Yes	Yes					
3		Yes						
4		Yes						
5								
6	Yes	Yes						
7	Yes	Yes	Yes					
8		Yes	Yes					
9	Yes	Yes						
10		Yes	Yes					
11	Yes	Yes						
12		Yes						
13								

Review of the current scheme, introduced on 1 April 2013

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

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.

Actions to mitigate any identified impacts

The possible introduction of an exceptional hardship scheme has been included as an option for consultation. The potential impact on working age claimants with protected characteristics will be taken into account, together with the consultation findings, when deciding which options will be taken forward. The need for any additional mitigating actions will be identified at that stage.

It is possible that individual claimants may be affected by more than one of the options presented for consultation. We will carry out data modelling to identify categories of claimants who may be affected by any options taken forward.

Findings following public consultation

Residents were consulted on proposed changes to Council Tax reduction between 1 July and 24 August 2016.

The consultation response has been evaluated in terms of the risk of discrimination against those with a protected characteristic. It should be noted that there were low response rates from the 18-24 and the 75 years and over age groups.

The impact on the protected characteristics of the following groups was considered prior to consultation as current claimant data was available: Disability (including carers); Age; and Sex. Current claimant data does not include information on a claimant's ethnicity as it is not relevant to the collection of Council tax. However, following consultations, significant differences of opinion between respondents with different ethnicities have been noted under some of the options considered and have been included in the findings.

Disability

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

- Option 6 (reduce the capital limit to £6000): 19% of existing claimants have a disability. Under this option, this could increase to 37%, a rise of 18%.
- Option 11 (remove the award of a Work Related Activity Component): 19% of existing claimants in this category have a disability; this could increase to 40% under this option, a rise of 21%. However as the proposal applies to **new claims only** the current figure would remain at 19%. We are unable to determine the impact on possible new claimants.

Consultation findings

- **Option 6:** 57% of those with a disability agreed with this option. There was a 15% difference in opinion between respondents with a disability (57%) and those without (62%).
- **Option 11:** 43% of those with a disability agreed with this option. There was an 18% difference in opinion between respondents with a disability (43%) and those without (61%).

Carers

There is a potential impact on people of working age with a carer in the household of the following consultation options:

Option 6 (reduce the capital limit to £6000): There could be a 4% increase in the number of carers under this option, rising from 8% to 12%.

- **Option 7 (non-dependent deductions):** There could be a 7% increase in the number of carers claims under this option.
- Option 9 (Awards with liability over band D): 8% of existing claimants are carers. Under this option this could increase to 15%.

Consultation findings

- **Option 6:** There was no notable difference of opinion between respondents with a disability and those without.
- **Option 7:** 60% of those was a disability agreed with this option. There was a 13% difference in opinion between respondents with a disability (60%) and those without (73%).
- **Option 9:** There was no notable difference of opinion between respondents with a disability and those without.

Age

Pension age households will not be affected by the schemes proposed, however there is a potential, notable impact on other age groups in the following scheme options:

- Option 2 (remove family premium): There could be an increase of 19% for existing claimants aged 25-44 which would be a total of 69%. However, the proposal applies to **new claims** only so the figure would remain at 50% at this stage.
- **Option 3 (awards with backdating):** A 10% increase for claimants aged 25-44 which would be 60% of all claimants.
- Option 4 (self-employed income under 1 year): A 12% increase of those aged 25-54 which would be a total of 87% of all claimants.
- Option 6 (reduce the capital limit to £6000): An increase of 26% of those aged 45-64 which would be 68% of all claimants.
- **Option 7 (non-dependant deduction):** An increase of 31% of those aged 35-64 which would be 98% of all claimants.
- **Option 8 (awards with child maintenance):** An increase of 21% of those aged 25-54 which would be 98% of all claimants.
- Option 9 (claimants with liability over Band D): An increase of 15% of those aged 45-64 which would be 64% of all claimants.
- **Option 10 (removal of second adult rebate):** An increase of 25% of those aged 45-54 which would be 50% of all claimants
- Option 11 (remove the award of a Work Related Activity Component): There could be an increase of 30% of those aged 45-64 which would be a total of 72% of all claimants. However, the proposal applies to new claims only so the figure would remain at 42% at this stage.
- Option 12 (limit the maximum number of dependents to two): There could be an increase of those aged 25-44 which would affect a total of 86%. However the proposal would only apply to claimants who have a subsequent or third child after 1 April 2017 so the figure would remain at 50% at this stage.

