

Swale Borough Council Equality Impact Assessment

Part 1: Background and information

Title of Proposal (strategy, policy, plan, project, contract, service change)
Council Tax Reduction Scheme 2026/27 for Swale Borough Council
Brief description of proposal (objective & purpose)
A consultation has been carried out to review the Council Tax Reduction scheme (CTRS) for working age claimants. This gives those on a low-income financial help towards their Council Tax.
Is this Proposal new/a review of an existing provision/a change/deletion of existing provision
This is a review of an existing provision
Who will be affected by this proposal? (Residents, Staff, Visitors, Businesses?)
Residents
Weblink to full details (if applicable)
Lead Director/HoS/Manager
Lisa Fillery/Zoe Kent
EqIA lead officer
Zoe Kent
EqIA contributors (other services involved in proposal)
Date of EqIA
19 December 2025

The Equality Act (2010) places a general duty on all public sector organisations to have 'due regard' to its three main aims.

How does the proposal meet the general duty of the act's aims as listed below?
(Please see the guidance document for further detail on what is meant by 'due

regard' and types of discrimination).

General duty	Please Explain
Eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act 2010	The proposal aims to help those on a low income who may need help towards their Council Tax.
Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it.	The scheme disregards welfare benefits that are paid to give extra support to those who may be for example disabled.
Foster good relations between persons who share a relevant protected characteristic and persons who do not share it	Not applicable

Part 2: Impact Assessment and Supporting evidence

Identify the positive and / or negative impact of the proposal change on any of the protected characteristics. Please consider the impact as an employer (staff), a service provider and a community leader (residents, businesses etc).

Protected characteristic	Positive impact	Negative impact	No impact
Age	X		
Disability	X		
Race (including ethnicity and nationality)			X
Religion or Belief			X
Sex			X
Sexual Orientation			X
Gender Reassignment			X
Pregnancy and Maternity			X
Marriage or Civil Partnership			X

Please also consider the impact of the proposal in relation to:

Local characteristic	Positive impact	Negative impact	No impact
Poverty (in relation to groups)	X		

with protected characteristics and those without)			
Armed Forces Community (Serving/ Veterans)	X		

Summary of Impact and Supporting Evidence

Please list below any data/evidence you have used to draw your conclusions. This could include national or local data sets, results from consultation and engagement activities or meetings etc. (see guidance document for internal support offer).

Supporting data/evidence	Source
Council Tax Support caseload data	Academy reports
Previous consultations	
Data from consultation to be undertaken	Consultation report

Having considered the impact of the proposal on the general duties of the Equality Act and the impact on groups with protected characteristics, please provide a summary of the overall impact your proposal (with reference to supporting evidence):

The scheme for 2026/27 is looking to provide an increased level of support to all CTRS working age claimants. The scheme for pensioners is not being amended as it is a national scheme.

As more support is being recommended this will improve the financial situation of residents who may be living on low incomes and have protected characteristics.

	Number of claimants	Number and percentage who responded to the consultation
Working age claimants	6,540	304 – 4.6%
CTR Applicants who are disabled	625	
CTR Applicants severely disabled	889	
Total disabled applicants	1,514	189 – 12.5%
CTR Partner disabled/severely disabled	200	

A consultation was carried out for a period of 8 weeks from 1 August 2025 to 28 September 2025. An email was sent to more than 4,700 CTRS claimants and 250 paper forms were posted out to a sample of those who do not have an email address. The consultation was available on the website and was sent to the major preceptors and stakeholders.

The consultation yielded 436 responses.

- 73% of respondents supported increasing the maximum support level for working-age claimants.
- Among supporters, 75% favoured raising support to 100%.
- 65% overall supported increasing band percentages for Bands 2-4 by 10%.

Demographic analysis revealed:

- Males were slightly less supportive (14% opposed) compared to females (11% opposed).
- Economically inactive respondents were more supportive (83%) than economically active (most opposed at 69%).
- Older age groups (65+) showed higher opposition.
- Respondents with disabilities and those currently receiving CTRS were more supportive (84% and 82%, respectively)

Among the comments opposing the increase in support, key themes included:

- Unfair burden on council tax payers
- Concerns about work incentives and dependency
- Potential negative impacts on council services due to reduced revenue
- Everybody should contribute something

Among the comments in favour of the increase in support, common themes were:

- Financial struggles and cost of living pressures
- Benefits for low-income families.
- Issues related to work incentives
- The difficulties of living on a very low income.

The consultation report gives an overview of the responses from both those who receive CTRS and those who don't.

Making the scheme more generous will help to support those on the lowest incomes who are more likely to fall into groups with protected characteristics, particularly those living in poverty.

Comments were made by those who are on lower incomes who fall out of being entitled to support due to having higher income than is included in the scheme. SBC offers a hardship scheme to help those who may have exceptional circumstances to make one off payments.

Do you have any gaps in data or evidence to assess or understand

impact?

Yes/No (please delete as appropriate and if 'yes' provide details below))

Gaps in data/evidence	Planned action to address evidence gaps
The caseload data combined with the consultation response – provide a full picture – no further consultation needed	

Do you have any plans to reduce the impact on the groups identified?

Proposed Action/Plan	Purpose	Impact Groups	Timescale

To be completed by Equalities Officer
(with Lead Officer)

Part 3: Recommendations and Sign Off

Recommendations should be based on evidence available at the time and aim to mitigate negative impacts or enhance positive impacts on any or all of the protected characteristics.

Recommendation	Lead Officer	Timescale
No further action	Zoe Kent	n/a