

## **APPENDIX G**

# **Introduction of Council Tax Reduction Scheme - Equality Analysis**

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## Guidance notes

### Things to remember:

Under the Public Sector Equality Duty (PSED) public authorities are required to have due regard to the aims of the general equality duty when making decisions and when setting policies. Understanding the affect of your policies and practices on people with different protected characteristics is an important part of complying with the general equality duty.

Under the PSED the council must ensure that:

- Decision-makers are aware of the general equality duty's requirements.
- The general equality duty is complied with before and at the time a particular policy is under consideration and when a decision is taken.
- They consciously consider the need to do the things set out in the aims of the general equality duty as an integral part of the decision-making process.
- They have sufficient information to understand the effects of the policy, or the way a function is carried out, on the aims set out in the general equality duty.
- They review policies or decisions, for example, if the make-up of service users changes, as the general equality duty is a continuing duty.
- They take responsibility for complying with the general equality duty in relation to all their relevant functions. Responsibility cannot be delegated to external organisations that are carrying out public functions on their behalf.
- They consciously consider the need to do the things set out in the aims of the general equality duty not only when a policy is developed and decided upon, but when it is being implemented.

Best practice guidance from the EHRC recommends that public bodies:

- Consider all the [protected characteristics](#) and all aims of the general equality duty (apart from in relation to marriage and civil partnership, where only the discrimination aim applies).
- Use equality analysis to inform policy as it develops to avoid unnecessary additional activity.
- Focus on the understanding the effects of a policy on equality and any actions needed as a result, not the production of a document.
- Consider how the time and effort involved should relate to the importance of the policy to equality.
- Think about steps to advance equality and good relations as well as eliminate discrimination.
- Use good evidence. Where it isn't available, take steps to gather it (where practical and proportionate).
- Use insights from engagement with employees, service users and others can help provide evidence for equality analysis.

Equality analysis should be referenced in equality impact statements in council reports. Community impact statements are a corporate requirement in all reports to the following meetings: the cabinet, individual decision makers, scrutiny, regulatory committees and community councils. Community impact statements enable decision makers to identify more easily how a decision might affect different communities in Southwark and to consider any implications for equality and diversity It be referenced in community impact statements in council reports.

The public will be able to view and scrutinise any equality analysis undertaken. Equality analysis should be written in a clear and transparent way using plain English. It may be published under the council's publishing of equality information, or if part of a business plan, requested by the public under the council's publication scheme.

Equality analysis should be reviewed after a sensible period of time to see if the affects you

expected have occurred. If not then you will need to consider amending your policy accordingly. This does not mean repeating the equality analysis, but using the experience gained through implementation to check the findings and to make any necessary adjustments.

Equality Analysis will not need to go to an Equality and Diversity Panel for feedback, as under the old Equalities and Human Rights Scheme. Community engagement is recommended as part of the development of equality analysis and the council's community engagement division and FEHRS can assist with this (see section below on community engagement). [www.southwarkadvice.org.uk](http://www.southwarkadvice.org.uk)

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**Section 1: Equality analysis details**

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<b>Proposed policy/decision/business plan to which this equality analysis relates</b>	Introduction of Council Tax Reduction Scheme
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<b>Equality analysis author</b>	Dominic Cain				
<b>Strategic Director:</b>	Duncan Whitfield				
<b>Department</b>	Finance	<b>Division</b>	Revs & Bens		
<b>Period analysis undertaken</b>	Summer 2012				
<b>Date of review (if applicable)</b>	September 2012, following consultation				
<b>Sign-off</b>		<b>Position</b>		<b>Date</b>	

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## Section 2: Brief description of policy/decision/business plan

### 1.1 Brief description of policy/decision/business plan

As part of its wide-ranging changes to the welfare state the Government has decided to abolish Council Tax Benefit (CTB). In its place, the council has been asked to develop a proposal for a new local Council Tax Reduction Scheme (CTRS) to replace it.

In addition to localising support, the Government is only providing funding for this scheme at 90% of the expenditure needed to provide CTB. Given that government's annual settlements with the London Borough of Southwark have decreased substantially since May 2010 and are set to decrease significantly further in future years, it is unable to cover the estimated shortfall in funding of at least £2.8m without impacting on either services or the level of Council Tax.

Southwark is proposing to amend the existing CTB scheme for Working Age claimants, with a 15% reduction in the current level of CTB. Pensioners will not be affected by the proposed changes.

In addition to this amendment, the Council is also proposing a technical change to abolish Second Adult Rebate. This is a complex award for customers to understand as it is based upon the income of the second adult's income who is usually a grown up child or elderly parent. However whilst there is no requirement to offer second adult rebate for working age customers, it must be retained in its current state for pensioner age claimants.

Before adopting a local scheme for CTRS, or changing a scheme once adopted, it is a statutory requirement to consult with taxpayers and stakeholders locally.

When designing local schemes, authorities should have regard to vulnerable -groups and their responsibilities in respect of child poverty, disabled people and homelessness. In addition, the local authority (LA) has clear duties set out under the Equality Act 2010.

There is no specific definition in law or guidance of the characteristics that make an individual 'vulnerable', and no guidance is provided for designing local schemes. The local authority must therefore consider the needs of its communities and in particular take account of relevant statutory duties in relation to the following:-

- Part 2 of the Child Poverty Act 2010, sections 19-25, which places a duty on LAs to reduce child poverty in their area.
- Section 1 of the Equality Act 2010: The LA must have regard to disabilities when exercising and when making decisions of a strategic nature to reduce any inequalities.
- Section 149 of the Equality Act 2010: there is a duty on the LA to eliminate discrimination and advance equality of opportunity. The Equality Act 2010 also sets out those protected characteristics which must be considered as part of the Public Sector Equality Duty under s.149.
- Homelessness prevention and duties under the 1996 Housing Act to prevent homelessness.

Furthermore there are additional requirements on local authorities to;

- Deliver an operational scheme by April 2013, including financial assessment (means testing) for working age claimants;
- Have a process in place for managing legacy council tax benefit;
- Retain a local fraud service for the investigation of council tax fraud;
- Having a financial contingency in case local support schemes are oversubscribed i.e. the pensioner caseload increases and also take-up increases.
- Enable council tax support to be applied as a discount to the council tax bill; and
- Ensure a local scheme is agreed by council assembly after consultation with the public and other key stakeholders such as precepting authorities.

