

Appendix D2 - Equality Strand Analysis for Brent's proposed Council Tax Support scheme

Introduction

This equality assessment has been undertaken to determine the impact of a new Council Tax Support scheme to replace Council Tax Benefit from April 2013. The assessment is based upon the nine protected characteristics namely age; race; disability; gender; faith, sexuality, marriage and civil partnerships, maternity and pregnancy.

The key stakeholders considered directly affected by the proposals are –

- Current Council Tax Benefit Claimants and
- Potentially any new council tax support claimants
- Council tax payers

Brent statistics

The population for the London Borough of Brent was 263,500 in the 2001 Census.

The 2011 Census population estimate for Brent equates to 311,200. The population between 2001 and 2011 changed significantly and represents an increase of approximately 18 per cent.

In terms of gender breakdown, the 2001 Census shows that the number of males in Brent was 127,800 and the number of females was 135,700. The 2011 results show an increase in the number of males to 156,500. The total number of females in Brent has increased to 154,800.

The 2011 Census shows that there were 110,300 households in Brent with at least one resident.

Population Density

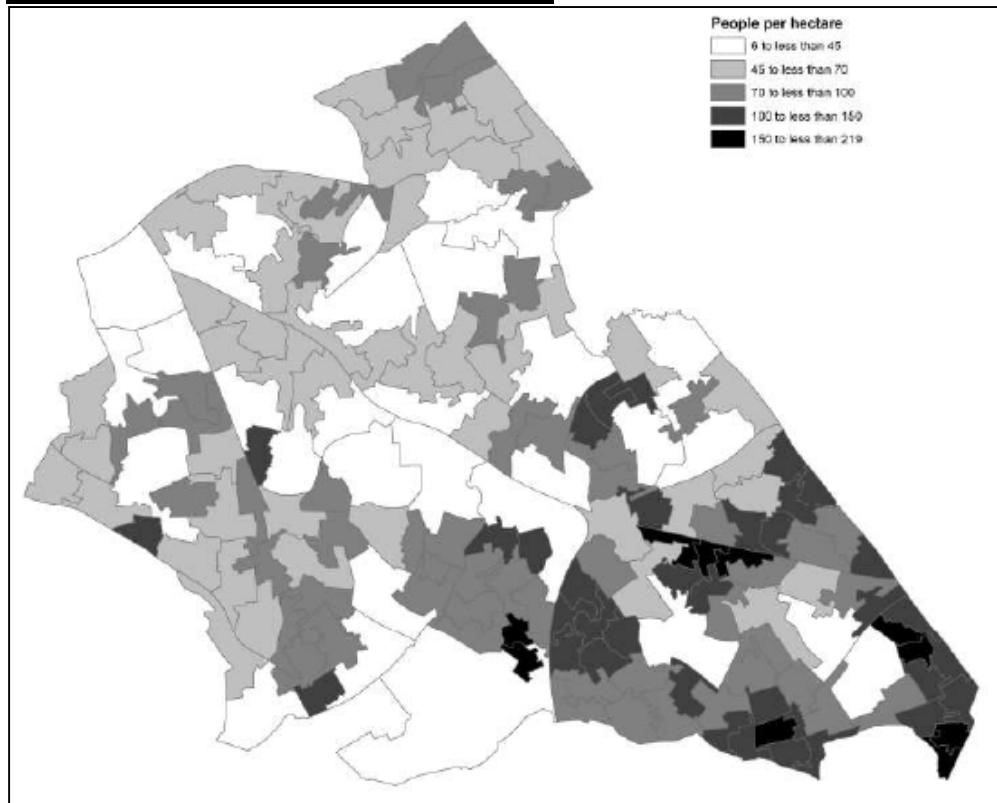
Brent is one of the most densely populated Outer London Boroughs. The average density is 61 persons per hectare (PPH), with the highest rates in the south east of the borough.

Brent is the 15th largest borough in London, with an area of 4,323 hectares (43 square km's) and a population of 263,464 in 2001. With an average density of 61 people per hectare (PPH) in 2001, it is well above the London and Outer London averages of 46 and 35 PPH respectively)¹.

¹ 2001 Census,

<http://intranet.brent.gov.uk/demographic.nsf/97adad6ff206607c8025663c0065c536/1444fe88cc2376cd80256cd8003abd8!OpenDocument>

Map 1: Population Density, 2001 Census



Population			
Year	Males	Females	Total
2001	127806	135658	263464

2001 population results from the most recent 2001 Census

Area
Size = 4325 Hectares
Density = 60.9 persons/hectare

Age Structure				
Age	Males	Females	Total	%
0 - 4	8145	8150	16295	6.2
5 - 14	16414	16148	32562	12.4
15 - 24	19596	19273	38869	14.7
25 - 44	45148	48477	93625	35.5
45 - PA	25059	21076	46135	17.5
Over PA	13442	22535	35977	13.6
75+	4742	7830	12572	4.7
85+	976	2435	3411	1.3

'PA' pensionable age ie. 60 or over for women and 65 or over for men'

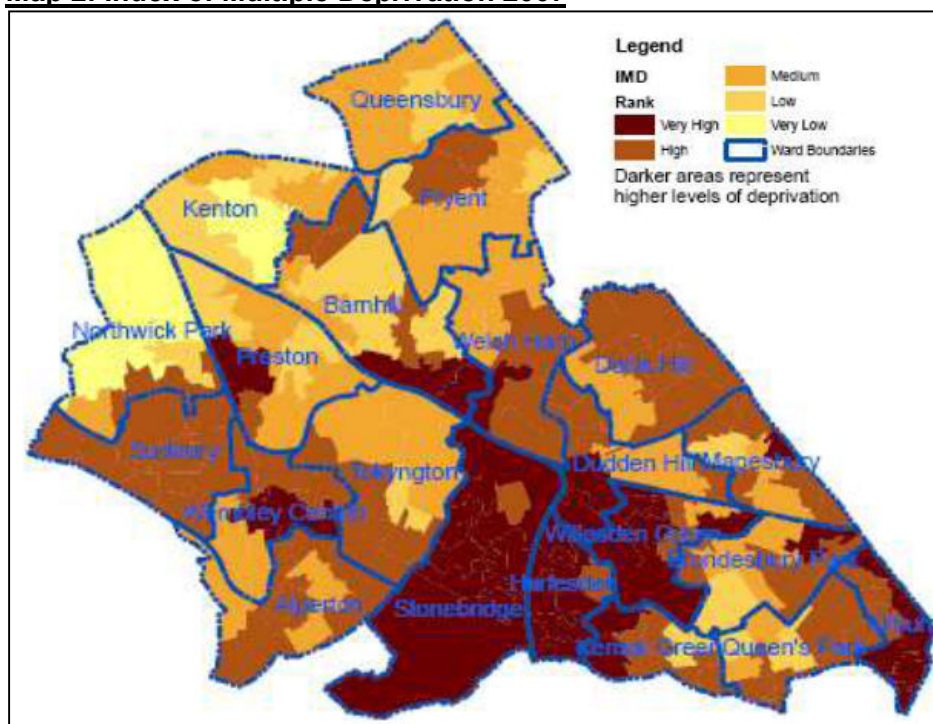
Deprivation²

The economic downturn and resulting reductions in public spending means Brent now faces very different challenges

Whilst many of Brent's residents are affluent, parts of the borough continue to experience high levels of deprivation.

- Brent is ranked 53rd out of 354 Local Authorities in the Index of Multiple Deprivation (IMD) 2007 (1= Most Deprived, 354 = Least Deprived).
- This is a drop of 28 places from our position of 81 in 2004. This moves us from being within the 25% most deprived local authorities in the country to be within the 15% most deprived.
- Brent is the most deprived borough compared with our west London neighbours.
- **Increasing levels of deprivation in Brent's is visible 19 of the 21 wards.**
- Only Harlesden and Queen's Park wards have become less deprived compared to respective IMD levels in 2004. These wards were already experiencing high levels of deprivation.
- Deprivation levels in the south of the borough have increased, in particular the areas of Willesden Green, Dollis Hill and Dudden Hill.
- New pockets of deprivation have appeared in the north of the Borough in historically affluent areas of Preston, Kenton, Queensbury and south of Barnhill have all become more deprived.