Consultation findings

- **Option 2:** There was a 35% difference in support across the age groups consulted. The group least in support of this option were 18-24 year olds (22%). The highest level of support was from 55-64 year olds (57%).
- **Option 3:** There was a 31% difference in support across the age groups consulted. The group least in support of this option were 18-24 year olds (51%). The highest level of support from 45-54 year olds (82%).
- **Option 4:** There was a 20% difference in support across the age groups consulted. The group least in support of this option were 25-34 year olds (42%). The highest level of support was from 65-74 year olds (62%).
- **Option 6:** There was a 27% difference in support across the age groups consulted. The group least in support of this option were 75 years and over (44%). The highest level of support was from 18-24 year olds (71%).
- **Option 7:** There was a 23% difference in support across the age groups consulted. The group least in support of this option were 18-24 year olds (59%). The highest level of support was from 65-74 year olds (82%).
- **Option 8:** There was an 18% difference in support across the age groups consulted. The group least in support of this option were 18-24 year olds (42%). The highest level of support was from 45-54 and 55-64 year olds (60% respectively).
- **Option 9:** There was a 28% difference in support across the age groups consulted. The group least in support of this option were 18-24 year olds (42%). The highest level of support was from 65-74 year olds (70%).
- **Option 10:** There was a 22% difference in support across the age groups consulted. The group least in support of this option were 18-24 year olds (49%). The highest level of support was from 65-74 year olds (71%).
- **Option 11:** There was an 18% difference in support across the age groups consulted. The group least in support of this option were 75 years and over (46%). The highest level of support was from 65-74 year olds (67%).
- **Option 12:** There was a 38% difference in support across the age groups consulted. The group least in support of this option were 18-24 year olds (55%). The highest level of support was from 35-44 year olds (79%).

Sex

There is a potential impact on working age males and females of the following consultation options. It should be noted that in terms of gender, females are more likely to be the primary applicant and/or have dependent children:

- Option 2 (remove family premium): There could be an increase of 24% for female claimants which would be a total of 93% of all claimants.
 However, the proposal would apply to new claims only so the figure would remain at 69% at this stage.
- Option 7 (non-dependent deductions): An increase of 11% of female claimants which would be a total of 80% of all claimants.
- Option 8 (awards with child maintenance): An increase of 30% of female claimants which would be a total of 99% of all claimants.

• Option 10 (removal of second adult rebate): An increase of 24% of female claimants which would be a total of 93% of all claimants.

Consultation findings

- **Option 2:** 58% of male respondents agreed with this option. There was a 15% difference in opinion between male (58%) and female respondents (43%).
- **Option 7:** There was no notable difference of opinion between male and female respondents.
- **Option 8:** 63% of male respondents agreed with this option. There was a 17% difference in opinion between male (63%) and female respondents (46%).
- **Option 10:** There was no notable difference of opinion between male and female respondents.

Race

This information is not collected from claimants as it is not relevant to the calculation of council tax reduction. The Census (2011) shows no significant or notable difference that people from Minority Ethnic backgrounds are more likely to be economically active and less likely to be self-employed, than people from a white background. We have no evidence to indicate that working age people with different ethnic backgrounds would be affected differently. However, we will ask people to identify their ethnic group, when responding to the consultation.

Consultation findings

- **Option 6:** There was an 11% difference of opinion between respondents from different ethnic backgrounds; 61% agreed from white groups and 50% agreed from BME backgrounds.
- **Option 8:** There was a 10% difference of opinion between respondents from different ethnic backgrounds; 53% agreed from white groups and 63% agreed from BME backgrounds.

There was no other notable difference of opinion across the other consultation options.

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

Option 12 to introduce a limit of two dependents; this would affect any claimants pregnant before 1 April 2017. There is no evidence to indicate that working age people with these protected characteristics would be affected differently to claimants overall.

Consultation summary

The table below summarises the consultation responses by proposed option, highlighting notable differences of opinion that correlate with the initial findings, prior to consultation.