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## Section 3: Overview of service users and key stakeholders consulted

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2. Service users and stakeholders	
<b>Key users of the department or service</b>	Current and future Council Tax Benefit recipients.
<b>Key stakeholders were / are involved in this policy / decision / business plan</b>	<p>This is a central government decision to devolve responsibility of scheme design and administration to Local Authorities.</p> <p>An eight week public consultation with all council tax bill payers, Council Tax Benefit recipients and any other interested parties is currently underway.</p> <p>Consultation has also taken place with relevant third sector and representative bodies. A full list of consultees is contained in Appendix A.</p>

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## Section 4: Pre-implementation equality analysis

This section considers the potential impact (positive and negative) of proposals on the key 'protected characteristics' in the Equality Act 2010 and Human Rights, the equality information on which above analysis is based and mitigating actions to be taken.

**Age** - Where this is referred to, it refers to a person belonging to a particular age (e.g. 32 year olds) or range of ages (e.g. 18 - 30 year olds).

### Potential impacts (positive and negative) of proposed policy/decision/business plan

As of July 2012, there were 35,826 Council Tax Benefit recipients in Southwark. 11,525 (32%) of these were of pension credit age and 24,301 (68%) were of working age. Due to fluctuations in the case load these figures change on a monthly basis, however the split between pensioner and working age is indicative of the type of division we normally see in our caseload.

As prescribed by Central Government regulations, pensioners will see no reduction from their current level of benefit entitlement. The administration and application of CTRS will also be broadly similar to CTB and we anticipate no impact on this group. Second Adult Rebate will also be retained for pensioner cases.

Under Southwark's preferred CTRS scheme, all claimants of working age will see a 15% reduction in the level of benefit they currently receive, on average equating to a loss of £116.08p per annum. Appendix B provides an analysis of the impact that this will have on working age claimants. 19,855 claimants will be required to pay Council Tax who are currently in receipt of full CTB and therefore currently make no contribution towards their liability. On average, this group will be expected to pay £123.46 next year where they currently pay nothing.

Claimants under 18 years of age are not liable for Council Tax and will therefore be unaffected by this change.

The table below provides an analysis of the average annual loss of benefit faced by working age claimants according to age. The analysis is based on the age of claimant:

Age group	Number affected	Average annual loss in benefit
18-24	1,252	£106.42
25-34	5,061	£110.26
35-44	6,675	£115.97
45-54	7,790	£119.43
55-60	3,523	£120.67

### Equality information on which above analysis is based

We have obtained all modelling data relating to people and finance from the current CTB processing system.

The regulations drafted by DCLG prescribe protection around pensioners' entitlements and we therefore have no discretion about whether or not to follow this principle. The Government stated in their "Localising Council Tax – EIA" in January 2012 that...

"The Government has considered the situation for low income pensioners who would currently be eligible for support with their council tax bill. Unlike most other groups, pensioners cannot be expected to seek paid employment to increase their income. The Government therefore proposes that as a vulnerable group, low income pensioners should be protected from any reduction in support as a result of this reform".

### Mitigating actions to be taken

Given that government's annual settlements with the London Borough of Southwark have decreased substantially since May 2010 and are set to decrease significantly further in future years, it is unable to cover the estimated shortfall in funding of at least £2.8m without impacting on either services or the level of Council Tax. The Council therefore has no option other than to pass the 10% reduction on to working age claimants.

- CTRS remains a means tested award, meaning that those tax payers on the lowest incomes will still receive financial support towards their Council Tax. Our analysis shows that the decision to apportion the 10% funding reduction evenly across the working age claimants is the fairest approach whilst maintaining the protection and premiums that exist in the current CTB scheme.
- We will work with third parties including credit unions and advice agencies to increase the provision of financial education and budgeting support. This approach has been successfully trialled in the Direct Payment demonstration project in conjunction with the Department of Work & Pensions.
- We will review recovery policies and procedures to ensure that they are fair and reflect the shift in behaviour that is required from tax payers previously not liable for any Council Tax.
- Following the introduction of CTRS, further equality analysis will be conducted to measure the impact of this policy and whether this has had any unanticipated, disproportionate affect on any particular groups.

**Disability** - A person has a disability if s/he has a physical or mental impairment which has a substantial and long-term adverse effect on that person's ability to carry out normal day-to-day activities.

**Possible impacts (positive and negative) of proposed policy/decision/business plan**

For the purpose of our modelling activity we defined disabled households as a household in receipt of disability benefits, disability premiums (including enhanced and severe disability premiums) or households responsible for a disabled child. Based on this definition, 4,338 households were identified as being disabled. It is likely that there are more disabled households in our caseload but due to the passported status of their claim it is not possible to identify these customers through the same means. Can you expand a bit more here about what this means?

Analysis shows that the average loss for a disabled household will be £123.81p per annum, which is greater than the average loss across all working age households. This is because disabled households generally currently receive greater levels of CTB because of the premiums and disregards that are in place. This means that under the proposed CTRS the 15% reduction on average will be higher than that for a non-disabled household.

Appendix C shows the modelling activity that took place earlier this year which considered offering protection to disabled households so that they would see no reduction from their current level of CTB. The modelling demonstrated that this approach would leave a shortfall of over £516,000 as the 15% reduction imposed on other claims was not great enough to cover the £2.8m funding shortfall. We established that in order to achieve the necessary saving, non-disabled households would need to face a 19% reduction in their current benefit levels, which would bring the average reduction for this group to £144.91p. A further risk associated with awarding protection to disabled households is that there is no reliable record of how many disabled households are within the caseload. Under the current assessment regime it is not necessary to record a disability status on claims that are 'passported' and there are therefore likely to be more disabled households than we are currently able to identify. With over 68% of our caseload receiving a passported status, there is a significant risk that the £2.8m saving required would not be achieved should the number of disabled households increase. The subsequent percentage reduction imposed on non-disabled households would then have to be even greater than 19%.

Citizens with severe mental impairment are currently exempt from paying any Council Tax

**Equality information on which above analysis is based**

Appendix D details the modelling that took place around CTRS, and includes an analysis of how disabled households will be affected.

**Mitigating actions to be taken**

- Through Southwark's approach of adapting the existing CTB scheme, disabled households will retain the income disregards and premiums that are already in place and will therefore on average receive a higher level of financial support under CTRS than non-disabled households. Appendix E demonstrates the levels



of protection that will still exist for this group under CTRS.