Map 2: Index of Multiple Deprivation 2007



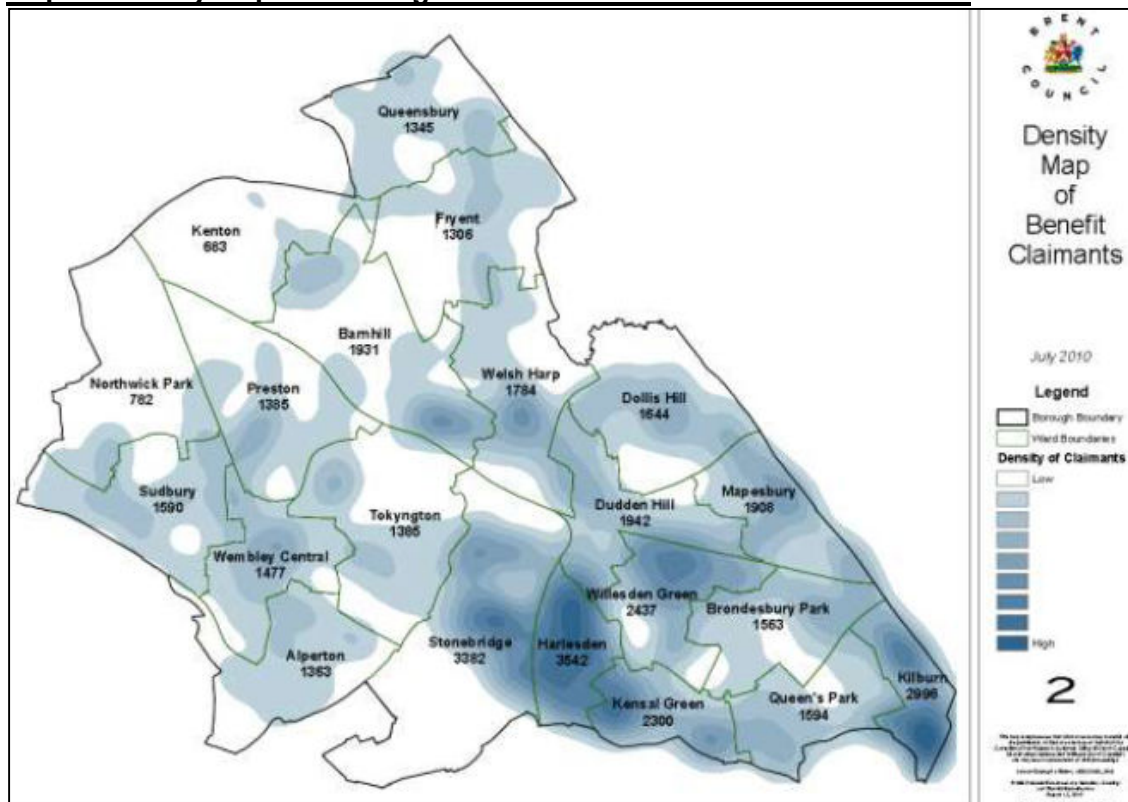
² Brent Borough Profile

<http://www.brent.gov.uk/evidencebase.nsf/Pages/LBB-2>

However, our Benefits data indicates that most of our Council Tax Benefit recipients in the south of the borough are currently in areas of:

- Harlesden (3362 (9.40%) Total CTB claimants, 2600 (10.57%) Working Age CTB claimants),
- Stonebridge (3284 (9.18%) Total CTB claimants, 2312 (9.40%) Working Age CTB claimants) and
- Kilburn (2776 (7.76%) Total CTB claimants, 1940 (7.88%) Working Age CTB claimants).

Map 3: Density Map of Housing and Council Tax benefit claimants 2010



Comparing maps 2 and 3 above shows a close correlation between the density of benefit claimants and areas of higher deprivation. Because the savings under the proposed scheme are achieved through reductions in the amount of support paid, the effects of the reductions will generally be greater in the areas of higher deprivation where there is a higher incidence of claims.

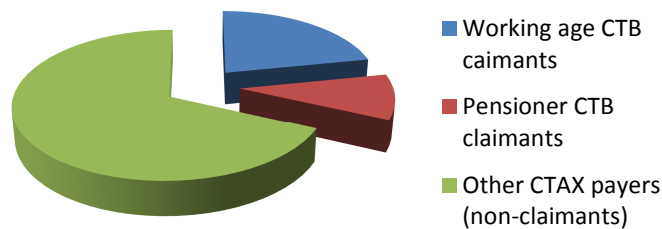
Migration

- Brent has very high levels of migration into the borough compared to the rest of London.
- Brent has the second highest number of people born outside of the UK.
- Brent has a high inflow of migration at 9100 in 2007/08; this was the sixth highest in London.

Council Tax Benefit Caseload

In total, there are 112,603 properties within Brent with a Council Tax liability (April 2012 figures); consequently, 31.79% of Brent receives Council Tax Benefit. The 31.79% is split between Pensioner age (9.94%) and working age (21.85%) customers.

Brent currently has a caseload of 35,792 claims for Council Tax Benefit; made up of 24,604 (68.74%) working age customers and 11,188 (31.26%) pensioner age customers (Under the current Council Tax Benefit regulations a person becomes eligible for pensioner-related Council Tax Benefit at the age at which they can qualify for State Pension Credit (the pensionable age for a woman). From April 2013, the qualifying age will be 61).



The working age caseload of 24,604 claims may be further split into three categories:

- 11,281 (31.52%) Working age - passported claims
- 9,854 Working age (27.53%) - other income claims
- 3,469 Working Age (9.69%) - Protected claims (see glossary)

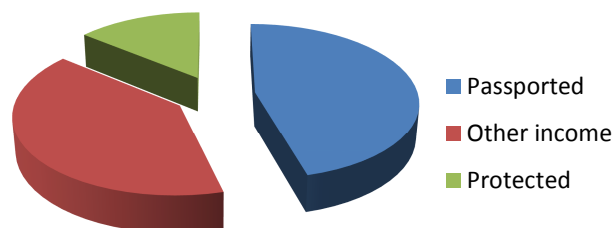


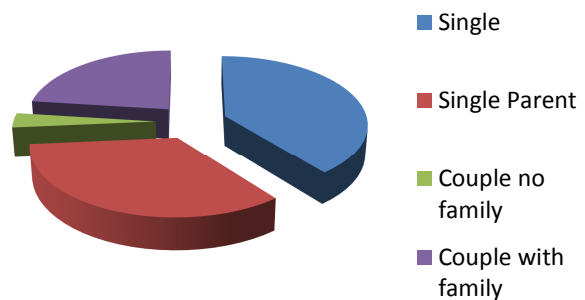
Table 1 gives an analysis of households currently receiving Council Tax Benefit (April 2012 figures) and the reduced amount each group will receive under the proposed scheme (CTS).

Table 1:

Type of Customer	Number of Cases	% of Total Cases	Yearly CTB (£) Total for type of customer	Yearly CTS (£) Total proposed for caseload Type
Pensioner Cases	11188	31.26%	£11,516,734	£11,514,942
Working Age - Passported Cases	11281	31.52%	£11,366,629	£8,843,199
Single	5018	14.02%	£4,495,730	£3,480,983
Single Parent	4803	13.42%	£4,980,414	£3,909,465
Couple no family	282	0.79%	£322,180	£222,733
Couple with family	1178	3.29%	£1,568,305	£1,230,018
Working Age - Protected Cases	3469	9.69%	£3,624,826	£3,496,473
Single	2039	5.70%	£1,898,262	£1,841,585
Single Parent	534	1.49%	£590,911	£580,600
Couple no family	264	0.73%	£311,117	£286,125
Couple with family	634	1.77%	£824,536	£788,163
Working Age - Other Cases	9854	27.53%	£8,711,415	£6,055,501
Single - Working	1871	5.23%	£1,209,782	£834,527
Single - Other	746	2.08%	£647,045	£455,920
Single Parent - Working	2687	7.51%	£2,078,674	£1,415,113
Single Parent - Not working	412	1.15%	£379,497	£260,378
Couple no family - Working	264	0.74%	£227,955	£140,791
Couple no family - Not Working	26	0.07%	£27,716	£19,194
Couple with family - Working	3700	10.34%	£3,960,769	£2,798,602
Couple with family - Not Working	148	0.41%	£179,977	£130,976

Of the working age customers shown above in **Table 1**:

- 39% are Single customers
- 34% are Single parents
- 23% are Couples with children
- 4% are couples without children



1. Age Equality

The Equality Act defines *age* as a protected characteristic in terms of both being of a specific age i.e. 31 year olds and belonging to a group of people defined by a range of ages i.e. people over the age of 61. The Council Tax Support scheme has made due consideration to age in terms of age ranges as there is no specific change or rule proposed that will impact upon anyone of a particular age.

The scheme is subject to some national prescription relating to protecting pensioners' entitlements and therefore there is no discretion but 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".

Age - Pensioners aged 61+

The Government is committed to protecting pensioners on low incomes and therefore will prescribe a scheme for pensioners through legislation. Under the current Council Tax Benefit regulations a person becomes eligible for pensioner-related Council Tax Benefit at the age at which they can qualify for State Pension Credit (the pensionable age for a woman). From April 2013, the qualifying age will be 61.

This means that pensioners nationally as well as in Brent will generally not see any reduction in their Council Tax Support in comparison with their current levels of Council Tax Benefit. Pensioners will still be entitled to claim up to 100% of their Council Tax liability as a benefit.

The Government's intentions behind its policy decision was that the pensioners cannot be expected to find work in order to increase their income and that all other key changes have been made with the intention of reducing the overall reduction in benefits for working age people.