	Equalities Impact		Protected characteristic (Consultat	ion response summary)
Consultation option	Groups affected (increase in no. of claimants based on claimant data):	Disability	Age	Sex	Race
1	No impact identified from current claimant data	22% difference in opinion between respondents with a disability (42%) and those without (64%)	Lowest group in support – 75 years and over (47%), highest level of support from 65-74 year olds (73%) equating to a 26% difference	10% difference in opinion between male (66%) and female respondents (56%)	No notable difference between respondents from different ethnic backgrounds
2	 Sex - female claimants Age - 25-44 year olds 	No notable difference in opinion between respondents with a disability and those without	1	15% difference in opinion between male (58%) and female respondents (43%)	No notable difference between respondents from different ethnic backgrounds
3	• Age - 25-44 year olds	16% difference in opinion between respondents with a disability (43%) and those without (51%)	Lowest group in support – 18-24 year olds (51%), highest level of support from 45-54 year olds (82%) equating to a 31% difference	No notable difference between male and female respondents	No notable difference between respondents from different ethnic backgrounds
4	• Age – 25-54 year olds	16% difference in opinion between respondents with a disability (37%) and those without (53%)	Lowest group in support 25-34 year olds (42%), highest level of support from 65-74 year olds (62%) equating to a 20% difference	10% difference in opinion between male (56%) and female respondents (46%)	No notable difference between respondents from different ethnic backgrounds
5	No impact identified from current claimant data	No notable difference in opinion between respondents with	Lowest group in support – 18-24 year olds (71%), highest level of support from 65-74 year olds (88%) equating to a 17% difference	No notable difference between male and female respondents	No notable difference between respondents from

6		Conomo 0	a disability and those without	Lowest aroun in support 75 years	No notable	different ethnic backgrounds
6	•	Carers & Disability claimants Age – 45-54 year olds	No notable difference in opinion between respondents with a disability and those without	Lowest group in support -75 years and over (44%), highest level of support from 18-24 year olds (71%) equating to a 27% difference	difference between male and female respondents	11% difference of opinion between respondents from difference ethnic backgrounds. 61% in favour from white groups and 50% in favour from BME.
7	•	Carers Age - 35-64 year olds Sex - female claimants	13% difference in opinion between respondents with a disability (60%) and those without (73%)	Lowest group in support – 18-24 year olds (59%), highest level of support from 65-74 year olds (82%) equating to a 23% difference	No notable difference between male and female respondents	No notable difference between respondents from different ethnic backgrounds
8	•	Age - 25-54 year olds Sex - female claimants	10% difference in opinion between respondents with a disability (46%) and those without (56%)	Lowest group in support – 18-24 year olds (42%), highest level of support from 45-54 and 55-64 year olds (60% respectively) equating to a 18% difference	17% difference in opinion between male (63%) and female respondents (46%)	of opinion between respondents from difference ethnic backgrounds. 53% in favour from white groups and 63% in favour from BME.
9	•	Carers Age – 45-64 year olds	No notable difference between respondents with a disability and those without	Lowest group in support – 18-24 year olds (42%), highest level of support from 65-74 year olds (70%) equating to a 28% difference	No notable difference between male and female respondents	No notable difference between respondents from different ethnic backgrounds
10	•	Age - 45-54 year olds Sex - female	14% difference in opinion between respondents with a disability (49%)	Lowest group in support – 18-24 year olds (49%), highest level of support from 65-74 year olds (71%) equating to a 22% difference	No notable difference between male and female respondents	No notable difference between respondents from

	claimants	and those without (63%)			different ethnic backgrounds
11	Disability claimantsAge - 45-64 year olds	18% difference in opinion between respondents with a disability (43%) and those without (61%)	Lowest group in support – 75 years and over (46%), highest level of support from 65-74 year olds (67%) equating to a 21% difference	No notable difference between male and female respondents	No notable difference between respondents from different ethnic backgrounds
12	• Age - 25-54 year olds	No notable difference between respondents with a disability and those without	Lowest group in support – 18-24 year olds (55%), highest level of support from 35-44 year olds (79%) equating to a 38% difference	No notable difference between male and female respondents	No notable difference between respondents from difference ethnic backgrounds
13	No impact identified from current claimant data	No notable difference between respondents with a disability and those without	Lowest group in support – 25-34 year olds (67%), highest level of support from 65-74 year olds (84%) equating to a 17% difference	No notable difference between male and female respondents	No notable difference between respondents from different ethnic backgrounds

Actions to mitigate any identified impacts

The possible introduction of an exceptional hardship scheme was included as an option for consultation (option 13). It should be noted that there were no notable differences of opinion from respondents with protected characteristics and those without.

It is important that the Public Sector Equality Duty is considered as part of future decision making to ensure claimants with protected characteristics are treated fairly.