- Consultation with relevant third parties is taking place to enable us to identify any emerging issues relating to this group. Groups engaged with include SLAN and the Forum for Equalities and Human Rights and are detailed in full in Appendix A.
- We will work with third parties including credit unions and advice agencies to increase the provision of financial education and budgeting support. This approach has been successfully trialled in the Direct Payment demonstration project in conjunction with the Department of Work & Pensions.
- As part of the operational roll-out of CTRS, due regard will be given to disabled groups to ensure that engagement and communications are targeted to offer relevant support and advice.
- We are currently reviewing our approach to a discretionary hardship payment in light of the localisation of the social fund from April 2013; however there will be severe financial restrictions in place.
- A take-up campaign for Severe Mental Impairment (SMI) exemptions will be implemented in the run-up to April 2013 through Southwark's Rightfully Yours service. This will ensure that people who fulfil the criteria are exempt from paying Council Tax and will therefore not be subject to the 15% reduction.
- A take-up campaign for Disability Living Allowance will be implemented in the run-up to April 2013 through Southwark's Rightfully Yours service. This will ensure that people who fulfil the criteria are exempt from paying Council Tax and will therefore not be subject to the 15% reduction.
- In line with CTB, CTRS will disregard War pensions / War Disablement Pensions as income.
- Following the introduction of CTRS, further equality analysis will be conducted to measure the impact of this policy and whether this has had any unanticipated, disproportionate affect on any particular groups.

**Gender reassignment** - The process of transitioning from one gender to another.

**Possible impacts (positive and negative) of proposed policy/decision/business plan**

This data is not held locally as it is not relevant to the assessment of CTB. We are therefore unable to anticipate an impact on this group.

**Equality information on which above analysis is based.**

N/a

**Mitigating actions to be taken**

None.

**Marriage and civil partnership** - Marriage is defined as a 'union between a man and a woman'. Same-sex couples can have their relationships legally recognised as 'civil partnerships'. Civil partners must be treated the same as married couples on a wide range of legal matters. **(Only to be considered in respect to the need to eliminate discrimination.**

**Possible impacts (positive and negative) of proposed policy/decision/business plan**

On average, couples stand to lose £144.81 through the introduction of Council Tax Support. This reflects the fact that 77% of couples have dependent children as opposed to 45% of all working age claimants (single?) not sure i understand the comparator. As families receive higher levels of support the average loss for couples reflects the higher rate of benefit in payment.

As with CTB, for CTRS purposes both marriage and civil partnerships would be assessed in exactly the same way.

#### **Equality information on which above analysis is based**

N/A

#### **Mitigating actions to be taken**

The regulatory wording will reflect the existing CTB scheme in treating both sets of customers in exactly the same way

**Pregnancy and maternity** - Pregnancy is the condition of being pregnant or expecting a baby. Maternity refers to the period after the birth, and is linked to maternity leave in the employment context. In the non-work context, protection against maternity discrimination is for 26 weeks after giving birth, and this includes treating a woman unfavourably because she is breastfeeding.

#### **Possible impacts (positive and negative) of proposed policy/decision/business plan**

In line with CTB, Southwark's proposed CTRS scheme will be a means tested discount and available to support new and expectant mothers who fulfil the qualifying criteria.

The treatment of Maternity and Child-related income would remain the same under CTRS although the 85% cap would still be applied at the end of the calculation.

Although the data to assess the impact is not readily available, we can anticipate that in line with all non-pensioner claimants, new and expectant mothers will see a reduction in the level of support that they can expect to receive

#### **Equality information on which above analysis is based**

Data unavailable.

#### **Mitigating actions to be taken**

CTRS remains a means tested award, meaning that those tax payers on the lowest incomes will still receive financial support towards their Council Tax.

- For CTB purposes, Child Benefit and Child Maintenance have been disregarded as income since 2008 resulting in those claimants with higher levels of income being brought back into benefit entitlement. By adapting this scheme for CTRS, the same disregards will apply, subject to a 15% reduction in entitlement.

**Race** - Refers to the protected characteristic of Race. It refers to a group of people defined by their race, colour, and nationality (including citizenship) ethnic or national origins.

**Possible impacts (positive and negative) of proposed policy/decision/business plan**

Appendix F provides an analysis of welfare benefit recipients at a national level (UK). The analysis demonstrates that a larger proportion of claimants fall into the following groups:

- Black Caribbean – 26%
- Black or Black British – 24%
- Back Non-Caribbean – 23%

Similar data is not held at a Southwark level. The Department for Work and Pensions (DWP) do however hold a record of what benefits are claimed locally:

<b>Working-age client group - key benefit claimants (February 2012)</b>				
	<b>Southwark (numbers)</b>	<b>Southwark (%)</b>	<b>London (%)</b>	<b>Great Britain (%)</b>
Total claimants	34,140	16.1	14.6	15.0
<b>By statistical group</b>				
Job seekers	11,110	5.3	4.3	4.1
ESA and Incapacity Benefit	13,640	6.5	5.9	6.5
Lone parents	4,660	2.2	1.9	1.5
Carers	1,680	0.8	1.0	1.2
Others on income related benefits	1,190	0.6	0.4	0.4
Disabled	1,630	0.8	0.8	1.1
Bereaved	220	0.1	0.2	0.2
Key out of work benefits †	30,610	14.5	12.6	12.5

Source: DWP benefit claimants - working age client group

† Key out-of-work benefits includes the groups: job seekers, ESA and incapacity benefits, lone parents and others on income related benefits. See the Definitions and Explanations below for details

Note: % is a proportion of resident population of area aged 16-64

This demonstrates that there is a higher proportion of job-seekers, ESA, and other income-related benefit recipients in Southwark that the London or national average.

The Southwark Housing Needs Survey provides the most up-to-date analysis of ethnicity in Southwark from 2008:

Table 2.02 Ethnicity of Southwark broken down by Community Council area

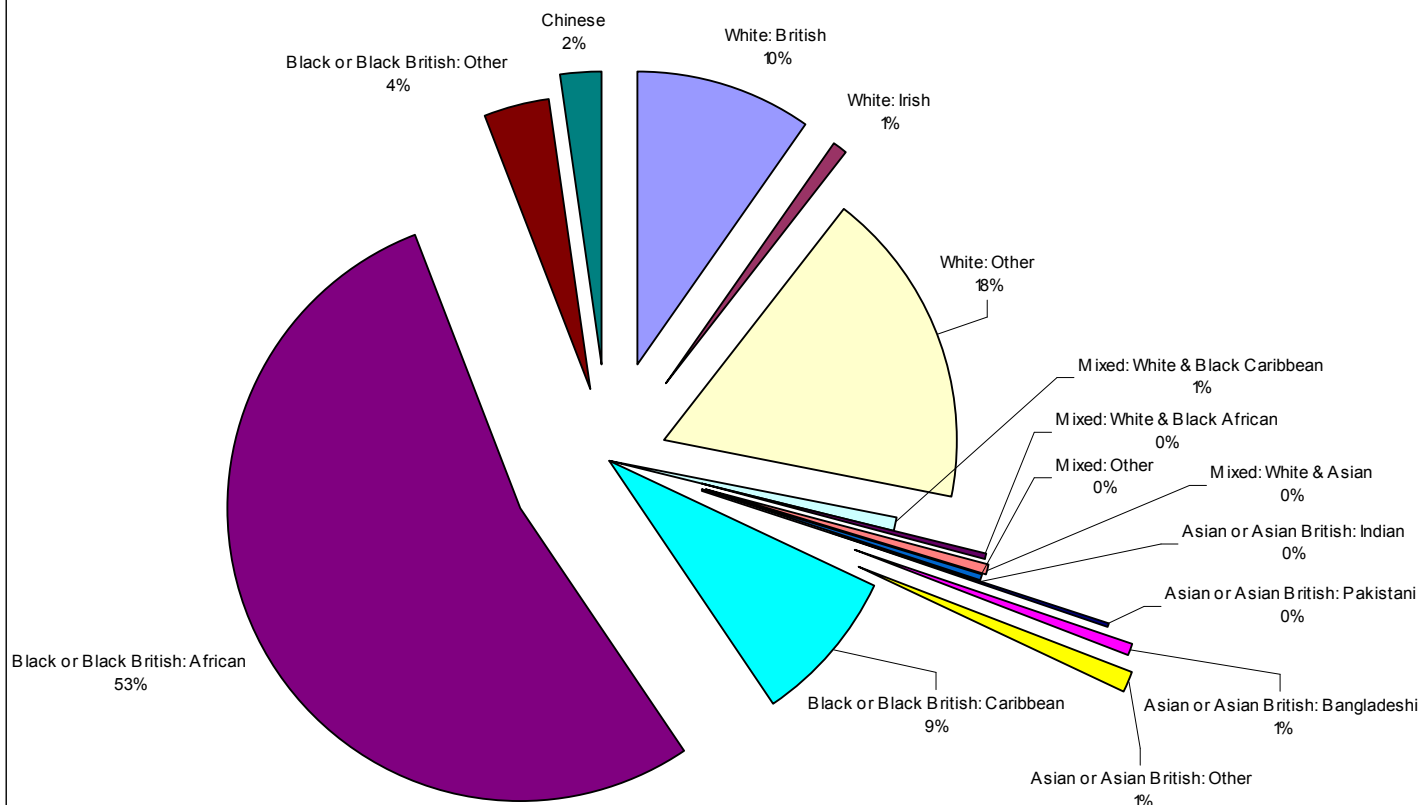
Community Council area	White British	White Irish	White Other	Mixed	Asian	Black	Chinese	Other
Borough and Bankside	50.4%	2.2%	11.8%	1.1%	8.5%	19.4%	3.0%	3.6%
Bermondsey	50.5%	1.8%	19.4%	0.5%	0.9%	19.1%	4.1%	3.8%
Camberwell	42.0%	2.5%	9.0%	2.0%	2.9%	31.9%	3.8%	6.0%
Dulwich	64.3%	2.2%	8.6%	2.7%	3.0%	15.7%	2.2%	1.3%
Nunhead and Peckham Rye	50.9%	3.3%	11.0%	2.1%	1.8%	27.7%	1.3%	1.9%
Peckham	27.0%	2.0%	11.2%	4.4%	1.3%	43.5%	4.7%	5.9%
Rotherhithe	52.2%	3.7%	15.2%	0.5%	2.7%	19.8%	4.4%	1.5%
Walworth	39.8%	5.4%	16.0%	1.3%	2.1%	25.6%	3.8%	5.9%
Total	48.2%	3.0%	12.9%	1.6%	2.8%	24.4%	3.4%	3.7%

Source: Southwark Housing Needs Survey 2008

A section of the Southwark CTB form asks claimants to confirm details relating to their ethnicity. However it is not relevant to the assessment of CTB, and benefit assessors often do not record the data in the assessment system. As a result, only a small proportion (512) of the overall caseload (23,789) has any ethnicity data held against them.

Appendix B sets out a full analysis of the data held, which is summarised below:

## Ethnicity analysis based on available data



The analysis demonstrates that the largest impact will be felt by the following households

- 53% of these cases are categorised as Black or Black British: African
- 18% of these cases are categorised as White: Other
- 10% of cases are categorised as White: British

With only limited data, it is impossible to evaluate the overall impact of the CTRS scheme. However the national data demonstrates that receipt of CTB is higher in certain groups and therefore any amendment or adaptation of this scheme would affect them to a greater extent.

### Equality information on which above analysis is based

A summary of the data held in the Housing Benefit assessment system is available in Appendix B. However this data is not normally completed by assessment staff so it is difficult to draw any firm conclusions from this analysis.

### Mitigating actions to be taken

CTRS remains a means tested award, meaning that those tax payers on the lowest incomes will still receive financial support towards their Council Tax.

- Following the introduction of CTRS, further equality analysis and reviews will be conducted to measure the impact of this policy and whether this has had any unanticipated, disproportionate affect on any particular groups.

**Religion and belief** - Religion has the meaning usually given to it but belief includes religious and philosophical beliefs including lack of belief (e.g. Atheism). Generally, a belief should affect your life choices or the way you live for it to be included in the definition.

**Possible impacts (positive and negative) of proposed policy/decision/business plan**

This data is not held locally as it is not relevant to the assessment of CTB. We are therefore unable to identify a potential impact on this group.

**Equality information on which above analysis is based**

N/a

**Mitigating actions to be taken**

None.

**Sex** - A man or a woman.

**Possible impacts (positive and negative) of proposed policy/decision/business plan**

Our analysis in Appendix D shows that women face a greater loss in financial support through the introduction of CTRS than men:

- Average annual loss for couples: £144.81
- Average annual loss for single female claimants: £115.50
- Average annual loss for single male claimants: £105.58

Under CTB, 64% (13,570) of single claimants are women and 59% (8,034) of these are single mothers.

There are only 7,218 single male claimants and only 433 of these are single fathers.

As a far higher proportion of single parents are women, they will on average face a larger reduction in CTRS as they currently receive a higher level of support.

As with CTB, the assessment of men and women is the same and both are subject to the same means test.

**Equality information on which above analysis is based**

Appendix D includes details how Council Tax Support will affect sex. Again – what is the make up of our borough in terms of sex?

**Mitigating actions to be taken**

CTRS remains a means tested award, meaning that those tax payers on the lowest incomes will still receive financial support towards their Council Tax.

<b>Sexual orientation</b> - Whether a person's sexual attraction is towards their own sex, the opposite sex or to both sexes
<b>Possible impacts (positive and negative) of proposed policy/decision/business plan</b>
This data is not locally held as it is not relevant to the assessment of CTB. We are therefore unable anticipate an impact on this group as a result of the proposed changes.
<b>Equality information on which above analysis is based</b>
N/a
<b>Mitigating actions to be taken</b>
None.