Chart A: Council Tax Benefit recipients by age against Borough average:

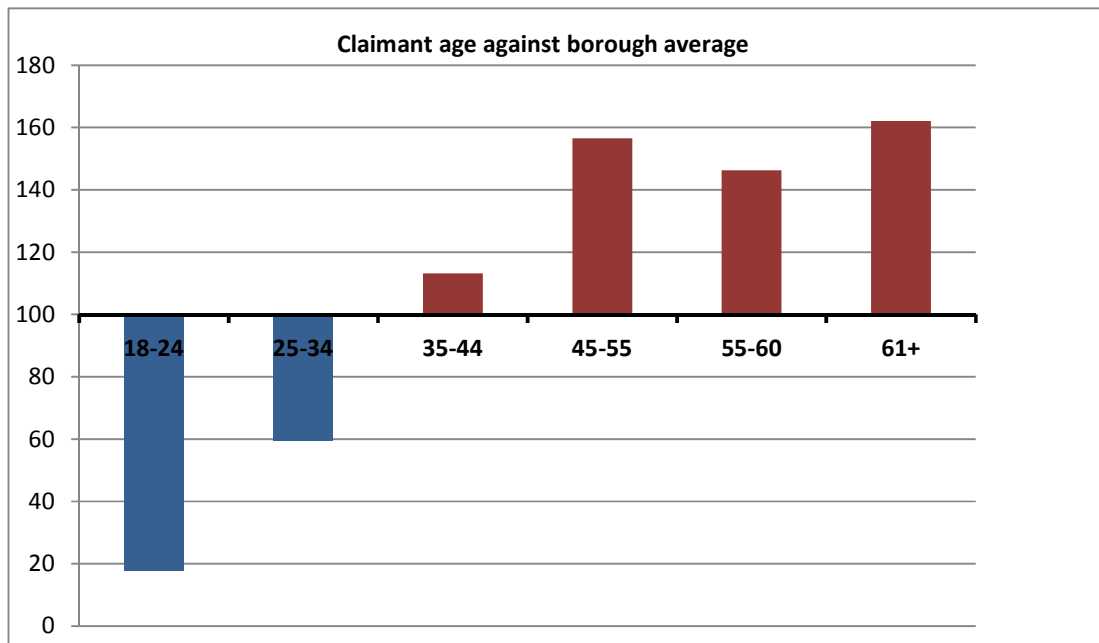


Chart A above shows a comparison of the Benefits caseload data for age against the borough average based upon census data. Any age group above the borough average (i.e. 100) represents a greater number of existing CTB claimants than there are people in that age group for Brent as a whole.

For example, age group 35-44 represents 22% of the CTB caseload but only 15% of the Brent population, whilst pensionable aged claimants represent 31% of the CTB caseload but make up only 17% of Brent's population.

Because entitlement to Council Tax Benefit is only available from the age of 18, the age group 18 – 24 should be considered with caution (as the total Brent statistic covers ages 0-24 and is therefore not directly comparable).

Those aged 25 - 34 represents 14% of the CTB caseload but comprises 18% of Brent residents. This can be explained as follows:

When considering that many residents in this age group are likely to still be living with family or occupying rooms in a multiple occupancy property, their parents or relatives in the case of family and landlord in the case of a room will generally be liable for payment of Council Tax. Recent ONS reports appear to suggest this is a national trend.

Age - People between 18 and 60

As a whole, working age claimants of Council Tax Support will see a reduction in Council Tax Support in comparison to their current levels of Council Tax Benefit of approximately 20%.

Table 2 below shows the breakdown of Council Tax Benefit recipients by age and caseload type. The Benefits service has the age of the customer recorded against all its 35,792 caseload. The working age caseload currently represents 68.74% of this total and pension age caseload represents 31.26% of our total.

The smaller proportion of claimants aged under 25 receiving Council Tax Benefit compared with those aged between 25 to 54 can be partially explained by the fact that relatively more of them are either living at home or sharing rental accommodation. This has been stated by ONS in recent reports on the same subject.

Table 2: Breakdown of Council Tax Benefit recipients by age and caseload type:

Age of Customer	Working Age Passported		Working Age Other		Working Age Vulnerable		Grand Total
18-24	805	69%	318	27%	43	4%	1,166
25-34	2,585	50%	2,251	44%	326	6%	5,162
35-44	3,318	42%	3,728	47%	814	10%	7,860
45-54	3,305	44%	2,821	37%	1,432	19%	7,558
55-60	1,268	44%	736	26%	854	30%	2,858
Grand Total	11,281	46%	9,854	40%	3,469	14%	24,604

We have identified that 14% of working age (vulnerable) claimants will be protected against principle 1 of making a minimum 20% contribution towards their Council Tax.

In the above table, any age group with a corresponding vulnerable percentage higher than the average 14% is more likely to be protected (and visa versa). For example, age group 55-60 has a 30% likelihood of being protected, in contrast to age group 18-24 which has just a 4% likelihood of being protected. This variance can be explained by the increased incidence of entitlement to benefits such as Disability Living Allowance and receipt of war pensions by claimants in this age group than in the younger age groups.

It should be noted that the number of customers currently identified as vulnerable, and therefore protected under principle 1 of the proposed scheme, is anticipated to increase by approximately 950 thus increasing the total proportion protected from 14% to 18%.

These claims are currently 'hidden' within the passported group for which benefits such as Disability Living Allowance are not routinely recorded at present as they do not generally affect entitlement.

Table 3 below shows a more detailed breakdown of how much more a claimant may need to pay towards their Council Tax under the proposed scheme. Claimants aged 55-60 are more likely to have a difference in their entitlement of £8.00 - £30.00 per

week than the younger age groups. For example, in the £8 - £15 category they have an 11% likelihood of being affected rather than the 6% average.

Table 3: Breakdown of Council Tax Benefit recipients by age and difference in entitlement

Age of Customer	£0-£3		£3-£5		£5-£8		£8-£15		£15-£30		£30+		Total
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	
18-24	208	18%	886	76%	63	5%	9	1%	0	0%	0	0.00%	1166
25-34	1011	20%	3385	66%	608	12%	129	2%	29	1%	0	0.00%	5162
35-44	1605	20%	4217	54%	1582	20%	387	5%	66	1%	3	0.04%	7860
45-54	1920	25%	3271	43%	1594	21%	624	8%	143	2%	6	0.08%	7558
55-60	906	32%	1056	37%	489	17%	310	11%	97	3%	0	0.00%	2858
Total	5650	23%	12815	52%	4336	18%	1459	6%	335	1%	9	0.04%	24604

One factor for this variance is because claimants aged 55 - 60 are more likely to live in larger properties than the younger age groups. For example, **Table 4** below indicates that 15% live in Band E properties compared to 3% for those aged 18 - 24 and 6% for those aged 25 - 34.

Table 4: Breakdown of Council Tax Benefit recipients by age and Council Tax Band:

Age Group	Council Tax Band																Grand Total
	A		B		C		D		E		F		G		H		
18-24	74	6%	318	27%	588	50%	148	13%	34	3%	3	0%	1	0%		0%	1166
25-34	278	5%	1015	20%	2493	48%	1033	20%	301	6%	36	1%	6	0%		0%	5162
35-44	408	5%	1280	16%	3118	40%	2007	26%	904	12%	116	1%	27	0%		0%	7860
45-55	331	4%	1252	17%	2521	33%	2079	28%	1141	15%	187	2%	44	1%	3	0%	7558
55-60	108	4%	490	17%	901	32%	842	29%	427	15%	74	3%	16	1%		0%	2858
Grand Total	1199	5%	4355	18%	9621	39%	6109	25%	2807	11%	416	2%	94	0%	3	0%	24604

The most common reduction in entitlement is the £3 - £5 group which contains more than half of the working age caseload (52%) and arises predominantly from the effects of principle 1 in the proposed scheme that a claimant should pay 20% towards their Council Tax unless protected. Those most affected by a reduction in entitlement of between £3 and £5 are in the 18 - 24 age group (i.e. 76%). This is because this age group is less likely to receive protection under the proposed scheme as they are less likely to be in receipt of Disability Living Allowance for example and more likely to be in receipt of a passported benefit such as Job Seekers Allowance (Income Based). Table 4a below demonstrates this point with approximately 74%, 76% and 70% in the age categories 18 to 24, 25 to 34 and 35 to 44 respectively.

Table 4a – Analysis of Council tax Benefits receiving Job Seekers Allowance (Income Based) by age category

Claimants in receipt of JSA (IB)											
Age Group	£0-£3		£3-£5		£5-£8		£8-£15		£15-£30		Grand Total
18-24	49	23.11%	157	74.06%	6	2.83%		0.00%		0.00%	212
25-34	146	17.72%	627	76.09%	47	5.70%	2	0.24%	2	0.24%	824
35-44	194	15.38%	895	70.98%	148	11.74%	22	1.74%	2	0.16%	1261
45-55	164	12.20%	852	63.39%	233	17.34%	76	5.65%	19	1.41%	1344
55-60	36	9.11%	246	62.28%	65	16.46%	30	7.59%	18	4.56%	395
Grand Total	589	14.59%	2777	68.81%	499	12.36%	130	3.22%	41	1.02%	4036

As a claimant's age increases, the likelihood of a reduction in entitlement of £3 to £5 per week decreases (with just 37% of 55 - 60 year olds affected by this reduction amount). This variance can be explained by younger claimants being less affected by Principle 4 of the proposed scheme as they are less likely to have non-dependants living with them than older claimants who may have adult sons and daughters still residing with them. **Table 5** below shows that where there are 2 non-dependants living with a claimant for example, the claimants in the 55 – 60 age group represent a greater proportion (i.e. 9%) compared to 0.25% of those in the 18 – 24 age group.

Table 5: Breakdown of Council Tax Benefit recipients by age and number of Non – Dependants in the home:

Age Group	Number of Non Dependants in a claimants home												Grand Total
	0		1		2		3		4		5		
18-24	1142	97.94%	20	1.72%	3	0.26%	1	0.09%	0	0.00%	0	0.00%	1166
25-34	4987	96.61%	154	2.98%	16	0.31%	4	0.08%	1	0.02%	0	0.00%	5162
35-44	6977	88.77%	743	9.45%	117	1.49%	22	0.28%	1	0.01%	0	0.00%	7860
45-55	5350	70.79%	1563	20.68%	496	6.56%	121	1.60%	26	0.34%	2	0.03%	7558
55-60	1805	63.16%	692	24.21%	266	9.31%	74	2.59%	19	0.66%	2	0.07%	2858
Grand Total	20261	82.35%	3172	12.89%	898	3.65%	222	0.90%	47	0.19%	4	0.02%	24604

In **Table 6** below and also of note is that the 55 - 60 year old age group makes up 32% of the £0 - £3 reduction in entitlement category. This can be explained by referring back to **Table 2** above which indicates that 30% of 55 - 60 year olds are protected from Principle 1 (making a minimum 20% contribution to their Council Tax).

Table 6: Breakdown of Council Tax Benefit recipients by age and difference in entitlement:

Age of Customer	£0-£3		£3-£5		£5-£8		£8-£15		£15-£30		£30+		Total
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	
18-24	208	18%	886	76%	63	5%	9	1%	0	0%	0	0.00%	1166
25-34	1011	20%	3385	66%	608	12%	129	2%	29	1%	0	0.00%	5162
35-44	1605	20%	4217	54%	1582	20%	387	5%	66	1%	3	0.04%	7860
45-54	1920	25%	3271	43%	1594	21%	624	8%	143	2%	6	0.08%	7558
55-60	906	32%	1056	37%	489	17%	310	11%	97	3%	0	0.00%	2858
Total	5650	23%	12815	52%	4336	18%	1459	6%	335	1%	9	0.04%	24604

Table 7 below shows that 2,003 (i.e. 8.14% of the total working age caseload) Council Tax Benefit recipients will no longer qualify for any entitlement under Council Tax Support. Customers aged 45 - 54 (i.e. 33%) and claimants aged 55 - 60 (i.e. 31%) are most affected by not qualifying for any Council Tax Support than other age groups. This can be partially explained by the fact that that the youngest age group (18 - 24) are the most likely to be on a passported benefit (and therefore not affected by Principle 5 concerning the taper), and the least likely to have a non-dependant living with them as shown in **Table 5** above (and therefore not affected by Principle 4 regarding non-dependant deductions), whilst the oldest age group (55 - 60) are by far the likeliest to be in the 'vulnerable' group (and are therefore supported by Principle 2).

Table 7: Breakdown of Council Tax Benefit recipients by Age and total loss of entitlement (resulting in a nil entitlement) under CTS:

Age Group	Amount of CTB entitlement not available under CTS per week												Grand Total
	£0-£3		£3-£5		£5-£8		£8-£15		£15-£30		£30+		
18-24	14	32.56%	11	25.58%	11	25.58%	7	16.28%	0	0.00%	0	0.00%	43
25-34	77	21.88%	91	25.85%	115	32.67%	52	14.77%	17	4.83%	0	0.00%	352
35-44	97	15.54%	158	25.32%	188	30.13%	132	21.15%	46	7.37%	3	0.48%	624
45-54	77	11.72%	167	25.42%	169	25.72%	183	27.85%	55	8.37%	6	0.91%	657
55-60	37	11.31%	56	17.13%	82	25.08%	113	34.56%	39	11.93%	0	0.00%	327
Grand Total	302	15.08%	483	24.11%	565	28.21%	487	24.31%	157	7.84%	9	0.45%	2003

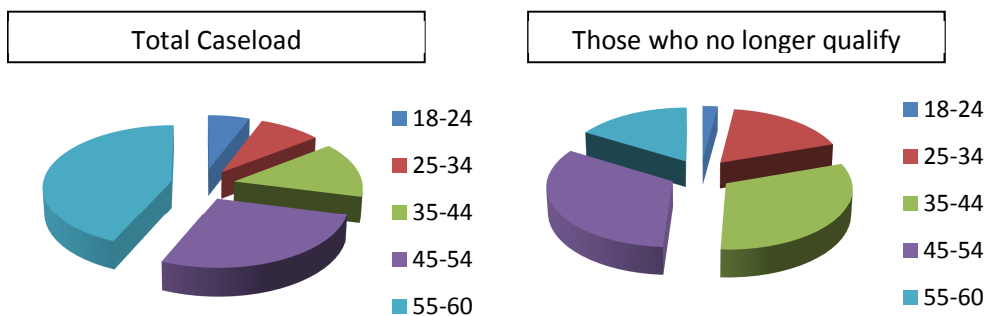


Table 7 above provides a breakdown of these customers according to their age

Age – People between 18 and 34

Changes to Housing Benefit legislation in January 2012 affected Housing Benefit claimants aged under 35. From January 2012, single claimants without children or a disability, under the age of 35, were restricted to a shared-accommodation Local Housing Allowance rate. Previously this applied solely to claimants aged under 25, but the increase to age 34 resulted in an average Housing Benefit reduction of £23.81 per week for those affected.

Many of the 18 - 34 year old age category already affected by the above change will be affected by the Council Tax Support Scheme proposals by an average 20% reduction in the amount of Council Tax Support they will receive.

For many of these claimants (most commonly those in receipt of a passported benefit) it will be the first time that they will have to contribute towards their council tax liability; as under the existing national scheme they generally receive a 100% rebate.

The two age groups in this category (i.e. 18 to 24 and 25 to 34) often receive the lowest amount of Housing Benefit and do not receive state benefits other than Job Seeker’s Allowance, Income Support or Employment Support Allowance – and all at the lowest rates. They do not receive Disability Living Allowance, Child Benefit or Tax Credits and their applicable amounts and personal allowances are generally lower as children and disability are not often a factor in their basic living needs assessment.

Our Housing Benefit caseload currently identifies 1233 claimants affected by changes to the new Under 35 rules for Housing Benefit up to 31st December 2012. These claimants have already been contacted in writing to discuss and consider alternative options available and to minimize any potential for homelessness that may arise as a result of these HB changes.

Table 8 below gives a breakdown of Council Tax Benefit recipients who are single and aged between 18 and 34 years old that may be affected by both the above Housing

Benefit changes and the Shared Accommodation Rate of Local Housing Allowance and the implementation of Council Tax Support.

Table 8: Breakdown of single Council Tax Benefit recipients aged between 18-34 and difference in entitlement:

Caseload Type	Difference of Council Tax Benefit and Council Tax Support per week										Grand Total
	£0-£3		£3-£5		£5-£8		£8-£15		£15-£30		
Working Age Passported	240	22%	820	76%	19	2%	4	0%	2	0%	1085
Working Age Other	285	44%	292	45%	48	7%	22	3%	3	0%	650
Working Age Vulnerable	222	99%	2	1%	0	0%	1	0%	0	0%	225
Grand Total	747	38%	1114	57%	67	3%	27	1%	5	0%	1960

Of the single claimants aged 18 - 34, **Table 9** below shows that 63 of them will not be entitled to any financial support under Council Tax Support and 27 (42.86%) will lose £3 or less in their weekly entitlement.

Table 9: Breakdown of single Council Tax Benefit recipients aged between 18 - 34 and difference in entitlement:

Age Group	£0-£3		£3-£5		£5-£8		£8-£15		£15+		Grand Total
18-24	5	29.41%	5	29.41%	3	17.65%	4	23.53%	0	0.00%	17
25-34	22	47.83%	9	19.57%	5	10.87%	3	6.52%	7	15.22%	46
Grand Total	27	42.86%	14	22.22%	8	12.70%	7	11.11%	7	11.11%	63

Age – under 18

The minimum age for receiving Council Tax Support (and being liable to pay Council Tax) is 18; therefore people under the age of 18 will not be affected directly by the proposed Council Tax Support Scheme.