<b>Human Rights</b> There are 16 rights in the Human Rights Act. Each one is called an Article. They are all taken from the European Convention on Human Rights. The Articles are The right to life, Freedom from torture, inhuman and degrading treatment, Freedom from forced labour , Right to Liberty, Fair trial, Retrospective penalties, Privacy, Freedom of conscience, Freedom of expression, Freedom of assembly, Marriage and family, Freedom from discrimination and the First Protocol
<b>Possible impacts (positive and negative) of proposed policy/decision/business plan</b>
<p>Privacy – Data will be used and shared for administrative purposes in accordance with relevant Data Sharing regulations.</p> <p>Marriage and family – CTRS remains a means tested award, meaning that those tax payers on the lowest incomes will still receive financial support towards their Council Tax. No impact</p> <p>Freedom from discrimination – CTRS remains a means tested award, meaning that those tax payers on the lowest incomes will still receive financial support towards their Council Tax, and the 85% allowance will be applied to applicants regardless of any protected characteristic.</p> <p>Freedom of expression – Before adopting a local scheme for CTRS, or changing a scheme once adopted, it is a statutory requirement to consult with taxpayers and stakeholders locally. The Local Authority has done this and has ensured that communities within Southwark have had the opportunity to make representations through the following Disability / third sector / representative groups.</p>
<b>Information on which above analysis is based</b>
N/A
<b>Mitigating actions to be taken</b>

Before adopting a local scheme for CTRS, or changing a scheme once adopted, it is a statutory requirement to consult with taxpayers and stakeholders locally.

- Ensure that operational model for CTRS reflects the requirements of the relevant data-sharing regulations.

## Section 5: Further actions and objectives

5. Further actions			
Based on the initial analysis above, please detail the key areas identified as requiring more detailed analysis or key mitigating actions.			
Number	Description of Issue	Action	Timeframe
1	Financial inclusion / budgeting advice	Work with third parties including credit unions and advice agencies to increase the provision of financial education and budgeting support.	Nov-Mar 2013
2	Recovery procedures	Review recovery policies and procedures to ensure that they are fair and reflect the shift in behaviour that is required from tax payers previously not liable for any Council Tax.	Nov-Mar 2013
3	Consultation activity	Consultation with relevant third parties is taking place to enable us to identify any emerging issues relating to this group. Groups engaged with include SLAN and the Forum for Equalities and Human Rights.	July – September 2012
4	CTRS hardship fund/S13a Policy	Review approach to a discretionary hardship payment in light of the localisation of the social fund from April 2013	Nov-Mar 2013
5	Ethnic monitoring data	Recommend that assessment staff begin to complete this information when assessing claims so that the data is of more valuable in future analysis.	Immediate
6	Data-sharing	Ensure that operational model for CTRS reflects the requirements of the data-sharing regulations and Data Protection Act 1998	Nov-Mar 2013
7	SMI exemptions	A take-up campaign for SMI exemptions will be implemented in the run-up to April 2013 through Southwark's Rightfully Yours service.	Nov-Mar 2013
8	DLA take-up campaign	A take-up campaign for Disability Living Allowance will be implemented in the run-up to April 2013 through Southwark's Rightfully Yours service.	Jan-Mar 2013
9	Ongoing analysis	Further equality analysis will be conducted to measure the impact of this policy and whether this has had any unanticipated, disproportionate affect on any particular groups.	Ongoing

5. Equality objectives (for business plans)					
Based on the initial analysis above, please detail any equality objectives that you will set for your department/service.					
Objective	Lead officer	Current performance (baseline)	Targets		
			2012/13	2013/14	2014/15
N/A					



## Appendix A

### Engagement activity

Below we have set out the calendar of engagement activity that is taking place in the community with various partners, stakeholders and representative groups.

Consultation & Engagement Audience	Audience / Stakeholder Group	Venue	Date	Attendees
<b>Borough Bankside and Walworth community council meeting</b>	Local Residents, Local Councillors	Amigo Hall, St Georges Cathedral. St Georges Road	02/07/2012	110
<b>Advice and Information Event</b>	Third Sector, Local residents	Cambridge House,	04/07/2012	80
<b>Special Briefing with Voluntary Organisations arranged by SLAN</b>	Third Sector	INSPIRE BUILDING. St Peters, Liverpool Grove	10/07/2012	18
<b>Bermondsey and Rotherithe Community Council Meeting</b>	Local Residents, Local Councillors	Southwark College	12/07/2012	105
<b>Advice and Information Event</b>	Local partners, DWP, SBAH, Local residents including CTB recipients	Rockingham Community Centre, Falmouth Road SE16	16/07/2012	60
<b>Camberwell East Area Housing Forum</b>	Local residents, Tenancy council representatives, Local residents including CTB recipients	Harris Street Satellite Office, Harris Street, London SE5 7RF	16/07/2012	10
<b>Bermondsey West Area Housing Forum</b>	Local residents including CTB recipients, Tenancy council representatives	Mabel Goldwin House, 49 Grange Walk, London SE1 3DY	17/07/2012	20
<b>Walworth West Area Housing Forum</b>	Local residents including CTB recipients, Tenancy council representatives	PASLEY TENANTS HALL, STOPFORD ROAD, SE17	19/07/2012	25
<b>Walworth East Area Housing Forum</b>	Local residents including CTB recipients, Tenancy council representatives,	TRA HALL, HILERY CLOSE, SALISBURY ESTATE, SE17 1RQ	19/07/2012	16

<b>Financial Inclusion Forum</b>	Third sector, Local partners	Ability Media Centre 56 Southwark Bridge Road	20/07/2012	20
<b>Rotherhithe Area Housing Forum</b>	Local residents including CTB recipients, Tenancy council representatives	Silverlock Tenants Hall, Warndon Street, London, SE16	24/07/2012	20
<b>Home Owners Council</b>	Homeowners, Residents association representatives, Local residents including CTB recipients	160 Tooley Street	25/07/2012	25
<b>SOUHAG</b>	Housing Associations, Social landlords	160 Tooley Street	26/07/2012	25
<b>Peckham Area Housing Forum</b>	Local residents including CTB recipients, Tenancy council representatives	Bells Gardens Community Centre, Buller Close, Peckham SE15	20/08/2012	20
<b>Tenant Council</b>	Local residents including CTB recipients, TRA representatives, Local Councillors	Four Squares tenants hall Drummond Road, SE16	03/09/2012	25
<b>Bermondsey East Area Housing Forum</b>	Local residents including CTB recipients, Tenancy council representatives	160 Tooley Street	05/09/2012	15
<b>Keep Warm Keep Well Project</b>	Third sector, Local partners	3rd Floor Walworth Methodist Church, 54 Camberwell Road, London SE5 0EN	06/09/2012	10
<b>Southwark Carers Group</b>	Carers, Local residents including CTB recipients	132 Queens Road	06/09/2012	10
<b>Nunhead and Peckham Rye Area Housing Forum</b>	Local residents including CTB recipients, Tenancy council reps, Local Councillors	Lordship Lane TRA Hall, Bew Court, SE22	06/09/2012	20
<b>Dulwich Area Housing Forum</b>	Local residents including CTB recipients, Tenancy council representatives	Aylesbury Housing Office, Thurlow Street. SE17 2TZ	06/09/2012	15
<b>Aylesbury Area Housing Forum</b>	Local residents including CTB recipients, Tenancy council reps, Local Councillors	160 Tooley Street	18/09/2012	10
<b>TMO</b>	Tenancy managers	TBC	19/09/2012	16
<b>Peckham and Nunhead Community Council Meeting</b>	Local residents including CTB recipients, Local Councillors	TBC	24/09/2012	TBC
<b>Forum for Equalities and Human Rights.</b>	Third sector	TBC	26/09/2012	TBC

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<b>Financial Inclusion Forum</b>	Third Sector, Local partners	Four Squares tenants hall Drummond Road, SE16	28/09/2012	TBC
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## Appendix B

### Working age CTB recipient analysis

**Annual CTB expenditure: £18,805,616.04**

**No of customers: 24,301**

#### Value of annual CTB awards:

Annual CTB award	Number of claims
£0 - £99.99	144
£100 - £199.99	398
£200 - £299.99	465
£300 - £399.99	538
£400 - £499.99	684
£500 - £599.99	773
£600 - £699.99	3,293
£700 - £799.99	7,021
£800 - £899.99	4,196
£900 - £1,000	3,261
£1,000 - £1,099.99	1,635
£1,100 - £1,199.99	572
£1,200 or more	1,320

#### Household breakdown:

Households with dependent children:	<b>11,025</b>
Single parents:	<b>8,676</b>
Disabled households:	<b>4,338</b>
Number of Carers:	<b>180</b>

#### Claimant gender breakdown:

Gender	Number of claims affected
Male	8,982
Female	14,768
Unknown	551

#### Breakdown of CTB claimants by ethnicity:

Group	Number of claims
White: British	50
White: Irish	4
White: Other	90
Mixed: White & Black Caribbean	4
Mixed: White & Black African	2
Mixed: White & Asian	2
Mixed: Other	1
Asian or Asian British: Indian	1
Asian or Asian British: Pakistani	1
Asian or Asian British: Bangladeshi	3
Asian or Asian British: Other	6
Black or Black British: Caribbean	44
Black or Black British: African	274
Black or Black British: Other	19
Chinese	11
Unknown	23,789

#### Income:

Working households:	<b>5,048</b>
Receiving Income Support:	<b>8,875</b>
Receiving Jobseeker's Allowance:	<b>5,577</b>
Receiving Employment Support Allowance (IR)	<b>2,997</b>
Cases paid as Second Adult Rebate:	<b>265</b>

**Council Tax Band analysis (all figures per annum):**

CTax Band	Gross CTax liability	Average Net CTax liability	Total CTB expenditure by band	No. of CTB claims	Average CTB award	No. of families	Average CTB award for families	No. of disabled households	Average CTB award for disabled households
<b>A</b>	£812.57	£634.81	£2,093,629.05	3,446	£607.55	562	£632.56	610	£610.67
<b>B</b>	£948.00	£760.63	£7,083,035.66	10,013	£707.38	4,369	£716.01	1,728	£732.32
<b>C</b>	£1,083.43	£891.78	£5,373,607.69	6,601	£814.06	3,628	£824.64	1,145	£870.06
<b>D</b>	£1,218.86	£1,008.61	£2,440,406.69	2,674	£912.64	1,490	£936.62	519	£991.96
<b>E</b>	£1,489.72	£1,260.22	£1,493,097.68	1,327	£1,125.17	832	£1,152.83	288	£1,242.50
<b>F</b>	£1,760.58	£1,496.24	£247,233.27	185	£1,343.66	114	£1,404.44	44	£1,477.59
<b>G</b>	£2,031.43	£1,741.94	£57,772.20	38	£1,520.32	20	£1,472.13	5	£1,827.92
<b>H</b>	£2,437.72	£1,828.39	£3,517.56	2	£1,758.78	1	£2,298.46	1	£1,219.10

**Analysis of average annual CTB award by Council Tax Band and residential status**

Council Tax Band	Council Tenant	Private tenant	Housing Association	Owner Occupier	Temporary Accommodation
<b>A</b>	(2,762)	(249)	(265)	(154)	(16)
	£609.15	£597.58	£603.93	£593.14	£685.25
<b>B</b>	(6,819)	(1,045)	(1,670)	(379)	(100)
	£715.01	£672.83	£707.80	£644.96	£778.26
<b>C</b>	(3,269)	(905)	(1,928)	(441)	(58)
	£840.31	£763.85	£812.24	£725.97	£848.43
<b>D</b>	(803)	(334)	(1,299)	(231)	(7)
	£961.36	£809.14	£927.25	£808.88	£976.41
<b>E</b>	(255)	(123)	(835)	(113)	(1)
	£1,228.56	£798.35	£1,155.00	£1,023.91	£1,489.72
<b>F</b>	(37)	(23)	(97)	(27)	(0)
	£1,534.42	£1,184.19	£1,363.08	£1,148.32	
<b>G</b>	(12)	(5)	(14)	(7)	(0)
	£1,766.17	£1,049.64	£1,426.78	£1,622.16	
<b>H</b>	(0)	(1)	(0)	(1)	(0)
		£2,298.46		£1,219.10	
<b>Unknown Band</b>	(6)	(3)	(6)	(1)	(0)
	£911.02	£846.80	£825.33	£357.70	
<b>Total</b>	<b>13,963</b>	<b>2,688</b>	<b>6,114</b>	<b>1,354</b>	<b>182</b>