An indirect effect has been considered as people under the age of 18 are included as part of a claimant's household and the Council has obligations to consider under the Child Poverty Act 2010.

The proposed Council Tax Support Scheme will incorporate the majority of the current Council Tax Benefit assessment rules including the use of premiums and personal allowances.

The personal allowances and premiums currently used to calculate Council Tax Benefit are the amounts deemed necessary to provide for basic living needs based upon

household composition and disability. These allowances and premiums already take the claimant's circumstances into account and mean that they are awarded more benefit if they have dependents under the age of 18.

For example, a single person aged over 25 is deemed to have weekly needs of £71 to cover their basic living costs. This is increased to £218.38 for a lone parent with two children, which leads to a more generous assessment of benefit.

The proposed Council Tax Support scheme will provide a disregard of Child Benefit in income calculations which means that the income that Child Benefit provides will not reduce the amount of Council Tax Support that a claimant receives. Providing a system of allowances and premiums will give additional protection for households with children or dependents under the age of 19. Child care disregards of up to £175 per week for one child and £300 per week for two or more children where the claimant or a partner works 16 hours or more per week may also be given where qualifying conditions are met.

Table 10 below indicates that there are currently 14,039 working age claims with children under the age of 19 years old resident in the home. Of these, 9885 (i.e. 70%) families have between 1 - 2 children, 3452 (i.e. 25%) have between 3 - 4 children and 702 (i.e. 5%) have more than 5 children.

Table 10: Breakdown of Council Tax Benefit recipients with dependents and difference in entitlement:

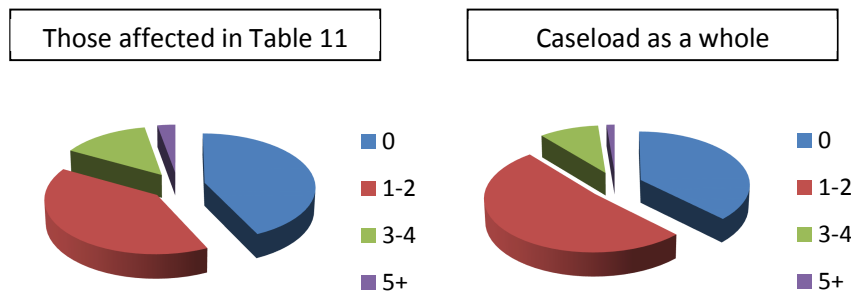
Number of Dependents	£0-£3		£3-£5		£5-£8		£8-£15		£15-£30		£30+		Grand Total
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	
1-2	1304	13.19%	5741	58.08%	2002	20.25%	707	7.15%	128	1.29%	3	0.03%	9885
3-4	356	10.31%	1702	49.30%	1130	32.73%	207	6.00%	52	1.51%	5	0.14%	3452
5+	59	8.40%	250	35.61%	336	47.86%	45	6.41%	11	1.57%	1	0.14%	702
Grand Total	1719	12.24%	7693	54.80%	3468	24.70%	959	6.83%	191	1.36%	9	0.06%	14039

It has been identified that 2,003 Council Tax recipients will not qualify for any entitlement under Council Tax Support. **Table 11** below provides an analysis of claimants according to their age and the number of children per claim.

Table 11: Breakdown of Council Tax Benefit recipients not entitled to CTS based on age and number of children per household:

Age Group	Number of children per household								
	0		1 to 2		3 to 4		5+		Grand Total
18-24	18	42%	25	58%	0	0%	0	0%	43
25-34	59	17%	251	71%	40	11%	2	1%	352
35-44	116	19%	400	64%	92	15%	16	3%	624
45-55	301	46%	293	45%	55	8%	8	1%	657
55-60	258	79%	63	19%	6	2%	0	0%	327
Grand Total	752	38%	1032	52%	193	10%	26	1%	2003

Table 11 above indicates that 38% of claimants whose benefit will be reduced to nil under the proposed scheme have no children, with 62% comprising one or more child. This is similar to the caseload composition as a whole illustrated below.



As explained above, allowances and premiums associated with children resident in a household generally result in an increased entitlement to benefit. Therefore, the small variance of households with no children (38% compared to 43% in the total caseload) affected can be explained by the likelihood of larger families living in higher banded properties, and children (of adult age and therefore not counted above) also living in the household as non-dependants thereby resulting in loss of entitlement to Council Tax Support for these customers.

Table 12 below shows the number of children in a household by caseload type. Of the current working age Council Tax Benefit recipients, 14,039 (i.e. 57% of working age claimants) have children in their household. Of these claimants 1153 (i.e. 8.21%) are protected against **Principle 2 - The most vulnerable claimants should be protected (from the minimum contribution) proposed for Council Tax Support.**

Table 12: Breakdown of Council Tax Benefit recipients with children and caseload type:

Number of dependents	Working Age Passported		Working Age Other		Working Age Vulnerable		Grand Total
1-2	4185	42.34%	4883	49.40%	817	8.27%	9885
3-4	1418	41.08%	1756	50.87%	278	8.05%	3452
5+	336	47.86%	308	43.87%	58	8.26%	702
Grand Total	5939	42.30%	6947	49.48%	1153	8.21%	14039

2. Disability

The Equality Duty explicitly recognises that a disabled customer's needs may be different to those of non-disabled customers.

One of the main considerations when proposing a Council Tax Support Scheme has been with regard to any additional protection for disabled persons. The proposed Council Tax Support Scheme retains many of the current Council Tax Benefit assessment rules including the use of applicable amounts.

The personal allowances and premiums currently used to calculate Council Tax Benefit are the amounts deemed appropriate to meet basic living needs based upon household composition and disability. These allowances and applicable amounts already take the claimant's circumstances into account and mean that they are generally awarded more benefit if they or anyone in their household has a disability.

As an example, a couple without children or disabilities is deemed to have weekly needs of £111.45. If one of them has a disability, depending on the severity of that disability, this can increase to £303.70 which means that a more generous assessment of Council Tax Support will be made and the couple will have to pay less Council Tax than a couple without disability.

Additionally, Brent has given due consideration to its obligations under the Equalities Act within its **Principle 2: The most vulnerable claimants should be protected (from the minimum contribution) proposed for Council Tax Support.**

Protection from the 20 per cent minimum contribution is proposed for claimants if they or their partner or dependants are entitled to a disability premium or enhanced disability premium (normally given where disability living allowance has been awarded) or disabled earnings disregard, or the claimant is in receipt of disabled person's reduction for Council Tax purposes. Additionally, the receipt of Disability Living Allowance income will be disregarded when calculating entitlement to support thus not affecting a claimant's entitlement.

The classification of a protected disabled person for the purposes of the Council Tax Support Scheme includes anyone in receipt of one or more or of the following premiums:

Classification of a vulnerable person	Number of claims
Disability Premium	965
Enhanced Disability Premium	139
Enhanced Disability Premium for Dependents	65
Disabled Earned Disregard	193
In receipt of DLA (which could qualify for a disability, enhanced disability premium)	2753
CT Disabled Person's Reduction	66

Chart B below sets out the relative proportions of the population according to their declared health levels.

Chart B: Disability Proportions for Brent from Census Data

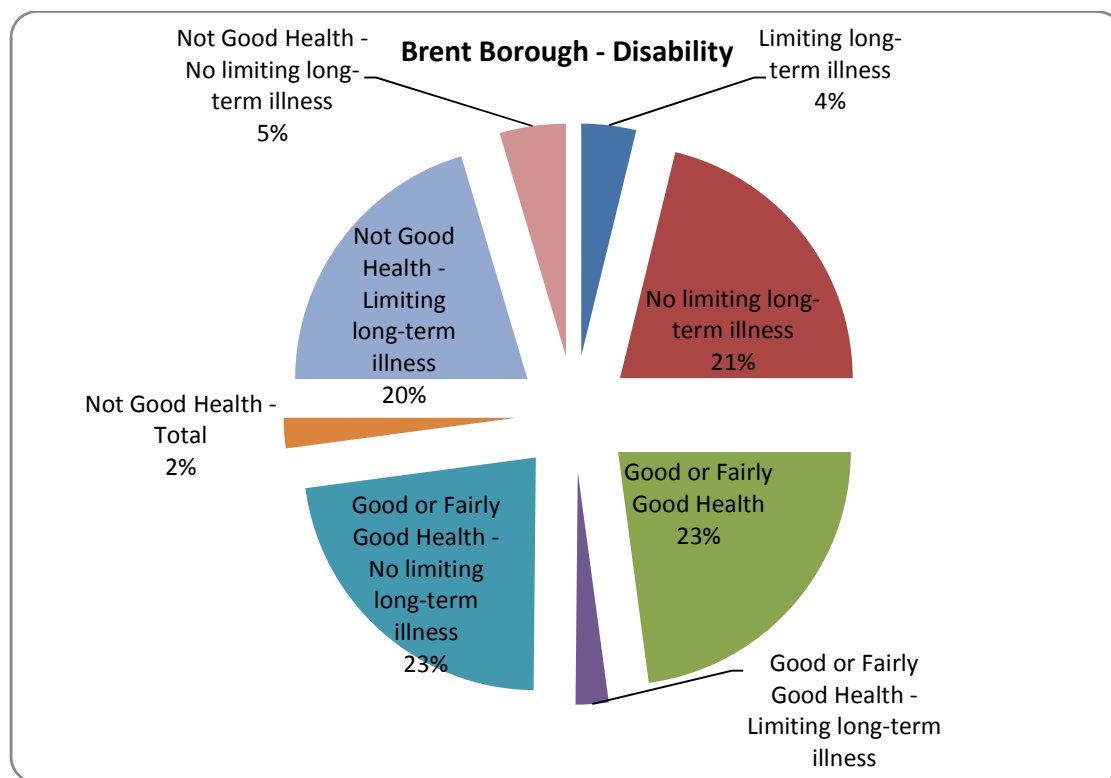


Table 13 below shows how the proposed Scheme will impact upon disabled claimants currently in receipt of Council Tax Benefit. There are 3252 Council Tax Benefit claimants (i.e. 13%) currently in receipt of Disability Living Allowance.

Table 13: Breakdown of Council Tax Benefit recipients by Caseload and difference in entitlement:

Difference per week	Working Age Passported		Working Age Other		Working Age Vulnerable		Grand Total
£0-£3	915	16%	1527	27%	3208	57%	5650
£3-£5	8252	64%	4461	35%	102	1%	12815
£5-£8	1567	36%	2695	62%	74	2%	4336
£8-£15	427	29%	976	67%	56	4%	1459
£15-£30	120	36%	187	56%	28	8%	335
£30+	0	0%	8	89%	1	11%	9
Grand Total	11281	46%	9854	40%	3469	14%	24604

Of the 3469 protected claimants under the proposed scheme, **Table 14** below indicates that 3208 (i.e 92%) will receive the same entitlement for Council Tax Support as they do currently for Council Tax Benefit, and that a further 102 (i.e. 3%) claimants have a Council Tax difference to pay of less than £3.00 per week which demonstrates little or no impact for this protected group.

Table 14: Breakdown of Council Tax Benefit recipients by Caseload and difference in entitlement:

Reduction in Entitlement per week	Working Age Vulnerable	
£0-£3	3208	92%
£3-£5	102	3%
£5-£8	74	2%
£8-£15	56	2%
£15-£30	28	1%
£30+	1	0%
Grand Total	3469	100%

The applicable amounts comprised of personal allowances and premiums (see glossary) for Council Tax Benefit are comprised of a range of allowances and premiums. The applicable amount specifies the basic living needs requirement for a claimant's circumstances.

Disability Benefits such as Disability Living Allowance will be disregarded in calculating entitlement to support thereby facilitating the provision of greater financial support to those with specific long term conditions that are included within this protected group. Claimants with disabilities will receive additional premiums as part of their support calculation in recognition of the additional expenses that they may often incur.

To qualify for a disability premium, the claimant must normally have been sick for 52 weeks (28 if the claimant is terminally ill) or registered blind, or entitled to one of a number of long-term disability benefits, such as Disability Living Allowance.

3. Gender Reassignment

This protected group comprising people considering or undergoing the process of gender reassignment is often one of the hardest groups to reach.

The LGBT (Lesbian, Gay, Bisexual and Transgender) group was contacted during the consultation process to obtain their comments and views on the proposed scheme although no formal response was received from this. Gender reassignment was also included in the equality questions in order to assist with the analysis of consultation responses.

Gender reassignment will not be a factor in the assessment of Council Tax Support in relation to allowances and premium used when assessing entitlement to support. However, it is not possible to comment more fully on the effects of income received by claimants in this group, as this will be dependent upon their income and circumstances at that time which may vary and cannot therefore be predicted with certainty.

As much of the existing Council Tax Benefit Scheme is to be retained within the proposed Council Tax Support Scheme, It is anticipated that it will not adversely affect claimants in this group. However, there is not currently sufficient data and evidence available to validate this more fully.

4. Marriage and Civil Partnership

The proposed Council Tax Support Scheme retains the majority of the assessment criteria used currently in the assessment of Council Tax Benefit that specifies that a 'couple' be defined as follows:

- A man and woman who are married to each other and are members of the same household
- A man and woman who are not married to each other but are living together as husband and wife
- Two people of the same sex who are civil partners of each other and are members of the same household
- Two people of the same sex, who are not civil partners of each other but are living together as if they were civil partners.

Marital or civil partnership status entitles a claimant to the couple personal allowance rate and premiums in the circumstances outlined above. As all couples outlined above are affected by the proposed changes, it is not anticipated that Council Tax Support will adversely affect claimants based upon their marital or civil partnership status.

However, there is not currently sufficient data and evidence available to validate this more fully.

5. Pregnancy and Maternity

For the purposes of Council Tax Support, pregnancy and maternity are to be considered as two separate characteristics as whilst the claimant is pregnant, premiums and personal allowances are unchanged until the child is born and then becomes a member of the claimant's household. At that time, an additional premium and allowance are awarded and child benefit income will be disregarded when calculating income received.

Maternity Allowance (MA) is a benefit paid weekly by Jobcentre Plus to pregnant women. Maternity Allowance is paid in the following circumstances:

- The claimant is employed , but not eligible for Statutory Maternity Pay (SMP) from an employer
- The claimant is registered self-employed and paying Class 2 National Insurance Contributions (NICs), or hold a Small Earnings Exception certificate
- The claimant is have recently been employed or self-employed

Maternity Allowance can be paid for up to 39 weeks. The qualifying conditions for MA depend on the date the baby is due not the date the baby is actually born.

A claimant can only get MA if they cannot get SMP from their employer.

For claimants on JSA (IB), they will move onto Income Support only once the pregnancy is at 29 weeks and then after the birth of the child, the claimant will be in receipt of Income Support and Child Tax Credit.

Whilst pregnant, the allowances and premiums used in the calculation of entitlement to support do not change. However, it is not possible to comment more fully on the effects of income received by claimants in this group during pregnancy, as this will be dependent upon their income and circumstances at that time which may vary and cannot be predicted with certainty.

As much of the existing Council Tax Benefit Scheme is to be retained within the proposed Council Tax Support Scheme, It is anticipated that it will not adversely affect claimants in this group. However, there is not currently sufficient data and evidence available to validate this more fully.

6. Race Equality

Race is not a factor in the assessment of Council Tax Benefit and will not generally be a factor in the assessment of Council Tax Support as it is not a characteristic which determines allowances or premiums.

The Local Government Finance Bill will define a 'class of persons' who will be restricted from receiving Council Tax Support nationally and this is expected to include 'persons from abroad'. The Government intends to apply the same restrictions as exist under the

Council Tax Benefit system to exclude foreign nationals with limited immigration status and non-economically active EEA individuals who are not exercising EU treaty rights from receiving Council Tax Support.

Brent's Council Tax Support scheme will include these provisions once finalised and published by the Government. Additionally, where polygamous marriages exist, the claimant will be entitled to an additional allowance for each additional partner.

The proposed local Council Tax Support Scheme will primarily be based upon the provisions of the existing Council Tax Benefit legislation.

Race as a protected characteristic was given due consideration in the consultation undertaken through the following key provisions:

- Formatting of leaflets to include the top 4 community languages such as Urdu and Polish
- Targeted publicity – working with community groups working and the BME community.
- Forum invitations were sent to community groups and representatives of the BME community
- Race and nationality was included in the equality questions in order to facilitate an analysis of responses.

Claimant ethnicity is recorded for 64.11% of our 24604 working age caseload. The composition shown on our database for current Council Tax Benefit purposes is set out in **Table 15** below.

Table 15: Breakdown of Council Tax Benefit recipients by Ethnicity and caseload type:

Ethnicity	Grand Total	%
Not Known	8584	34.89%
African	2060	8.37%
Any Other background	775	3.15%
Asian or Asian British: Bangladeshi	52	0.21%
Asian or Asian British: Indian	364	1.48%
Asian or Asian British: Pakistani	294	1.19%
Asian or British : Any other Background	1198	4.87%
Bangladeshi	46	0.19%
Black-Black British: African	1411	5.73%
Black-Black British: Caribbean	1129	4.59%
Black-Black British: Other	193	0.78%
British	1354	5.50%
Caribbean	1226	4.98%
Chinese	38	0.15%

Indian	410	1.67%
Irish	244	0.99%
Mixed :Any other mixed background	142	0.58%
Mixed: White and Asian	80	0.33%
Mixed: White and Black African	110	0.45%
Mixed: White and Black Caribbean	122	0.50%
Other White Race	643	2.61%
Other Asian group	837	3.40%
Other Black groups	96	0.39%
Other Mixed Race	59	0.24%
Pakistani	266	1.08%
White and Asian	58	0.24%
White and Black African	93	0.38%
White and Black Caribbean	91	0.37%
White: Any other White background	1541	6.26%
White: British	874	3.55%
White: Irish	214	0.87%
Grand Total	24604	100.00%

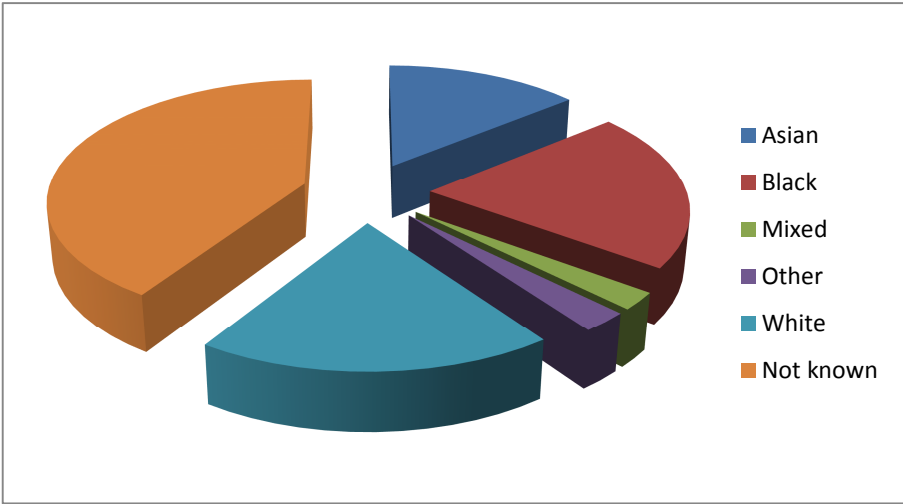
The ethnicity data has then been grouped as per **Table 16** below for equalities analysis purposes to enable a comparison to be made in compliance with the Equality Act 2010.

Table 16: Breakdown of Ethnicity Groups:

White	Asian	Black	Mixed	Other
British	Asian or Asian British: Bangladeshi	African	Mixed :Any other mixed background	Any Other background
Irish	Asian or Asian British: Indian	Black-Black British: African	Mixed: White and Asian	
Other White Race	Asian or Asian British: Pakistani	Black-Black British: Caribbean	Mixed: White and Black African	
White: Any other White background	Asian or British : Any other Background	Black-Black British: Other	Mixed: White and Black Caribbean	
White: British	Bangladeshi	Caribbean	Other Mixed Race	
White: Irish	Indian	Other Black groups	White and Asian	
	Other Asian group		White and Black African	
	Pakistani		White and Black Caribbean	
	Chinese			

This gives six 'Ethnic Groups' including 'Not Known' to report ethnicity data against.

Total Caseload Ethnicity in six groups



As Council Tax Benefit is determined according to overall household income, rather than distinguishing between ethnic groups relating to the recipients of these benefits, any differences in the amounts of Council Tax Support received in comparison to Council Tax Benefit are considered attributable to factors other than race.

Table 17 below presents a breakdown of the Council Tax Benefit population by ethnicity and caseload type.

Table 17: Breakdown of Council Tax Benefit recipients by Ethnicity and caseload type:

Ethnicity Groups	Working Age Passported		Working Age Other		Working Age Vulnerable		Grand Total	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
Asian	1094	31%	1939	55%	472	13%	3505	14%
Black	3368	55%	2100	34%	647	11%	6115	25%
Mixed	365	48%	302	40%	88	12%	755	3%
Other	318	41%	351	45%	106	14%	775	3%
White	2030	42%	2183	45%	657	13%	4870	20%
Not Known	4106	48%	2979	35%	1499	17%	8584	35%
Grand Total	11281	46%	9854	40%	3469	14%	24604	

Table 17 indicates that there is no significant variance across the ethnic groups with regard to any particular group being classified as ‘vulnerable’ (and therefore protected against the principle 1 requirement to pay a minimum Council Tax amount of 20%).

The primary variances revealed in Table 17 above are that the Black ethnic group is more likely to be in the 'passported' group (55% compared to the 46% average), whilst the Asian ethnic group is more likely to be in the 'Working Age Other' group (55% compared to the 40% average).

Table 18 below shows how the above data translates into reductions in entitlement between different ethnic groups and weekly amounts.

Table 18: Breakdown of Council Tax Benefit recipients by ethnicity and difference in weekly entitlement:

Ethnic Group	Difference of Council Tax Benefit and Council Tax Support per week												Grand Total
	£0-£3		£3-£5		£5-£8		£8-£15		£15-£30		£30+		
Asian	686	20%	1462	42%	956	27%	316	9%	81	2%	4	0%	3505
Black	1268	21%	3670	60%	859	14%	264	4%	54	1%	0	0%	6115
Mixed	171	23%	434	57%	113	15%	30	4%	7	1%	0	0%	755
Other	184	24%	344	44%	200	26%	40	5%	6	1%	1	0%	775
White	1129	23%	2591	53%	785	16%	300	6%	64	1%	1	0%	4870
Not Known	2212	26%	4314	50%	1423	17%	509	6%	123	1%	3	0%	8584
Grand Total	5650	23%	12815	52%	4336	18%	1459	6%	335	1%	9	0%	24604

There is little variance between the various ethnic groups in the £0 - £3 weekly reduction in entitlement, which corresponds with the same small variance with regards to which ethnic groups are protected as vulnerable. This is therefore consistent with the data already outlined in **Table 17** above.

The majority of working age customers (52%) will incur a difference of £3-£5 per week less in entitlement under the proposed scheme that will have to be paid in their Council Tax.

The 'black' ethnic group (60%) in proportionate terms has a greater incidence of a reduction in entitlement of £3 to £5 per week compared to any other ethnic group. However, claimants in this group are less affected by a decrease in entitlement of more than £5.00 per week than other groups. This is because this group has more claimants in receipt of passported benefits (i.e. 55%) compared to the average for the working age caseload (i.e. 46%) as set out in **Table 17** above. Consequently, they would not see a reduction in their benefit under Principle 5 (the effects of the taper) but, like all other groups, would be still be affected by Principle 1 - the proposed requirement to make a minimum contribution of 20%.

Table 19 shows the 'Asian' ethnic group is more affected in proportionate terms by a reduction in entitlement of £5.00 or more per week under the proposed scheme than other groups. One reason for this is that they are more likely to be in the 'working age

other' group shown in **Table 17** above and therefore more likely to be affected by Principle 5 and the impact of the taper on income above their basic living needs.

Table 19: Analysis of Asian Group compared to non Asian Group with a reduction of more than £5.00 per week in entitlement:

Ethnic Group	Number of claims affected where entitlement is reduced by more than £5.00 per week	Total Working Age Caseload	% of Caseload affected by reduction of more than £5.00 per week
Asian	1357	3505	39%
Non Asian	4782	21099	23%

In relation to **Table 19** above, there are some significant factors that contribute towards the variance in the percentage of caseload affected by a reduction in entitlement of more than £5 per week. These are as follows:

- 'Asian' families have a greater proportion of dependents (i.e. 22% have 3-4 children per household compared to 10% of the 'white' group) as shown in **Table 20**. Consequently, they have larger homes and hence more Council Tax to pay for the Valuation Band allocated. For example, **Table 21** below shows 16% of the 'Asian' ethnic group resides in Band E properties compared to 9% 'Black or 10% 'White' ethnic groups.

Table 20: Breakdown of Asian Group compared to non Asian Group with 3-4 dependants per household

Ethnic Group	3-4 Dependants	Total Working Age Caseload	% of Caseload
Asian	779	3505	22%
Non Asian	2673	21099	13%
Totals	3452	24604	14%

Table 21: Breakdown of Council Tax Benefit recipients by ethnicity and Council Tax Band:

Ethnic Group	A		B		C		D		E		F		G		H		Grand Total
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	
Asian	99	2.82%	401	11.44%	1322	37.72%	1006	28.70%	549	15.66%	102	2.91%	26	0.74%	0	0.00%	3505
Black	377	6.17%	1262	20.64%	2412	39.44%	1399	22.88%	581	9.50%	77	1.26%	7	0.11%	0	0.00%	6115
Mixed	39	5.17%	141	18.68%	319	42.25%	184	24.37%	68	9.01%	4	0.53%	0	0.00%	0	0.00%	755
Other	27	3.48%	120	15.48%	294	37.94%	193	24.90%	121	15.61%	15	1.94%	5	0.65%	0	0.00%	775
White	257	5.28%	883	18.13%	2007	41.21%	1137	23.35%	492	10.10%	82	1.68%	12	0.25%	0	0.00%	4870
Not Known	400	4.66%	1548	18.03%	3267	38.06%	2190	25.51%	996	11.60%	136	1.58%	44	0.51%	3	0.03%	8584
Grand Total	1199	4.87%	4355	17.70%	9621	39.10%	6109	24.83%	2807	11.41%	416	1.69%	94	0.38%	3	0.01%	24604

- The 'Asian' group has significantly more adults other than the claimant and partner residing as part of the household (e.g. 6% 'Asian' households have 2 other adults living as part of the family compared to 3% of any other ethnic group) as shown in **Table 22** below.

Table 22: Breakdown of Asian Group compared to non Asian Group with 2 non-dependants per household

Ethnic Group	2 Non-Dependants per household	Total Working Age Caseload	% of Caseload
Asian	225	3505	6%
Non Asian	673	21099	3%
Totals	898	24604	4%

It has previously been identified in this equality strand analysis that 2,003 (i.e. 8%) of all working age Council Tax Benefit recipients will not qualify for any entitlement under the proposed Council Tax Support Scheme.

Table 23 below provides a sub analysis of claimants affected by the loss of entitlement according to their ethnicity and the weekly reduction in entitlement experienced as a consequence for reference.

Table 23: Breakdown of Council Tax Benefit recipients by Ethnicity and total loss of entitlement under CTS:

Ethnic Group	Amount of CTB entitlement not available under CTS per week												Total	
	£0-£3		£3-£5		£5-£8		£8-£15		£15-£30		£30+			
Asian	51	13%	68	17%	110	28%	111	28%	47	12%	4	1%	391	19.52%
Black	74	19%	119	31%	103	27%	69	18%	19	5%	0	0%	384	19.17%
Mixed	5	14%	7	19%	12	32%	10	27%	3	8%	0	0%	37	1.85%
Other	4	10%	15	38%	12	31%	6	15%	1	3%	1	3%	39	1.95%
White	77	16%	130	26%	143	29%	109	22%	36	7%	1	0%	496	24.76%
Not Known	91	14%	144	22%	185	28%	182	28%	51	8%	3	0%	656	32.75%
Total	302	15%	483	24%	565	28%	487	24%	157	8%	9	0%	2003	100.00%

Table 24 below indicates the proportion of children resident per claimant's household by ethnicity.

There are 307 claims (i.e. 5%) in the 'Black' group where there are 5 or more children in the household compared to 395 claims (2.14%) in the 'non black' group. However, allowances and premiums together with the disregard of Child Benefit and Guardians Allowance in the calculation of support entitlement will alleviate the potential effects of receipt of these incomes on entitlement to support. Additionally, child care disregards of

up to £175 per week for one child and £300 per week for two or more children may be given where the claimant or their partner works 16 or more hours per week and qualifying conditions are met.

Table 24: Breakdown of Council Tax Benefit recipients by ethnicity and number of children per household:

Row Labels	Number of Children per Household								Grand Total
	0		1-2		3-4		5+		
Asian	1125	32%	1511	43%	779	22%	90	3%	3505
Black	2612	43%	2333	38%	863	14%	307	5%	6115
Mixed	296	39%	341	45%	104	14%	14	2%	755
Other	269	35%	317	41%	166	21%	23	3%	775
White	2140	44%	2197	45%	472	10%	61	1%	4870
#N/A	4123	48%	3186	37%	1068	12%	207	2%	8584
Grand Total	10565	43%	9885	40%	3452	14%	702	3%	24604

7. Religion and belief

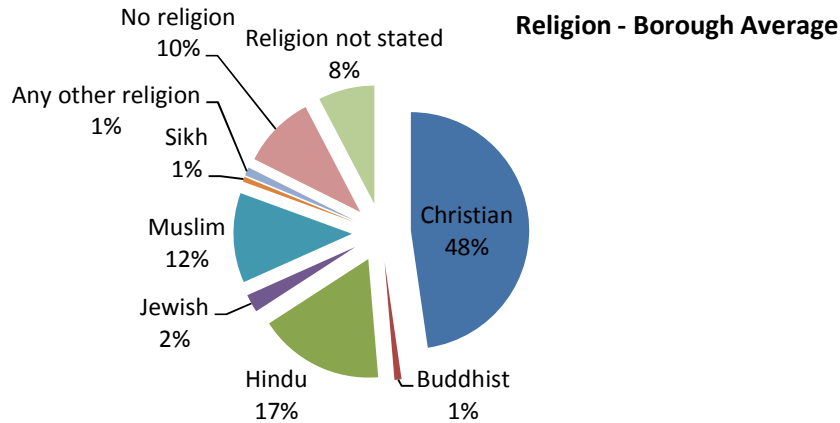
Religion and belief will not generally be a factor in relation to allowances and premiums used when assessing entitlement to support. The exception to this is that a higher applicable amount may be determined for a claimant in a polygamous marriage that may be applicable to certain religions and beliefs.

It is not possible to comment more fully on the effects of future income received by claimants in this group, as this will be dependent upon their future income and circumstances at that time that may vary and cannot therefore be predicted with certainty.

It is anticipated that the proposed Council Tax Support Scheme will not adversely affect anyone based upon religion or belief, as there are currently no claimants identified as being in a polygamous marriage and much of the existing Council Tax Benefit Scheme is to be retained in the proposed Council Tax Support Scheme.

However, there is not currently sufficient data and evidence available to validate this more fully.

Chart D: Religion - Borough average:



However, we do not currently hold sufficient data to evaluate and evidence the effect of the proposals for this protected group.

8. Sex Equality

Gender will not be a factor in relation to allowances and premiums used when assessing entitlement to support.

It is not possible to comment more fully on the future effects of income received by claimants in this group, as this will be dependent upon their income and circumstances at that time that may vary and cannot therefore be predicted with certainty.

Assessment of Council Tax Benefit considers overall household income, rather than distinguishing between male and female recipients of these benefits.

The analysis of existing CTB claims by gender is shown in **Table 25** below.

Table 25: Breakdown of Council Tax Benefit recipients by gender and caseload type:

Gender	Working Age Passported		Working Age Other		Working Age Vulnerable		Grand Total
	Count	Percentage	Count	Percentage	Count	Percentage	
Female	6999	50%	5265	38%	1686	12%	13950
Male	4272	40%	4584	43%	1782	17%	10638
Unknown	10	63%	5	31%	1	6%	16
Grand Total	11281	46%	9854	40%	3469	14%	24604

Of our 24,604 working age recipients of Council Tax Benefit, female customers comprise 57% of the caseload and male customers 43%. However, as claims can

generally be made by either partner, the proportions indicated should be considered and analysed in that context.

Table 26 below shows how Council Tax Support recipients are affected with regards to gender and whether the customer is a single person, single parent or a couple. Female claimants comprise 57% of our caseload. The table shows a higher proportion of lone parents in the caseload are female and a higher proportion of single claimants in the caseload are male.

In the case of couples, there are more male customers (where the male is the 'claimant' and the female is on the claim as a 'partner') than female customers with a variance of 26%. The explanation for this could be that in relation to a married couple or couple living together as husband and wife, the male partner completes the application forms and therefore submits their name first as the claimant.

Table 26: Breakdown of Council Tax Benefit recipients by Gender and Claimant Type:

Gender	Single claimant		Lone Parent		Couple		Total
Female	4075	29%	7769	56%	2106	15%	13950
Male	5592	53%	659	6%	4387	41%	10638
Unknown	7	44%	8	50%	1	6%	16
Grand Total	9674	39%	8436	34%	6494	26%	24604

Table 27: Breakdown of Council Tax Benefit recipients by Gender and difference in entitlement per week:

Gender	£0-£3		£3-£5		£5-£8		£8-£15		£15-£30		£30+		Grand Total
Female	2512	18.01%	7965	57.10%	2352	16.86%	910	6.52%	207	1.48%	4	0.03%	13950
Male	3135	29.47%	4837	45.47%	1984	18.65%	549	5.16%	128	1.20%	5	0.05%	10638
Unknown	3	18.75%	13	81.25%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	16
Grand Total	5650	22.96%	12815	52.09%	4336	17.62%	1459	5.93%	335	1.36%	9	0.04%	24604

Table 27 above indicates that whilst there appears to be a higher proportion of male claimants affected by a reduction in entitlement of £0 to £3 per week than females, there is conversely a higher proportion of females affected by the £3 to £5 reduction in entitlement and a broadly comparable proportion for the other reduction categories. The combined effects of a £0 to £5 reduction indicate a comparable effect on both male and female claimants with 75.1% female and 74.9% male. Consequently, the effect of the proposed scheme based upon gender appears to be broadly comparable.

Since 2005, civil partnerships for same-sex couples have been recognised as couples for benefit purposes and therefore are treated as such in the calculation of entitlement.

These changes ensure that same-sex couples are treated the same as other unmarried couples and married couples.

9. Sexual orientation

Sexual orientation will not generally be a factor in relation to allowances and premiums used when assessing entitlement to support.

It is not possible to comment more fully on the effects of future income received by claimants in this group, as this will be dependent upon their income and circumstances at that time that may vary and cannot be predicted with certainty.

It is anticipated that the proposed Council Tax Support Scheme will not adversely affect anyone based upon their sexual orientation and much of the existing Council Tax Benefit Scheme is to be retained in the proposed Council Tax Support Scheme.

However, there is not currently sufficient data and evidence available to validate this more fully.