**Analysis of family size with average annual CTB award**

<b>Number of children</b>	<b>Number of claims</b>	<b>Number of single parents</b>	<b>Disabled households</b>	<b>Working households</b>	<b>Job-seeking households</b>
<b>1</b>	(5,355) £778.53	(4,589) £753.77	(560) £915.39	(1,429) £596.08	(5,577) £847.54
<b>2</b>	(3,356) £823.51	(2,559) £788.13	(319) £934.89	(1,108) £706.12	(513) £886.22
<b>3</b>	(1,605) £884.56	(1,096) £830.69	(126) £1,031.64	(575) £809.60	(209) £950.93
<b>4</b>	(522) £927.88	(323) £865.46	(46) £1,019.60	(202) £879.27	(63) £977.98
<b>5</b>	(125) £992.26	(73) £878.39	(15) £1,065.35	(40) £1,008.57	(20) £1,008.17
<b>6</b>	(38) £1,097.00	(26) £1,072.22	(4) £1,097.61	(11) £1,038.59	(6) £1,202.07
<b>7</b>	(14) £1,165.40	(6) £1,162.09	(2) £1,217.80	(5) £1,164.77	(3) £1,082.83
<b>8</b>	(7) £991.01	(2) 761.81	(0)	(4) £1,048.59	(1) £1,219.10
<b>9</b>	(1) £1,117.42	(1) £1,117.42	(0)	(0)	(0)
<b>10</b>	(0)	(0)	(0)	(0)	(0)
<b>11</b>	(1) £1,489.72	(0)	(1) £1,489.72	(0)	(1) £1,489.72

## Appendix C

### 85% cap on CTB entitlement with protection extended to include disabled households

**Annual saving achieved: £2,283,749.60**

This model analyses the impact of reducing current levels of CTB entitlement by 15%, effectively setting an 85% cap on existing award levels. This model offers protection to pensioners as well as disabled households so that they see no reduction in benefit.

**No of customers affected: 19,963**

#### Value of annual CTB lost:

Amount of annual CTB lost	Number of claims
£0 - £49.99	1,133
£50 - £99.99	4,037
£100 - £149.99	12,168
£150 - £199.99	2,255
£200 - £249.99	322
£250 or more	48

Average amount of annual CTB lost: **£114.40**

Largest reduction in CTB award: **£344.77**

No. of cases paid as Second Adult Rebate: **256**

#### Council Tax Band of affected customers:

Council Tax Band	Number of claims
A	2,836
B	8,286
C	5,457
D	2,155
E	1,039
F	140
G	33
H	1
Unknown	16

#### Household breakdown:

Households with dependent children: **9,951**

Single parents in group: **7,975**

Disabled households in group: **0**

Number of Carers in group: **69**

#### Claimant gender breakdown in affected group:

Gender	Number of claims affected
Male	7,009
Female	12,487
Unknown	467

#### Breakdown of affected group by ethnicity:

Group	Number of claims
White: British	45
White: Irish	4
White: Other	85
Mixed: White & Black Caribbean	4
Mixed: White & Black African	1
Mixed: White & Asian	2
Mixed: Other	1
Asian or Asian British: Indian	1
Asian or Asian British: Pakistani	1
Asian or Asian British: Bangladeshi	3
Asian or Asian British: Other	4
Black or Black British: Caribbean	43
Black or Black British: African	257
Black or Black British: Other	17
Chinese	11
Unknown	19,484

#### Income:

Working households: **4,734**

Receiving Income Support: **7,006**

Receiving Jobseeker's Allowance: **5,459**

Receiving Employment Support Allowance (IR) **2,136**

## Appendix D

### Proposed scheme: 85% cap on CTB entitlement

**Annual saving achieved: £2,820,842.41**

This model reduces current levels of CTB entitlement by 15%, effectively setting an 85% cap on existing award levels. This model offers no additional protection to any group other than pensioners, although by adapting the existing CTB scheme there built in protections offered to disabled households and work incentives.

**No of customers affected: 24,301**

#### Value of annual CTB lost:

Amount of annual CTB lost	Number of claims
£0 - £49.99	1,207
£50 - £99.99	4,845
£100 - £149.99	14,722
£150 - £199.99	2,995
£200 - £249.99	457
£250 - £299.99	62
£300 or more	13

Average amount of annual CTB lost: **£116.08**

Largest reduction in CTB award: **£344.77**

No. of cases paid as Second Adult Rebate: **265**

#### Council Tax Band of affected customers:

Council Tax Band	Number of claims
A	3,446
B	10,013
C	6,601
D	2,674
E	1,327
F	185
G	38
H	2

#### Household breakdown:

Households with dependent children: **11,025**

Single parents in group: **8,676**

Disabled households in group: **4,338**

Number of Carers in group: **180**

#### Claimant gender breakdown in affected group:

Gender	Number of claims affected
Male	8,982
Female	14,768
Unknown	551

#### Breakdown of affected group by ethnicity:

Group	Number of claims
White: British	50
White: Irish	4
White: Other	90
Mixed: White & Black Caribbean	4
Mixed: White & Black African	2
Mixed: White & Asian	2
Mixed: Other	1
Asian or Asian British: Indian	1
Asian or Asian British: Pakistani	1
Asian or Asian British: Bangladeshi	3
Asian or Asian British: Other	6
Black or Black British: Caribbean	44
Black or Black British: African	274
Black or Black British: Other	19
Chinese	11
Unknown	23,789

#### Income:

Working households: **5,048**

Receiving Income Support: **8,875**

Receiving Jobseeker's Allowance: **5,577**

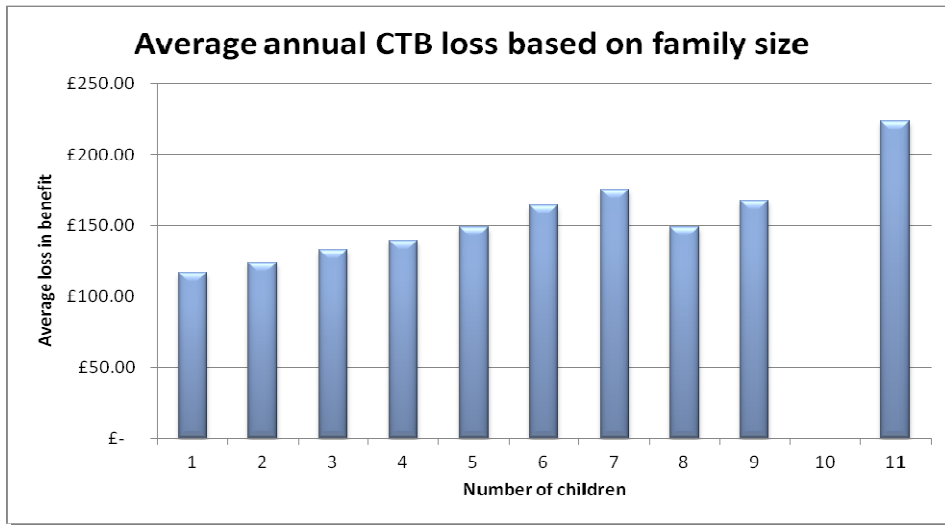
Receiving Employment Support Allowance (IR) **2,997**



**Benefit reduction:**

Average annual loss for group: **£116.08**

Average annual loss for families: **£122.85**



Average annual loss single parent households: **£117.02**

Average annual loss for disabled households: **£123.81**

Average annual loss for working households: **£96.51**

Average annual loss for couples: **£144.81**

Average annual loss for single female claimants: **£115.50**

Average annual loss for single male claimants: **£105.58**

# Appendix E

## Protection within the preferred CTRS scheme

Existing CTB scheme			Preferred scheme (15% reduction)		
Disabled Households		Average annual award	Disabled Households		Average annual award
Existing CTB scheme	Disabled single claimant	£ 767.16	Disabled single claimant	£ 652.08	£ 115.08
	Disabled couple	£ 1,037.56	Disabled couple	£ 881.95	£ 155.61
	Disabled couple (1 child)	£ 1,022.52	Disabled couple (1 child)	£ 869.14	£ 153.38
	Disabled couple (2 children)	£ 1,051.62	Disabled couple (2 children)	£ 893.88	£ 157.74
	Disabled couple (3 children)	£ 1,088.65	Disabled couple (3 children)	£ 925.36	£ 163.29
	Disabled single parent (1 child)	£ 876.90	Disabled single parent (1 child)	£ 745.37	£ 131.53
	Disabled single parent (2 children)	£ 856.66	Disabled single parent (2 children)	£ 728.16	£ 128.50
	Disabled single parent (3 children)	£ 981.45	Disabled single parent (3 children)	£ 834.23	£ 147.22

Existing CTB scheme			Preferred scheme (15% reduction)		
Non-Disabled Households		Average annual award	Non-Disabled Households		Average annual award
Existing CTB scheme	Non-disabled single claimant	£ 709.49	Non-disabled single claimant	£ 603.06	£ 106.43
	Non-disabled couple	£ 942.92	Non-disabled couple	£ 801.48	£ 141.44
	Non-disabled couple (1 child)	£ 903.95	Non-disabled couple (1 child)	£ 768.36	£ 135.59
	Non-disabled couple (2 children)	£ 915.23	Non-disabled couple (2 children)	£ 777.94	£ 137.29
	Non-disabled couple (3 children)	£ 989.01	Non-disabled couple (3 children)	£ 840.66	£ 148.35
	Non-disabled single parent (1 child)	£ 741.62	Non-disabled single parent (1 child)	£ 630.68	£ 110.94
	Non-disabled single parent (2 children)	£ 782.60	Non-disabled single parent (2 children)	£ 665.21	£ 117.39
	Non-disabled single parent (3 children)	£ 820.88	Non-disabled single parent (3 children)	£ 697.74	£ 123.14

Existing CTB scheme			Preferred scheme (15% reduction)		
Disabled Households		Average annual award	Disabled Households		Average annual award
Existing CTB scheme	Disabled single claimant	£ 767.16	Disabled single claimant	£ 652.08	£ 115.08
	Disabled couple	£ 1,037.56	Disabled couple	£ 881.95	£ 155.61
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	Non-disabled single parent (3 children)	£ 820.88	Non-disabled single parent (3 children)	£ 697.74	£ 123.14

The above analysis offers a comparison between the protection offered under the existing CTB scheme and that offered under Southwark’s preferred CTRS scheme. It demonstrates that by adapting the existing CTB scheme, disabled households and families will on average receive a higher award of CTRS than those that fall outside of this definition. Work incentives will also be preserved through retaining the existing Extended Payment award when a claimant finds employment.

A requirement of a Local CTRS is to give consideration to the type of protection that it is appropriate to build into the scheme. This protection must apply to ‘vulnerable’ claimants, although definition of this criterion has been left up to individual Local Authorities. Authorities have also been reminded of their duties in respect of preventing Child Poverty and asked to ensure that the scheme does not go against the work incentives that are a cornerstone of the Welfare Reform Bill and eventual roll-out of Universal Credit.

## Appendix F: Family Resources survey 2010/11

**Table 2.9: Benefit units by state support receipt and ethnic group of head**

Percentage of benefit units

State support received	Ethnic group					Ethnic group				All benefit units
	White	Mixed	Asian or Asian British	Indian	Pakistani and Bangladeshi	Black or Black British	Black Caribbean	Black Non-Caribbean	Chinese or Other Ethnic Group	
Working Tax Credit	6	7	10	6	17	8	7	8	5	6
Child Tax Credit	14	16	20	13	30	21	18	23	13	15
Income Support	4	8	5	3	8	9	8	9	4	5
Pension Credit	6	2	4	3	4	4	6	2	2	6
Housing Benefit	12	18	9	5	12	22	22	22	11	12
Council Tax Benefit <sup>1</sup>	16	18	15	9	21	24	26	23	13	16
Retirement Pension	27	6	9	10	7	9	17	3	9	25
Widow's Benefits	-	-	-	-	1	-	-	-	-	-
Jobseeker's Allowance	3	8	4	3	6	7	9	6	2	3
Employment and Support Allowance	1	1	-	-	1	1	1	-	-	1
Incapacity Benefit	4	2	3	3	3	3	3	2	2	4
Severe Disablement Allowance	-	-	-	-	-	-	-	-	-	-
Attendance Allowance	3	-	1	1	1	1	1	-	1	3
Carer's Allowance	1	1	1	1	2	1	1	1	1	1
Disability Living Allowance (care component)	6	4	4	4	5	4	4	4	3	6
Disability Living Allowance (mobility component)	6	4	4	4	4	4	4	3	3	6
Industrial Injuries Disablement Benefit	1	0	-	-	-	-	-	-	-	1
Armed Forces Compensation Scheme	-	-	0	0	0	-	-	-	-	-
Child Benefit	22	24	30	24	39	31	25	35	22	23
On any income-related benefit	20	28	20	13	27	30	32	29	17	20
On any non-income-related benefit	59	39	45	42	51	47	52	43	37	57
All in receipt of benefit	62	49	50	45	56	56	61	52	42	61
All in receipt of tax credits	15	17	21	13	31	22	19	24	14	15
All not in receipt of state support	37	50	50	54	43	43	38	47	57	38
<b>Sample size (=100%)</b>	<b>81,651</b>	<b>772</b>	<b>3,290</b>	<b>1,518</b>	<b>1,244</b>	<b>1,858</b>	<b>783</b>	<b>1,075</b>	<b>974</b>	<b>88,545</b>

Source: 2008/09, 2009/10 and 2010/11 Family Resources Survey, United Kingdom

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland