

Cabinet Supplementary Agenda



8. **Revenue Budget and Council Tax Levels 2023/24** (Pages 3 - 50)
- Recommendations for Council Tax Requirement 2023/24 and Council Tax Charge by Band (please note labelled as Appendix D)
 - Scrutiny Response
 - EqlA

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RECOMMENDATIONS FOR COUNCIL TAX REQUIREMENT 2023/24

The Cabinet has considered a report in respect of the level of Council Tax for 2023/24 and the setting of the Council's Revenue and Capital Budgets for the forthcoming financial year. In summary the Cabinet recommends for 2023/24 a Band D charge of £1,805.42 for the Croydon element of Council Tax:

	2022/23	2023/24	Increase	Percentage increase
Council Tax	£1,384.36	£1,588.31	£203.95	12.99% of the 2022/23 Band D charge of £1,570.07
Adult Social Care levy	£185.71	£217.11	£31.40	2% of the 2022/23 Band D charge of £1,570.07
Total Croydon Element	£1,570.07	£1,805.42	£235.35	14.99%
Greater London Authority Precept	£395.59	£434.14	£38.55	9.74%
Overall Band D Charge	£1,965.66	£2,239.56	£273.90	13.93%

Following detailed consideration, the Cabinet recommends that the Council should:

- (1) Approve the 2023/24 net budget requirement of £340.911m.
- (2) Approve the 2023/24 Council Tax Requirement of £247.759m.

Appendix B

Calculation of Council Tax Requirement		£'000	£'000	£'000
(A)	Expenditure and other charges (as set out in section 31A(2) (a) to (f) of the Act)			
(i)	expenditure on Croydon's services, local precepts and levies		1,057,364	
(ii)	allowance for contingencies		5,000	
(iii)	transfer to General Reserves		0	
(iv)	transfer to Earmarked Reserves		0	
(v)	transfer from the General Fund from the Collection Fund in respect of prior year deficit on the Collection Fund,		1,986	
				1,064,350
(B)	<i>Less</i> Income and other credit items (in Section 31A(3) (a) to (d) of the Act)			
(i)	Income from services		601,934	
(ii)	Transfer to the General Fund from the Collection Fund in respect of prior year surplus on the Collection Fund,			
(iii)	Income from Government Capitalisation Directions	63,000		
	Core and unallocated Social Care Grants	42,385		
	Business Rates Top Up Grant	35,921		
	Business Rates Income	42,710		
	Revenue Support Grant	16,711		
(iv)	transfer from Earmarked Reserves	13,930		
			214,657	816,591
(C)	<i>Equals</i> The Council Tax Requirement, i.e. the amount by which the expenditure and other charges exceed the income and other credits.* This is (A) above less(B) above (as per Section 31A(4) of the Act)			247,759
Calculation of basic amount of council tax				
(C)	Council Tax Requirement			247,759
(D)	<i>Divided by</i> The Council's Tax base			137,230.9
(E)	<i>Equals</i> The Basic amount of Council Tax (i.e., the Council Tax for a Band D property to which no relief or exemption is applicable) for services charged to Croydon's General Fund (This is (C) above divided by the tax base at (D) as per Section 31(B) of the Act)			1,805.42

* The exact figure is

£247,759,411.48

(F) The tax for different bands calculated as follows (as per Section 36(1) of the Act):

Council Tax for Croydon for 2023/24	
Band A	6/9 x £1,805.42 = £1,203.61
Band B	7/9 x £1,805.42 = £1,404.22
Band C	8/9 x £1,805.42 = £1,604.82
Band D	9/9 x £1,805.42 = £1,805.42
Band E	11/9 x £1,805.42 = £2,206.62
Band F	13/9 x £1,805.42 = £2,607.83
Band G	15/9 x £1,805.42 = £3,009.03
Band H	18/9 x £1,805.42 = £3,610.84

(G) to which is added the following precept (issued by the Mayor of London, in exercise of the powers conferred on him by sections 82, 83, 85, 86, 88 to 90, 92 and 93 of the Greater London Authority Act 1999 (“the 1999 Act”) and sections 40, 47 and 48 of the Local Government Finance Act 1992 (“1992 Act”))

GLA Precept For 2023/24	
Band A	289.43
Band B	337.66
Band C	385.90
Band D	434.14
Band E	530.62
Band F	627.09
Band G	723.57
Band H	868.28

(H) That, having calculated the aggregate in each case of the amounts at (F) and (G) above the Council, in accordance with section 30(2) of the local government finance act 1992, hereby set the following amounts as the amounts of council tax for the year 2023/24 for each of the categories of dwellings shown below:-

Total Council Tax For 2023/24	
Band A	1,493.04
Band B	1,741.88
Band C	1,990.72
Band D	2,239.56
Band E	2,737.24
Band F	3,234.92
Band G	3,732.60
Band H	4,479.12

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LONDON BOROUGH OF CROYDON

REPORT:	Cabinet
DATE	22 February 2023
REPORT TITLE:	Report of the Scrutiny and Overview Committee: Budget Scrutiny 2023-24
LEAD OFFICER:	Stephen Lawrence-Orumwense Director of Legal Services & Monitoring Officer Adrian May Interim Head of Democratic Services
LEAD MEMBER:	Councillor Rowenna Davis Chair of Overview and Scrutiny
ORIGIN OF ITEM:	<p>As part of the consideration of the Council Tax and Budget Report, the Cabinet is required to consider feedback from the Scrutiny & Overview Committee.</p> <p>In accordance with the Council's Constitution, the Scrutiny & Overview Committee scrutinises the entirety of the budget proposals and reports its findings to Cabinet as part of the budget setting process. The findings of the Committee, together with the response of the Administration will be presented at the Budget Council meeting.</p>
KEY DECISION?	No
PUBLIC/EXEMPT:	Public
WARDS AFFECTED:	All

1. THE BUDGET SCRUTINY REPORT

- 1.1. The Scrutiny & Overview Committee is required in the procedure rules set out in the Council's Constitution to report to the Cabinet the findings from its scrutiny of the budget setting process. This report is being provided to Cabinet alongside the Budget

papers to respond to the conclusions and recommendations of the Committee. Both this report and the response of the Cabinet will be included in the budget papers to be considered by Council on 1 March 2023.

- 1.2. The level of scrutiny given to the process for setting 2023-24 budget has been in line with the expanded scope conducted for the 2022-23 budget, as it was found that this approach allowed the members of the Scrutiny & Overview Committee to have a greater understanding of the potential risks to the delivery of the budget. A summary of the budget process is set out in section 2 of this report.
- 1.3. The Scrutiny & Overview Committee had a final opportunity to review the budget proposals at its meeting on 16 February 2023. It was at this meeting that the Committee, taking account of its work over the preceding months, reached its conclusions on the budget. These conclusions are set out for the consideration of the Cabinet in section 3 of this report. It should be noted that the Committee did not make any specific recommendation on the proposed budget.

2. BUDGET SCRUTINY PROCESS 2023-24

- 2.1. Although the Scrutiny & Overview Committee first considered a report on the setting of the 2023-24 budget at its meeting on 6 December 2023, the Committee had prioritised monitoring the delivery of 2022-23 budget earlier in the year. The Financial Monitoring Reports prepared for Cabinet have also been considered at meetings of the Scrutiny & Overview Committee, in addition to a report on the 'Opening the Books' process commissioned by Mayor Perry. This has allowed the Committee to identify key areas of risk it wanted to scrutinise in greater detail and provided reassurance that the Council was effectively managing its in-year budget.
- 2.2. In advance of the first budget scrutiny meeting on 6 December 2022, members of the Committee received two training sessions on best practice for budget scrutiny, delivered by the Centre for Governance and Scrutiny and the Local Government Association respectively. The Committee also received a briefing from the Council's Section 151 Officer on the key budget principles and the approach to setting the budget prior to the meeting on 29 November 2022.
- 2.3. At the Scrutiny & Overview Committee on 6 December 2022, consideration was given to the 2023-24 Budget and the Three Year Medium Term Financial Strategy report. From its discussion of the information provided, the Committee identified a number of areas for further investigation, including reviewing the support provided by the Council to the voluntary & community sector and a deep dive on transformation projects to provide reassurance that a robust framework was in place for these projects and that they were properly resourced.
- 2.4. The Scrutiny & Overview Committee met again on 30 January 2023, to receive these reports on Transformation Project Deep Dives, and Voluntary Community & Faith Sector Support. The Committee welcomed confirmation from both the Council and Croydon Voluntary Action of their commitment to building a deeper relationship

between the Council and the voluntary, community, and faith sector in the borough. However, serious concern was raised about whether new ways of working would be in place in time to support organisations with the transition away from the Community Fund when it ended in March 2023. In conclusion, the Committee stressed that tangible support plans needed to be a priority and treated with urgency to prevent the risk to services and activities being lost.

- 2.5. On the Transformation item, the Committee concluded it would like to see further evidence of the transformation programmes being mapped out with key milestones and timelines, once available. For example, the two projects reviewed by the Committee were still in their infancy and in the process of being mapped out. This meant that any assurance on these projects would need to be reserved until further information was available. Given the urgent and important role transformation needs to play in helping turn the Council around, more work needs to be done to create concrete delivery plans behind the aspirations.
- 2.6. The Committee welcomed confirmation that the Programme Management Office was leading a project to introduce a new project management system, as it was agreed that improved reporting was essential to ensuring there was a robust system in place to monitor the various transformation projects. Members were also supportive of the decision not to include savings targets, attributed to the transformation projects in the 30 November 2022 Cabinet report, in the 2023-24 budget unless it was clear how they would be delivered in the next year.
- 2.7. The four scrutiny Sub-Committees (Children & Young People, Health & Social Care, Streets & Environment, and Homes) each met with the respective Cabinet Members and Corporate Directors for their relevant remits to identify key areas of risk to review at their meetings in January/February 2023. The areas scrutinised were:-

Meeting	Budget Challenge Items
Scrutiny & Overview Committee Link to Committee papers: Tuesday, 6th December, 2022	2023-24 Budget Update, Medium Term Financial Strategy and Savings Proposals
Children & Young People Sub-Committee Link to Sub-Committee papers: Tuesday, 17th January, 2023	<ul style="list-style-type: none"> • The review of care packages for children with disabilities aged 0-17 • The impact of the reduction in spend on the adolescent service • Impact of the review of the Front Door and practices
Health & Social Care Sub-Committee	<ul style="list-style-type: none"> • 2022/23 Period 7 (October 2022) budget and savings position.

Meeting	Budget Challenge Items
Link to Sub-Committee papers: Tuesday, 24th January, 2023	<ul style="list-style-type: none"> • 2023/24 indicative savings (as of 10 January 2023). • The Council's position in relation to the benchmarked key performance indicators.
Scrutiny & Overview Committee Link to Committee papers: Monday, 30th January, 2023	Voluntary, Community & Faith Sector Support Transformation Project Deep Dives
Streets & Environment Sub-Committee Link to Sub-Committee papers: Tuesday, 31st January, 2023	<ul style="list-style-type: none"> • Parking Services (including information on the Parking Policy review) • Planning Service (including information on the Planning Transformation programme) • Building Control (including a short update on the Building Control transformation programme)
Homes Sub-Committee Link to Sub-Committee papers: Monday, 6th February, 2023	<ul style="list-style-type: none"> • Housing Revenue Account P7 outturn position. • Housing Revenue Account Business Plan key headlines. • Housing General Fund budget. • Housing General Fund P7 outturn position.

- 2.7. The Chairs of the Sub-Committees reported the findings from their respective budget challenge items to the main Committee at the meeting on 16 February 2023. From the feedback provided there was a reasonable level of assurance given the respective Cabinet Members and officers had a good understanding of their budgets and the potential risks to delivery. There was a reoccurring concern across the Sub-Committees about the capacity of the organisation to deliver the level of transformation planned in services, which was exacerbated by the challenges with recruiting and retaining staff. Reassurance was that this had been acknowledged and assurance was given that capacity restraints had been calculated into the process.
- 2.8. The Chairs of Children & Young People Sub-Committee and the Health & Social Care Sub-Committee advised that they had been reasonably reassured following their budget sessions, that that the services had a firm handle on their budgets and

would be able to deliver the proposed savings without significantly increasing the potential risk to the safety of service users.

- 2.9. The Chair of the Health & Social Care Sub-Committee provided further reassurance, highlighting that the Council has benefitted from a good working relationship with Croydon Health Service NHS Trust, which meant that many of the challenges facing other councils and local NHS hospital trusts such as bed blocking or long waits for operations were not such a threat locally. That said, threats to Croydon remain, especially workforce issues within the health and care system, with a sustainable workforce plan needed.
- 2.10. A full summary of the conclusions reached by the Scrutiny Sub-Committees, along with those from earlier budget scrutiny items considered by the Scrutiny & Overview Committee can be found attached at Appendix A.
- 2.11. As it was known that the report on the Administration's budget would not be available until 14 February 2023 (two days before the Committee meeting) a briefing was arranged for the Committee members with the Section 151 Officer on 15 February to provide an overview of the budget and answer questions arising from the Committee. The Committee appreciates the difficulty of circulating a budget before hearing from third parties about settlements, but it was emphasised that in future the chance to at least look at drafts would help the Scrutiny process do a better job.
- 2.12. On 15 February 2023 the Committee held an online Question and Answer session for members of the public, which gave residents the opportunity to question the budget proposals. The purpose of this session was to allow the Committee to learn about the main concerns of the public on the proposed budget, which could then be used to inform the questions of the Committee at its Budget Scrutiny meeting on 16 February 2023. From the session with the public the following common themes were noted: -
- Why was a 15% Council Tax increase being proposed and how had the Council been allowed to make the increase without the normal requirement for a referendum on increases above 5%?
 - Why should the residents of Croydon have to pay to rectify the mistakes of others?
 - What was being done to hold those responsible to account?
 - What support would be available for those unable to afford the increased payments, with concern about the use of enforcement.
- 2.13. The Committee would like to give its thanks to the Cabinet Member for Finance, Councillor Jason Cummings and the Corporate Director of Resources and Section 151 Officer, Jane West, for giving up their time to attend this meeting and answer the public's questions.

- 2.14. The final meeting in the budget scrutiny cycle was held on 16 February 2023. At this meeting, the Committee considered the budget report presented before Cabinet to finalise its conclusions on what was proposed. The conclusions of the Committee are set out in the next section of this report.

3. CONCLUSIONS OF THE SCRUTINY & OVERVIEW COMMITTEE ON THE BUDGET 2023-24 PROPOSALS

- 3.1. At the meeting on 16 February 2023, the Committee had the opportunity to question Croydon's Mayor, Jason Perry, the Cabinet Member for Finance, Councillor Jason Cummings, the Chief Executive, the Corporate Director for Resources and other Members of the Corporate Management Team on the Mayor's budget proposals. The questioning of the Committee focused on five key themes, which were the Council Tax increase, Debt, Risks, Savings & Safety and Transformation. From its questioning, the Committee was looking to reach a conclusion on the following areas:
1. Are the savings deliverable, sustainable and an acceptable level of risk?
 2. Is the impact on service users and the wider community understood?
 3. Have all reasonable alternative options been explored and do no better options exist?
- 3.2. From its consideration of the budget there was a consensus that in the short term, the proposed budget for next year had been based on prudent assumptions, that it was conservative with a small "c" and from the information provided, it was reasonable to conclude that it was deliverable. It was agreed that it could be taken as a positive example of the changing culture of the Council, that its development had been based upon a worst case scenario approach, rather than being planned with an optimism bias of delivery. The Committee noted that there are still outstanding issues that might present a significant risk to the delivery of the budget for next year, particularly the three years of outstanding accounts.
- 3.3. The Committee was reasonably reassured that the budget proposed was safe and that there were sufficient controls within the Adult and Children's services to mitigate as far as possible any potential risk to service users. It was accepted that there would always be a certain level of risk within these services that required active monitoring and management on an ongoing basis.
- 3.4. The biggest risk to 2023-24 budget at the time of the meeting was that the Government had not given any indication on whether it would be granting the Council's request for capitalisation. Given the Council has a statutory deadline of 11 March 2023 by which it must have agreed its budget, it was far from ideal that there had not been any indication received from Government on the outcome, particularly as this would determine the Council's ability to set a balanced budget for 2023-24. It was appreciated that further assurance on this could not be provided by those present and this was the reason why the Committee had extended an invite for a representative from the Department of Levelling-up, Homes and Communities to attend the meeting, which had disappointingly not been taken up.

- 3.5. Although it was concluded that the proposed budget was built on coherent and sensible assumptions that built in contingencies for risks over the next year, concerns were acknowledged about the Council's long term debt problem and its sustainability as a local authority, which could not be solved by this budget or by the Council alone. Key to this was the Government's response to the request to write-off part of the Council's debt, as without this being agreed the cost of servicing the debt placed an unsustainable burden on the general fund revenue budget. The reassurance given by the Mayor that both the political and officer leadership of the Council were actively engaging with Government on this issue was welcomed. However, given it was acknowledged that there was currently no legal framework for writing off local authority debt and no indication had been given that it would be permitted, the debt would remain a serious risk to the long-term health of the Council and its ability to become financially sustainable.
- 3.6. One of the main areas of discussion for the Committee was the proposed 15% Council Tax increase. Half the members of the Committee, including the Chair, had outstanding concerns about whether increasing Council tax by the full 15% was the only option, especially when other local authorities given permission to exceed the Council Tax cap would not be setting rates this high. It was accepted that some increase in Council Tax may well be needed to help the Council balance its budget, but some members of the Committee did not feel that the report presented sufficient justification as to why it had to be 15%.
- 3.7. The other half of the members of the Committee felt that they had been presented with reasonable justification for the proposed increase and that given the circumstances facing the Council there were no other viable alternatives.
- 3.8. Given the Council had only received confirmation from the Government that it would be allowed to make a 15% increase to Council Tax on 6 February 2023, it was accepted that there had been little time to engage with residents on the increase. However, it needed to be acknowledged that the proposed increase would have significant financial consequences for Croydon residents already struggling in a cost of living crisis and that they may feel unfairly punished for past mistakes that were not theirs.
- 3.9. As there had only been a short period of time to analyse the impact from the proposed 15% Council Tax increase, the Committee concluded that further analysis was urgently needed to understand the potential scale of this impact. It was also suggested that some mention of an increase in Council Tax could have been mentioned in the Council's formal survey given it was one of the options being considered. Residents from Scrutiny's public Q&A repeatedly stressed that they felt their views had not been taken into account.
- 3.10. As the criteria for the £2m Hardship Fund, that was being introduced to mitigate against the potential impact of the Council Tax rise, was in development, the Committee welcomed confirmation that there would be an opportunity for it to review the proposed scheme before it is launched to gain reassurance that it would be able to reach the residents who needed it the most. Confirmation from the Cabinet

Member for Finance that the scheme would continue to be closely monitored and reviewed to ensure it was targeted correctly was welcomed.

- 3.11. It was highlighted that some of the residents who would most need to access the Hardship Fund could also be the hardest to reach. As such careful consideration needed to be given as to how the availability of the fund was communicated to residents and the routes to access the fund needed to be made as straightforward as possible, with a preference towards automatic entitlement rather than the need to go through applications.
- 3.12. In reaching the above conclusions on the proposed budget, the Committee would like to highlight that their views have been based upon the assumptions set out in the Cabinet report, including that there would be a positive outcome to the Council's request for capitalisation from the Government. The Committee would ask for the opportunity to revisit its recommendations should the Government's response significantly vary from the assumptions made in the budget report.

4 APPENDICES

- 4.1. Appendix A: Conclusions from Previous Budget Scrutiny items considered by the Scrutiny & Overview Committee & Sub-Committees

5 BACKGROUND DOCUMENTS

- 5.1. None

Appendix A

Scrutiny & Overview Committee

16th February 2023

Budget Scrutiny 2023-24: Conclusions from Previous Budget Scrutiny items considered by the Scrutiny & Overview Committee & Sub-Committees

Scrutiny & Overview Committee – 6 December 2022

2023-24 Budget Update, Medium Term Financial Strategy and Savings Proposals

1. The Committee was highly concerned that the Council had the potential to become stuck in a 'debt trap' and agreed that it endorsed the efforts of the political and administrative leadership in focussing on reducing the Council's debt with support from national government, as without support in this area it was difficult to envision how the Council could become a sustainable authority in the long term.
2. The Committee was concerned that this year's budget was being drafted on a series of Microsoft Word and Excel documents, and strongly welcomed the Council's intention to move towards a more professional system of budget recording next year, which it believes is imperative.
3. The Committee noted that work continued towards the integration of the full range of functionality within the Fusion finance system, to ensure it was delivering the maximum benefit for the Council.
4. The Committee wanted to see more detail about the transformation projects proposed, as the projects listed often felt more like 'salami slicing' rather than true transformation. The Committee also wanted more reassurance that the Council would be able to meet the scale of transformation needed to achieve financial sustainability with the capacity constraints that it currently has.
5. The Committee agreed that it would look in further detail at one or two of transformation projects proposed in the Cabinet report, at its January meeting to provide reassurance that a robust framework was in place for these projects including ensure they were properly resourced and at their conclusion could provide a definitive evaluation of their success.
6. Although the Committee accepted the rationale for and the explanation of the timeline leading up to the Section 151 Officer issuing the Section 114 notice for 2023-24 budget year, some Members of the Committee felt there could have been additional emphasis placed on highlighting the potential risk of the Council needing to issue another Section 114 earlier in the year as contributory risks materialised.
7. The Committee welcomed confirmation that the Council would be engaging with the Audit Reporting and Governance Authority to provide reassurance that the Council was taking a best practice approach to its financial processes.

8. The Committee also welcomed confirmation that the Council had started to engage with London Councils on using London-wide data to inform modelling of future parking income.

Scrutiny & Overview Committee – 30 January 2023

Voluntary, Community & Faith Sector Support

1. The Committee welcomed confirmation from both the Council and Croydon Voluntary Action of their commitment to building a deeper relationship between the Council and the important voluntary, community and faith sector in our borough.
2. There were serious concerns flagged about the risk that the new ways of working with the voluntary, community and faith sector would be in place in time to support some of the organisations with the transition away from the funding provided by the Community Fund when it ended in March 2023. Given the risk that some community groups may not be able to adapt to the new arrangements in time, the need to implement tangible support plans needed to be a priority and treated with urgency to prevent the risk to services and activities being lost.
3. The Committee welcomed the commitment to looking at creative ways of providing support to the sector, particularly reviewing the use of social value in contract arrangements.

Transformation Project Deep Dives

1. It was accepted that the two projects reviewed by the Committee were still in their infancy and in the process of being mapped out. This meant that any assurance on these projects would need to be reserved until further information was available.
2. The Committee would like to see further evidence of the transformation programmes being mapped out with key milestones and time lines, once available. This will provide reassurance that processes are being followed and enable the Committee to hold people to account through timetabling further scrutiny at the appropriate time.
3. The Committee welcomed confirmation that work was underway to map out the Council's contracts, as this was an area of work that had previously been flagged as a concern by Scrutiny.
4. Confirmation that that the Programme Management Office was leading a project to introduce a new project management system was welcomed, as improved reporting was essential to ensuring there was a robust monitoring system in place.
5. Confirmation was welcomed that the savings targets attributed to the transformation projects in the 7 December 2022 Cabinet report had not been included the 2023-24 budget unless it was clear how it would be delivered.
6. It was agreed that a range of intended outcomes for the transformation projects, beyond purely financial savings, needed to be set out during the mapping phase of each project to ensure clarity of purpose.

Children & Young People Sub-Committee – 17th January 2023

Budget Scrutiny Challenge

1. The Sub-Committee were reassured by the answers provided by officers during the meeting.
2. The Sub-Committee welcomed the possibility of a transformation project looking at expanding the offer at Calleydown Residential Home.
3. The Sub-Committee acknowledged the demand led nature of the services provided by the Children, Young People and Education Directorate and were reassured that officers were managing this well with the information that was available.
4. The Sub-Committee were encouraged by the work being done in the three areas that had been presented but acknowledged that services were in new territory as recovery from COVID continued.
5. The Sub-Committee were hopeful that the departments succeeded in delivering the budget and intended savings for 2022/23 and 2023/24 and were encouraged that this was on track from the discussion in the meeting.

Health & Social Care Sub-Committee – 24 January 2023

Adult Social Care & Health Directorate - Budget & Performance

1. The Sub-Committee were of the view that the Adult Social Care and Health directorate were in a reasonably strong position in managing its budget.
2. The Sub-Committee were of the view that the Corporate Director for Adult Social Care and Health had a good understanding of the risks involved in delivering the 2022/23 and 2023/24 budgets.
3. The Sub-Committee were confident that the Adult Social Care department were on track to deliver the 2022/23 budget.
4. The Sub-Committee were of the view that, as discussions on other options were ongoing, they could not reach a view on whether better options for savings existed.
5. The Sub-Committee were of the view that the Cabinet Member and department understood the impact of savings proposals on service users and the wider community.
6. The Sub-Committee were of the view that proposed budget for 2023/24 appeared to be deliverable, sustainable and did not present an unacceptable risk.

Streets & Environment Sub-Committee – 30th January 2023

Budget Scrutiny Challenge

1. The Sub-Committee thanked officers for the detailed report and responses to Members questions in the meeting.
2. The Sub-Committee acknowledged that adequate staffing and resourcing in all three department areas covered in the report was vital to ensure that there was sufficient capacity to deliver transformation plans alongside statutory duties.
3. The Sub-Committee were of the view that officers and Cabinet Members had a good understanding the risks in delivering the 2023/24 budget and that sufficient mitigations and risk management was in place.
4. The Sub-Committee acknowledged that difficulty in recruiting to posts across all three service areas impacted on service delivery.
5. The Sub-Committee were of the view that they would like to scrutinise how fee income targets were calculated at a future meeting.

Homes Sub-Committee – 6 February 2023

Update on the Housing Revenue Account and Housing General Fund Budget

The conclusions of the Homes Sub-Committee were reported to the Scrutiny & Overview Committee during the meeting on 16 February 2023.

Homes Sub-Committee meeting on 6 February 2023

1. The Sub-Committee concluded that there was insufficient budgetary detail provided in the report to enable it to reach a decision on whether it was reassured on the deliverability of the budget.
2. As such, it was agreed that a briefing would be arranged for the Sub-Committee to seek further assurance on the budget. The outcome from this session would be reported to the Scrutiny & Overview Committee on 16 February 2023, to inform its consideration of the wider Council budget.

Briefing – 14 February 2023

3. Although it was noted that there was a current overspend of £4.6m the Housing Revenue Account (HRA) revenue budget, the Sub-Committee agreed that the Service had a good understanding of the reasons for this, which included rising utility costs, increased in legal disrepair costs and void rents.
4. Due to the work on the HRA recharging issue the revenue budget was likely to be balanced at the year end. However, without the recharge correction, it was reasonable to assume that reserves would have been used to cover the overspend. As the current level of reserves held for the HRA are healthy, this could have been managed as a one-off.
5. The Sub-Committee was reassured that most of the above causes of the overspend had been incorporated within the HRA revenue budget over the three year period of the Medium Term Financial Strategy, but there was a concern about the possibly optimistic assumption made for inflation on expenditure from April 2023 being set at 8% and at 3% from April 2024, given current levels of inflation exceeded 10%.
6. The Sub-Committee recognised that a significant amount of work had been invested in understanding the full scale of the issues related to the historic recharging to the HRA and the Sub-Committee understood the reasons for the readjustment included rightsizing corporate costs. However, further work was required to ensure that costs had been properly recharged from individual services' service level agreements, with a further update requested by the Sub-Committee on this work.
7. The Sub-Committee accepted that the future budgets presented to them adequately accounted for the future needs of the service, including the planned transformation work. However, there remained a concern about whether there was sufficient capacity within the Service to deliver the scale of transformation planned.

8. The Sub-Committee accepted that while not ideal, the current HRA Business Plan including its capital programme was based on a 5% sample of housing stock as an initial starting point and focussed on clear priorities such as buildings at the end of life, large panel systems and large scale disrepair. Confirmation was welcomed that going forward the Business Plan would be informed by an ongoing programme of stock condition surveys.
9. The Sub-Committee welcomed the approach not to pursue further borrowing over the next couple of years, considering the healthy reserve balance. It was also reassured that the future capital programme included a healthy budget to manage the upcoming legislative building safety changes.
10. The Sub-Committee questioned whether, considering the rising cost of utilities, further resources could have been allocated to the Net Zero workstream beyond the £1m allocated in the capital budget.
11. The Sub-Committee recognised that Housing General Fund activities, mainly homelessness and temporary accommodation services faced significant challenges with demand outweighing supply.
12. The Sub-Committee noted that the Council had been facing a significant reduction in its Homelessness Prevention Grant, but following lobbying from London Councils, this decision had been reversed and an additional winter pressures grant provided, which had helped to minimise the overspend for these services.
13. The Homelessness Prevention Grant was below the needs of the Council and as the Winter Pressures Grant was a one-off, it was agreed that the Council should continue to lobby Government for additional support to manage the homelessness pressures in the borough.
14. The Sub-Committee recognised the placement by other boroughs of people in to temporary accommodation in Croydon created a significant cost pressure for the Council and welcomed confirmation that the Council was actively engaging with these authorities to manage this issue.
15. The Sub-Committee welcomed the strand of the Transformation Programme which aimed to refocus the Service towards homelessness prevention, as this would help to reduce expenditure on temporary accommodation. However, due to the wider issue of poor quality data in the service, which was being addressed, it was recognised that some of the assumptions could not be more robust.
16. The Sub-Committee welcomed confirmation of one-off Public Health funding to allow the service to take a more holistic approach to alcohol and substance abuse issues. Confirmation of a Government grant to support the Council to meet its statutory duties towards domestic abuse victims was also welcomed, particularly as Croydon had one of the highest levels of domestic abuse in London.

Equality Analysis : Revenue Budget and Council Tax Levels 2023/24

1. Introduction

1.1 Purpose of Equality Analysis

The Council has an important role in creating a fair society through the services we provide, the people we employ and the money we spend. Equality is integral to everything the Council does. We are committed to making Croydon a stronger, fairer borough where no community or individual is held back.

Undertaking an Equality Analysis helps to determine whether a proposed change will have a positive, negative, or no impact on groups that share a protected characteristic. Conclusions drawn from Equality Analyses helps us to better understand the needs of all our communities, enable us to target services and budgets more effectively and also helps us to comply with the Equality Act 2010.

An equality analysis must be completed as early as possible during the planning stages of any proposed change to ensure information gained from the process is incorporated in any decisions made.

In practice, the term '**proposed change**' broadly covers the following:-

- Policies, strategies and plans;
- Projects and programmes;
- Commissioning (including re-commissioning and de-commissioning);
- Service review;
- Budget allocation/analysis;
- Staff restructures (including outsourcing);
- Business transformation programmes;
- Organisational change programmes;
- Processes (for example thresholds, eligibility, entitlements, and access criteria).

2. Proposed change

Directorate	All
Title of proposed change	Revenue Budget and Council Tax Levels 2023/24
Name of Officers carrying out Equality Analysis	Gavin Handford, Denise McCausland, Felisha Dussard, Laura McCartney

2.1 Purpose of proposed change

The Council is obliged to set a balanced budget and council tax charge in accordance with the Local Government Finance Act 1992.

This equalities impact assessment relates to the 2023/24 revenue budget proposals regarding:

- A council tax increase of 12.99% and a 2% increase in the adult social care precept levy.
- Proposed savings, demand pressures, and inflation.
- Legacy financial issues and budget corrections
- Fees and charges (only brief summary is given in this EQIA, as a separate EQIA has been prepared in relation to fees and charges)
- Budget risks, reserves and balances.
- An update on discussions with Central Government.

Context for Change

Changing Demographics

Data from the 2021 census shows that Croydon's population has grown by 7.5% since the 2011 census to 390,800. This is slightly lower than the increase for London (7.7%). Other comparative data from 2021 Census:

- Croydon ranked 16th for total population out of 309 local authority areas in England.
- Croydon has the highest population in London.
- The number of households has increased to close to 160,000 compared to 145,000 recorded in Census 2011.
- Croydon is the 10th least densely populated of London's 33 local authority areas

In Croydon,

- 52% of the population are female.
- 19.3% of the population are under 15 and 13.6% over 65

Based on the age bandings for delivering services in Croydon:

- 23.1% of residents in Croydon are aged 0-17 years
- 63.3% are aged between 18 and 64 years
- 13.6% are aged 65 years or over

A number of the proposals within the Revenue Budget may impact council officers directly, data presented to the council's Equality Diversity and Inclusion Board in January 2023 provided an overview of the officer make up of various protected groups. This is included in the appendix.

A council tax increase of 12.99% and a 2% increase in the adult social care precept levy.

On Monday 06 February 2023 the Local Government Settlement was published by the Department for Levelling Up, Homes, and Communities (DLUCH). As part of that settlement announcement, DLUHC set the level of increase in council tax, or, set the council tax cap that councils can consider charging. For most councils in the country the cap is a 4.99% increase to council tax bills.

However, the Government has given Croydon Council (along with Slough, and Thurrock) permission to increase council tax above the 4.99% cap. Because of the seriousness of the financial situation, Croydon has been given permission to increase council tax above that national 4.99% cap by 10% to 14.99%.

Without this proposed increase the council would need to identify and deliver a further £20 million in savings, in addition to the £36 million that are already being put forward within the budget that this EQIA accompanies.

The council have so far made savings of £90m to service budgets over the last two years, and the DLUHC appointed Improvement and Assurance Panel have been clear that we cannot continue to make cuts at this level.

The council recognises that this is a significant increase, and that the scale of our financial problems means that we must look at every option possible to protect vital services. In addition, it is important that all residents are supported to pay the council tax due for their households. The council has a Council Tax Support Scheme in place to support those on low incomes and has proposed as part of this budget an additional £2m Hardship Fund from 2023/24 onwards which will be available for households struggling to pay the council tax increase to access. The council takes an ethical approach to council tax collection focussing on collecting debts swiftly from households that can pay and supporting households that are struggling to make ends meet. In response to questions from the Scrutiny and Overview Committee, details of the council's approach to debt collection are attached as Annex A to this EQIA.

As of July 2022, there were 7,028 low-income families in Croydon where their monthly income is below their estimated costs. (This figure represents households that claim benefit through the council, only). If costs were increased by £19.62 a month for these households (this is by working out a monthly 15% increase on a Croydon band D house) then there would be a further 262 households with a monthly income below their estimated costs. There are mitigations being put in place to support these households, and those like them, which can be found in section 5 of this Equality Impact Assessment.

Proposed savings, demand pressures, and inflation.

Adult Social Care accounts for more expenditure at Croydon than any other service (31% of net budget). The pressures in this area are felt across the country. However, we know that our cost base is too high and we can learn from other Councils. Working closely with an external LGA Adults and Finance expert, we have reviewed every aspect of our savings and transformation plan, and modelled these based on LGA recommendations.

The service offer remains the same, and as outlined in the principles below:

- Our adult social care services reflect the relevant legislation underpinning social care and health through the Care Act (2014).
- All packages are assessed or reviewed, proportionately, through a strengths based approach, considering safeguarding, to meet the needs of the individual and carers.
- Residents can access appropriate services provided in-house or commissioned by the Council, or delivered independently by the voluntary and community sector.
- Where people have the financial means to pay a contribution, or to pay for their care in full, this will be in line with the self-funding legislations outlined in the Care Act and wider National policy.

Within Council services supporting Children, Young People, Families and Education there are a range of proposals to improve the effectiveness of services, with practices improvements, restructures and service efficiencies. These are not expected to have an impact on residents/clients. Where there are restructures, separate EQIAs will be undertaken to understand the impact on staff, and this will be shared with trade unions and affected staff.

Legacy financial issues and budget corrections

The legacy financial issues that Croydon Council are facing are well documented, and form part of the rationale behind both the proposed Council Tax increase, and the proposed savings already referred to. Within the Revenue Budget there are also a number of accounting proposals to ensure that services are funded at the appropriate level, from the appropriate budget(s).

A significant proportion of the budget proposals are accounting corrections and amendments. Whilst these have an impact on the budget overall, they do not directly impact on service changes, and therefore do not impact on protected characteristics.

Fees & Charges: See separate EQIA

Residents and customers currently pay specific fees and charges for a wide range of activities and services such as building control services, planning application, land charges fees, leisure activities, care related charges etc. Some of these fees and charges are set nationally and the council is legally required to adopt these levels, whilst other fees and charges are set at levels using the council's discretion. The Council has a need to balance its budget which an increase in fees would support. The Council is also mindful of the impact of an increase on the residents that it delivers its services to may have.

A separate EQIA has recently been completed solely focusing on Fees and Charges.

There are mitigations in place which the Council currently provide to support those in need and these are detailed in section five of this Equality Impact Assessment.

Conversations with Central Government

DLUHC and the Improvement and Assurance Panel have been fully involved in the discussion around the council tax increase and agree that this is the next step to take, along with Central Government continuing to support the council financially.

3. Impact of the proposed change

Important Note: It is necessary to determine how each of the protected groups could be impacted by the proposed change. Who benefits and how (and who, therefore doesn't and why?) Summarise any positive impacts or benefits, any negative impacts and any neutral impacts and the evidence you have taken into account to reach this conclusion. Be aware that there may be positive, negative and neutral impacts within each characteristic. Where an impact is unknown, state so. If there is insufficient information or evidence to reach a decision you will need to gather appropriate quantitative and qualitative information from a range of sources e.g. Croydon Observatory a useful source of information such as Borough Strategies and Plans, Borough and Ward Profiles, Joint Strategic Health Needs Assessments <http://www.croydonobservatory.org/> Other sources include performance monitoring reports, complaints, survey data, audit reports, inspection reports, national research and feedback gained through engagement with service users, voluntary and community organisations and contractors.

3.1 Deciding whether the potential impact is positive or negative

Table 1 – Positive/Negative impact

	<p>For each protected characteristic group show whether the impact of the proposed change on service users and/or staff is positive or negative by briefly outlining the nature of the impact in the appropriate column. If it is decided that analysis is not relevant to some groups, this should be recorded and explained. In all circumstances you should list the source of the evidence used to make this judgement where possible.</p> <p>PLEASE NOTE: As this report covers a wide range of Council services, the equalities impact caused by a change in charges will differ in line with the service in question, and the demographics of those individuals &/or communities who use or benefit from the service.</p> <p>This EQIA addresses the general impact of a review of fees and charges, along with any planned mitigations to the impact on groups and individuals that share protected characteristics and utilises data currently available.</p> <p>The fees and charges subject to increase will impact on all residents that use those services, some fees and charges will have more of an impact on some characteristics than others and are detailed below. Mitigating actions are in place for all of these and detailed in later in the EQIA.</p>		
Protected characteristic group(s)	Negative Impact	Positive impact	Source of evidence
Age	The Revenue Budget and Council Tax Levels 2023/24 may have an impacts that vary across this protected characteristic	The budget seeks to reduce spend on looked after children placements. Less children will be exposed	Croydon's population continues to age with those over 65 increasing by 19.7% since the 2011 Census. The

group. In some cases the impact may be significantly greater than for other residents.

The mitigations for any potential negative impacts listed below are laid out in section five of this report.

As set out in the separate EQIA, there are fees that may affect younger / older residents more. However, the impact is considered to be low as the fee increase is below overall inflation levels. In relation to adult social care, financial assessments are in place for these services.

Savings are proposed from placement costs for looked after children. This is primarily achieved through gatekeeping controls on costs at the point of identifying suitable placements; ensuring effective support is provided to enable children to remain living at home or within their wider family network.

Proposed savings may impact upon provision for 18-25 year olds with no recourse to public funds, with an All Rights Exhausted immigration status. The approach is to ensure that accommodation and subsistence is provided to former UASC young people in line with legislation and home office guidance.

Savings are proposed through the removal of Non-Contractual Overtime (NCO) – there is a possibility that NCO is largely undertaken by certain roles within the council which may impact some groups more than others. For example, NCO is less common in senior roles. Therefore this may have a negative impact on some of our

to the negative impacts of being 'in care'.

Changes to the fostering service will see fostering hubs set up around the borough to support foster carers better, as well as the children in their care. Foster carers are being included in the information gathering stages to inform this.

median age also increased by two years, from 35 to 37 years of age.

The borough data regarding age is as follows:

- 97,900 0-19 year olds. This is the highest in London. (2021 Census)
- 239,700 20-64 year olds. This is the highest in London. (2021 Census)
- 53,100 65+ year olds. This is the 3rd highest in London. (2021 Census)

	<p>junior colleagues, who – on average – are younger.</p> <p>Proposed changes to Youth Services may see a reduction in provision for young people.</p>																		
Disability	<p>The Revenue Budget and Council Tax Levels 2023/24 may have an impact on this protected characteristic group that is significantly greater than any other resident.</p> <p>Where a claimant or partner are disabled and not working a deduction may be introduced for any other adult living in the property.</p> <p>For Disabled claims where the claimant or partner are working they may be impacted, along with all other working age claims by the final outcome on the proposal to change the rate by which the income bands are increased</p> <p>The mitigations for any potential negative impacts listed below are laid out in section five of this report.</p> <p>External factors mean some disabled residents face higher costs in areas such as energy use, which may in turn impact their ability to meet any increased costs proposed by Croydon Council.</p> <p>In terms of Council Tax increases it is reasonable to expect those already in receipt of Council Tax Support to be further impacted by a rise in Council Tax, the mitigating factors shown later in the EQIA will therefore be essential to supporting this group of residents.</p>		<table border="1" data-bbox="1570 325 2145 836"> <thead> <tr> <th>Disability</th> <th>Croydon</th> </tr> </thead> <tbody> <tr> <td>Total: All usual residents</td> <td>390,719</td> </tr> <tr> <td>Disabled under the Equality Act</td> <td>54,852</td> </tr> <tr> <td> Disabled under the Equality Act: Day-to-day activities limited a lot</td> <td>23,716</td> </tr> <tr> <td> Disabled under the Equality Act: Day-to-day activities limited a little</td> <td>31,136</td> </tr> <tr> <td>Not disabled under the Equality Act</td> <td>335,867</td> </tr> <tr> <td> Not disabled under the Equality Act: Has long term physical or mental health condition but day-to-day activities</td> <td>21,978</td> </tr> <tr> <td> Not disabled under the Equality Act: No long term physical or mental</td> <td>313,889</td> </tr> </tbody> </table> <p>Employment rates for disabled people, across all ages, are significantly lower than those of non-disabled people.</p> <p>The employment of disabled people 2021 - GOV.UK (www.gov.uk)</p> <p>In 28% of Council Tax Support claims either the claimant or partner are disabled and neither are in work, and 3% of claims are classified as disabled working claims meaning either the claimant or partner are disabled and either are in work.</p> <p>(Source: Croydon Council Tax Support Scheme EQIA, 2023)</p>	Disability	Croydon	Total: All usual residents	390,719	Disabled under the Equality Act	54,852	Disabled under the Equality Act: Day-to-day activities limited a lot	23,716	Disabled under the Equality Act: Day-to-day activities limited a little	31,136	Not disabled under the Equality Act	335,867	Not disabled under the Equality Act: Has long term physical or mental health condition but day-to-day activities	21,978	Not disabled under the Equality Act: No long term physical or mental	313,889
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	<p>The proposed closures of the Cherry Hub garden centre and Whitehorse centre are likely to have a negative impact on people with a learning disability:</p> <p>The service provides a specialised opportunity in the form of supported volunteering which may be difficult to replicate even in alternative volunteer opportunities such as charity shops.</p> <p>The proposed closure may affect the needs of carers / family of those attending if the alternative offered is not accepted or transition to a new service is not successful.</p>		
Sex	<p>The Revenue Budget and Council Tax Levels 2023/24 are unlikely to have any impact on this protected characteristic group that is greater than any other resident unless a service is utilised by one sex one sex more than another.</p> <p>A separate EQIA has been completed in relation to fees and charges, where there may be some impact on this protected characteristic.</p>		<p>203,000 (51.9%) residents in Croydon are female and 187,600 are male (48.1%).</p> <p>(Source 2021 Census)</p> <p>Of 16,260 Council Tax Support single claims by females, 11,795 are from working age claimants and of the 6,263 male claims 4,187 are working age. These claimants will be effected by the change to the amount the income bands will be increased.</p> <p>(Source: Croydon Council Tax Support Scheme EQIA, 2023)</p>
Gender reassignment/identity	<p>The Revenue Budget and Council Tax Levels 2023/24 are unlikely to have any impact on this protected characteristic group that is greater than any other resident.</p> <p>A separate EQIA has been completed in relation to fees and charges, where there may be some impact on this protected characteristic.</p>		<p>According to the ONS Census 2021, of all the Croydon residents aged 16 years and over who responded, 91.6% stated that their gender identity was the same as their sex registered at birth.</p> <p>7.5% of those who responded did not answer the gender identity question Only 0.9% stated that they had a different gender identity.</p>

<p>Marriage or Civil Partnership</p>	<p>The Revenue Budget and Council Tax Levels 2023/24 are unlikely to have any impact on this protected characteristic group that is greater than any other resident.</p> <p>The changes in registrars' fees will impact on individuals from all characteristics who have with the intention of entering into marriage or civil partnership. This is detailed in the separate Fees and Charges EQIA.</p>		<p>Wedding costs – source: https://www.compareweddinginsurance.org.uk/blog/average-cost-uk-wedding.php</p> <p>The borough data on marital status is as follows:</p> <ul style="list-style-type: none"> • 32.8% Married • 34.1% Single • 8.5% Divorced or Separated • 3.7% Widowed • 20.6% No response to question <p>493 people were registered in a same sex civil partnership 279 people were registered in an opposite sex civil partnership.</p> <p>(Source: Census 2021)</p> <p>4107 (15%) claims of Croydon's Council Tax Support Scheme current case load are those made by couples, the remaining 22,559 (85%) are from single claimants.</p> <p>Whether or not the couples are married or in a civil partnership, or are unmarried partners does not affect the way the claims are calculated. We do not hold specific details regarding if a couple are married or not as we do not ask that specific question in our application form, rather if they have a partner.</p> <p>(Source: Croydon Council Tax Support Scheme EQIA, 2023)</p>
<p>Religion or belief</p>	<p>The Revenue Budget and Council Tax Levels 2023/24 are unlikely to have any impact on this protected characteristic group that is greater than any other resident.</p> <p>The changes in bereavement fees may impact residents based on their religion or belief. This is detailed in the separate Fees and Charges EQIA. The fee increases are below inflation and the percentage</p>		<p>The predominant religion of Croydon is Christianity. According to the 2021 census, the borough has over 190,880 Christians (48.9%), 40,717 Muslims (10.4%) and 23,145 Hindu (5.9%) residents.</p> <p>101,119 (25.9%) Croydon residents stated that they are atheist or non-religious in the 2021 Census.</p> <p>6.9% did not answer the question on religion.</p>

	<p>change between burial and cremation is consistent.</p>																				
<p>Race</p>	<p>The Revenue Budget and Council Tax Levels 2023/24 may have an impact on this protected characteristic group that is significantly greater than any other resident.</p> <p>Residents who identify as Black are the largest group in receipt of Council Tax support (although nearly half of recipients have not declared).</p> <p>In respect of Housing Benefit support, the risk that the resident or landlord does not meet the criteria and that they can no longer stay in the property is more likely to affect Black African and Black Caribbean claimants as they make up the largest percentage of the caseload (excluding the unknown category)</p> <p>The proposal to reduce Non-Contractual Overtime (NCO) may impact officers sharing this protected characteristic as there is a possibility that NCO is largely undertaken by certain roles within the council which may impact some groups more than others. For example, workforce data shows that our workforce is less diverse in more senior roles. NCO is less common in senior roles. Therefore this may have a negative impact on Global Majority officers. however this will be mitigated in appropriate planning, reviews and consultation. Risks and issues associated with this will be managed within the appropriate project resource</p>		<p>Broad Ethnic Group Changes in Croydon from Census 2011 to Census 2021</p> <table border="1" data-bbox="1462 408 2123 584"> <thead> <tr> <th></th> <th>White</th> <th>Black</th> <th>Asian</th> <th>Mixed</th> <th>Other</th> </tr> </thead> <tbody> <tr> <td>2011</td> <td>55.1 %</td> <td>20.2 %</td> <td>16.4 %</td> <td>6.6%</td> <td>1.8%</td> </tr> <tr> <td>2021</td> <td>48.4 %</td> <td>22.6 %</td> <td>17.5 %</td> <td>7.65</td> <td>3.9%</td> </tr> </tbody> </table> <p>In 2021, 22.6% of Croydon residents identified their ethnic group within the "Black, Black British, Black Welsh, Caribbean or African" category, up from 20.2% in 2011. The 2.5 percentage-point change was the largest increase among high-level ethnic groups in this area.</p> <p>Across London, the percentage of people from the "Black, Black British, Black Welsh, Caribbean or African" ethnic group increased from 13.3% to 13.5%, while across England the percentage increased from 3.5% to 4.2%.</p> <p>In 2021, 48.4% of people in Croydon identified their ethnic group within the "White" category (compared with 55.1% in 2011), while 17.5% identified their ethnic group within the "Asian, Asian British or Asian Welsh" category (compared with 16.4% the previous decade).</p> <p>The percentage of people who identified their ethnic group within the "Mixed or Multiple" category increased from 6.6% in 2011 to 7.6% in 2021.</p> <p>Languages in Croydon</p>		White	Black	Asian	Mixed	Other	2011	55.1 %	20.2 %	16.4 %	6.6%	1.8%	2021	48.4 %	22.6 %	17.5 %	7.65	3.9%
	White	Black	Asian	Mixed	Other																
2011	55.1 %	20.2 %	16.4 %	6.6%	1.8%																
2021	48.4 %	22.6 %	17.5 %	7.65	3.9%																

A separate EQIA has been completed in relation to fees and charges, where there may be some impact on this protected characteristic. However, the impact is considered to be low.

Where service data is held there is not currently a proposal within the revenue budget that negatively impacts on racial group over any other.

According to the Census 2021,

- 84.0% of the residents who can speak in Croydon speak English as their first language.
- 7.8% speak a European language.
- 6.3% speak an Asian language.

[Mayor urges Government to tackle the cost of living crisis | London City Hall](#)

[December 2022 - GLA YouGov Cost of living poll results.pdf \(airdrive-secure.s3-eu-west-1.amazonaws.com\)](#)

Where a Council Tax Support Scheme claimant has provided their race this has been recorded and the current caseload is broken down as follows:

	Number	% of caseload
Asian or Asian British: Bangladeshi	162	1%
Asian or Asian British: Indian	387	1%
Asian or Asian British: Pakistani	546	2%
Asian or British : Any other Backgrnd	571	2%
Black-Black British:African	2098	7%
Black-Black British:Caribbean	2426	8%
Black-Black British:Other	2433	8%
Chinese	55	0%
Mixed :Any other mixed background	252	1%
Mixed: White and Asian	235	1%
Mixed: White and Black Caribbean	460	2%
White: British	4755	17%
White: Any other White background	1203	4%
Not Known	13077	46%
Total	28660	

(Source: Croydon Council Tax Support Scheme EQIA, 2023)

Sexual Orientation	<p>Our data does not identify that any of the proposed changes are anticipated to impact this protected characteristic group more than other residents with regard to the majority of services. However we are improving our data collection and usage in this area to ensure that our services pay due regard to sexual orientation.</p>		<p>According to the ONS Census 2021, of the residents aged 16 years and over who responded to the survey:</p> <ul style="list-style-type: none"> • 87.8% self-classified as Straight or Heterosexual. • 1.5% stated they were Gay. • 1.2% stated they were Bi-Sexual • 0.4% stated All other sexual orientations • 9.1% did not respond to the question <p>Within the current Council Tax Support Scheme case load there are 4107 claims made by couples, of those 29 are from couples where each partner is of the same sex.</p> <p>We do not ask for details of claimants sexual orientation as part of the application process, so are unable to identify the breakdown for those who have made a single application form.</p> <p>(Source: Croydon Council Tax Support Scheme EQIA, 2023)</p>
Pregnancy or Maternity	<p>The Revenue Budget and Council Tax Levels 2023/24 may impact residents that are pregnant or on maternity if they are not working.</p> <p>However, additional benefits are provided for residents in this situation and therefore the proposed changes are expected to have minimal impact.</p> <p>Due regard will be taken to ensure that any proposed organisational restructure in early years support considers impact on pregnancy/maternity through a separate equality impact assessment.</p>	<p>A proposal to create Family Hubs – bringing services closer to families may provide benefit to those on maternity.</p>	<p>Maternity leave: Cost of living crisis highlights need for support (personneltoday.com)</p> <p>There were 5,252 births in Croydon in 2020. An estimated 30,000 women lose their jobs as a result of pregnancy every year, according to the Equality and Human Rights Commission (EHRC).</p> <p>We currently have 38 active Council Tax Support Scheme claims where the claimant or partner are in receipt of maternity pay which is recorded on our system.</p> <p>We do not record if someone is pregnant at the time of application.</p> <p>(Source: Croydon Council Tax Support Scheme EQIA, 2023)</p>

Note: Data disaggregating level of service use by protected characteristic group is unavailable or available in sufficient granularity to draw conclusions in many cases. This will be explored and refined iteratively to inform mitigating strategies wherever practical to do so.

Important note: You must act to eliminate any potential negative impact which, if it occurred would breach the Equality Act 2010. In some situations, this could mean abandoning your proposed change as you may not be able to take action to mitigate all negative impacts.

See Mitigations and data held in Appendix 3.

When you act to reduce any negative impact or maximise any positive impact, you must ensure that this does not create a negative impact on service users and/or staff belonging to groups that share protected characteristics. **Please use table 4 to record actions that will be taken to remove or minimise any potential negative impact**

3.2 Additional information needed to determine impact of proposed change

Page 35

Table 2 – Additional information needed to determine impact of proposed change

If you need to undertake further research and data gathering to help determine the likely impact of the proposed change, outline the information needed in this table. Please use the table below to describe any consultation with stakeholders and summarise how it has influenced the proposed change. Please attach evidence or provide link to appropriate data or reports:

Additional information needed and or Consultation Findings	Information source	Date for completion
<p>The council’s current data collection of protect characteristics is weak in some areas and rich in others. We are currently carrying out a project to tackle this imbalance with the support of the Head of Profession for Business Intelligence and the Equalities Manager as well as analysts and services across the organisation.</p> <p>The Corporate Management Team and the Equality, Diversity and Inclusion Board are the driving force behind this work stream.</p> <p>Currently an ‘as is’ exercise is taking place to identify areas of weakness in collection that needs to be addressed. This will be followed by a ‘to be’ looking at the information across the council that we will want to collect and how we go about doing this. Due to having to implement new process for collection this project will take place in phases.</p>	<p>Index of Deprivation by Lower Layer Super Output Areas (gov.uk). Other data sources to be identified and investigated.</p>	<p>Iterative</p>

For guidance and support with consultation and engagement visit <https://intranet.croydon.gov.uk/working-croydon/communications/consultation-andhttps://intranet.croydon.gov.uk/working-croydon/communications/consultation-and-engagement/starting-engagement-or-consultationengagement/starting-engagement-or-consultation>

3.3 Impact scores

Example

If we are going to reduce parking provision in a particular location, officers will need to assess the equality impact as follows;

1. Determine the Likelihood of impact. You can do this by using the key in table 5 as a guide, for the purpose of this example, the likelihood of impact score is 2 (likely to impact)
2. Determine the Severity of impact. You can do this by using the key in table 5 as a guide, for the purpose of this example, the Severity of impact score is also 2 (likely to impact)
3. Calculate the equality impact score using table 4 below and the formula **Likelihood x Severity** and record it in table 5, for the purpose of this example - **Likelihood (2) x Severity (2) = 4**

Table 4 – Equality Impact Score

		1	2	3	
	Likelihood of Impact				

Severity of Impact	3	3	6	9
	2	2	4	6
	1	1	2	3

	Risk Index	Risk Magnitude
	- 9	High
	- 5	Medium
	- 3	Low

Key

Table 3 – Impact scores

Note: The data to populate is table is not available to inform the Equality Impact Score. Evidence for the above is drawn from the Index of Deprivation Score for the 5% most deprived areas in the country and should not be used to draw conclusions. Further research is planned to develop a more reliable indicator. And as stated previously, individual fee changes will require their own assessment, the table below represents a generic view:

The scores below have been taken on the basis of the Council Tax decision impacting on all residents, and therefore impacting on residents with protected characteristics. These scores are not intended to suggest that protected characteristic groups will be impacted more than others.

Column 1 PROTECTED GROUP	Column 2 LIKELIHOOD OF IMPACT SCORE	Column 3 SEVERITY OF IMPACT SCORE	Column 4 EQUALITY IMPACT SCORE
	Use the key below to score the likelihood of the proposed change impacting each of the protected groups, by inserting either 1, 2, or 3 against each protected group. 1 = Unlikely to impact 2 = Likely to impact 3 = Certain to impact	Use the key below to score the severity of impact of the proposed change on each of the protected groups, by inserting either 1, 2, or 3 against each protected group. 1 = Unlikely to impact 2 = Likely to impact 3 = Certain to impact	Calculate the equality impact score for each protected group by multiplying scores in column 2 by scores in column 3. Enter the results below against each protected group. Equality impact score = likelihood of impact score x severity of impact score.
Age	3	2	6
Disability	3	2	6
Sex	3	2	6
Gender reassignment	3	2	6
Marriage / Civil Partnership	3	2	6
Race	3	2	6
Religion or belief	3	2	6
Sexual Orientation	3	2	6
Pregnancy or Maternity	3	2	6

Equality Analysis

4. Statutory duties

4.1 Public Sector Duties

Tick the relevant box(es) to indicate whether the proposed change will adversely impact the Council's ability to meet any of the Public Sector Duties in the Equality Act 2010 set out below.

- | | | |
|---|---|--------------------------|
| Advancing equality of opportunity between people who belong to protected groups | X | <input type="checkbox"/> |
| Eliminating unlawful discrimination, harassment and victimisation | | <input type="checkbox"/> |
| Fostering good relations between people who belong to protected characteristic groups | X | <input type="checkbox"/> |

Important note: If the proposed change adversely impacts the Council's ability to meet any of the Public Sector Duties set out above, mitigating actions must be outlined in the Action Plan in section 5 below.

5. Action Plan to mitigate negative impacts of proposed change

Important note: Describe what alternatives have been considered and/or what actions will be taken to remove or minimise any potential negative impact identified in Table 1. Attach evidence or provide link to appropriate data, reports, etc:

Equality Analysis

Mitigations

Residents currently pay Council Tax, and specific fees and charges for a wide range of activities and services such as building control services, planning application, car parking, leisure activities, care related charges etc. An increase in Council Tax will impact all residents who pay, and an increase in fees will affect all those in, and out of the borough, who pay to use specific service(s). It appears that there is no significant disproportionate impact on groups or individuals that share one or more protected characteristic. With regard to the increase in Council Tax there are four specific key mitigations:

- The council's Council Tax Support Scheme for those with a low income
- The Revenue Budget proposals include plans to introduce a new hardship fund to support residents who are not eligible for Council Tax Support but who are finding it hard to make ends meet in these difficult times.
- A dedicated hub to [help with the rising cost of living](#) has also been set up on the Council's website
- The council's ethical approach to council tax collection.

With regard to the wider increase in fees & charges the Council has in place various schemes to support residents who experience financial difficulty, some of whom will fall within the protected characteristic groups and may be affected by the proposed increases, to help mitigate impact. Listed below are some examples of what support is currently available, taken from a wide range of support schemes across the council.

- The council in partnership with Nimbus Disability offer a discount card to all children and young people on our disability register. The card is free and is part of a national access card scheme, giving benefits and discounts to facilities and activities across the country, such as leisure, sports and fitness, cinema etc.
- There are discounted rates for all leisure centre activities for Croydon residents with disabilities. If a disabled person needs a carer with them in order to access leisure centre services, the carer is entitled to free entry.
- Croydon council Leisure Centres offer discounted rates for residents Seniors 60+ years and Juniors 4-15 years
- Croydon Council Money Advice Service for advice on paying your bills and debt worries. All advice is independent and confidential.
- Council tax discount for care leavers, single person occupier, residents with disabilities, full-time students.
- Healthy Homes is Croydon Council's free energy advice service aimed at Croydon residents on low incomes, and those more vulnerable to the effects of living in a cold home (especially families with young children, older residents, and residents with pre-existing medical conditions).
- The council has a statutory duty to protect those on low or, or no income, and supports with claims for Council Tax support, Housing Benefit, Universal Credit.
- Adult Social Care users are subject to a means tested financial assessment which will assess affordability to contribute to, or not, to service provision required (as defined by the Care Act 2014).

Equality Analysis

The review of Discretionary Housing Placements may impact residents, however a lack of data regarding protected characteristics means it is not currently possible to identify any impact to groups sharing protected characteristics at this stage. Further work will be undertaken by the service to improve data collection. In terms of mitigation, every household will be given the appropriate financial support or advice to help them move into alternative private rented sector accommodation.

In respect of specific proposals, it is likely that some proposals may result in new policy or service changes. In this instance each proposal will be accompanied by an equality analysis and / or consultation which will inform the final proposal and its implementation, on a case by case basis.

Page 40

Complete this table to show any negative impacts identified for service users and/or staff from protected groups, and planned actions mitigate them.				
Protected characteristic	Negative impact	Mitigating action(s)	Action owner	Date for completion
Age	<ol style="list-style-type: none"> 1. Savings are proposed from placement costs for looked after children – specific impacts are unknown due to the long term nature of some of these proposals, and the consultations that will be required before agreeing a definitive course of action. 2. Proposed savings may impact upon provision for 18-25 year olds with no recourse to public funds, with an All Rights Exhausted immigration status. 3. Savings are proposed through the removal of Non-Contractual Overtime (NCO) – there is a 	<ol style="list-style-type: none"> 1. The Council will continue to meet needs and statutory duties, and the gatekeeping of such services will be governed by policy and procedures that ensure fair treatment of protected groups 2. Human rights assessments ensure that young people are supported in the appropriate pathways, provision of accommodation subsistence is provided appropriately to those in need. 3. This will be mitigated in appropriate planning, reviews and consultation. Risks and issues associated with this will be 	<ol style="list-style-type: none"> 1. Debbie Jones 2. Sherry Coppin 3. Dean Shoemith 	<ol style="list-style-type: none"> 1. Proposal specific EQIAs from 28/02/23 2. Proposal specific EQIA due 30/04/23 3. TBC

Equality Analysis

Complete this table to show any negative impacts identified for service users and/or staff from protected groups, and planned actions mitigate them.				
Protected characteristic	Negative impact	Mitigating action(s)	Action owner	Date for completion
	possibility that NCO is largely undertaken by certain roles within the council which may impact some groups more than others. For example, NCO is less common in senior roles. Therefore this may have a negative impact on some of our junior colleagues, who – on average – are younger.	managed within the appropriate project resource.		
Disability	<ol style="list-style-type: none"> 1. The closure of the Cherry Hub garden centre and Whitehorse centre services is likely to have a negative impact on people with a learning disability. 2. Council Tax Scheme Where a claimant or partner are disabled and not working a deduction may be introduced for any other adult living in the property For Disabled claims where the claimant or partner are working they may be impacted, along with all other working age claims depending on the outcome in relation to the proposal to change 	<ol style="list-style-type: none"> 1. The mitigation for affected users and their cares will be offered through consultation to re assess their needs ensure that the remaining two services are able to meet their needs or whether an alternative service needs to be commissioned and through the exploration of alternative service which service users could be signposted to. 2. Council Tax Scheme Proposal is to exclude any non-dependents who are receiving carers allowance for the claimant or partner 	<ol style="list-style-type: none"> 1. Annette McPartland 2. Jane West 	<ol style="list-style-type: none"> 1. Proposal specific EQIA due end of Feb 2023 2. April 2023

Equality Analysis

Complete this table to show any negative impacts identified for service users and/or staff from protected groups, and planned actions mitigate them.				
Protected characteristic	Negative impact	Mitigating action(s)	Action owner	Date for completion
	the rate by which the income bands are increased.	A hardship fund is available for those affected by the changes to support with the reduction in support		
Sex	<p>1. Council Tax</p> <p>Of the 16,260 single claims by females, 11,795 are from working age claimants and of the 6,263 male claims 4,187 are working age. These claimants may be affected by the change to the amount the income bands will be increased depending on the final decision reached by Council.</p>	<p>1. Council Tax</p> <p>A hardship fund is available for those affected by the changes to support with any reduction in benefit. It will help to provide transitional support to bridge the gap between residents old and new entitlement.</p>	N/A	N/A
Gender reassignment / identity	N/A	N/A	N/A	N/A
Marriage / Civil Partnership	N/A	N/A	N/A	N/A
Sexual orientation	N/A	N/A	N/A	N/A
Race	1. The proposal to reduce Non-Contractual Overtime (NCO) may impact officers sharing this	1. This will be mitigated in appropriate planning, reviews and consultation. Risks and issues	1. Dean Shoemith	1. TBC

Equality Analysis

Complete this table to show any negative impacts identified for service users and/or staff from protected groups, and planned actions mitigate them.

Protected characteristic	Negative impact	Mitigating action(s)	Action owner	Date for completion
	<p>protected characteristic as there is a possibility that NCO is largely undertaken by certain roles within the council which may impact some groups more than others. For example, workforce data shows that our workforce is less diverse in more senior roles. NCO is less common in senior roles. Therefore this may have a negative impact on Global Majority officers</p> <p>2. Council Tax: Residents who identify as Black are the largest group in receipt of Council Tax support (although nearly half of recipients have not declared).</p> <p>3. Housing Benefit Review The risk that the resident or landlord does not meet the criteria and that they can no longer stay in the property is more likely to affect Black African and Black Caribbean claimants as they make up the</p>	<p>associated with this will be managed within the appropriate project resource.</p> <p>2. Council Tax Scheme A hardship fund is available for those effected by the changes to support with the reduction in benefit. It will help to provide transitional support to bridge the gap between residents old and new entitlement.</p> <p>3. Housing Benefit Review We will work with providers to support them to get up to standard and maintain their supported accommodation classification. We have sign off to recruit to a new team</p>		

Equality Analysis

Complete this table to show any negative impacts identified for service users and/or staff from protected groups, and planned actions mitigate them.

Protected characteristic	Negative impact	Mitigating action(s)	Action owner	Date for completion
	largest percentage of the caseload (excluding the unknown category)	who will be solely focused on these claims and will be able to work with providers. If we can't classify a provider as supported, or a tenant is deemed to no longer require this accommodation we will work with Housing to look for alternative accommodation and the tenant will be able to claim universal credit to support with their housing costs.		
Religion or belief	N/A	N/A	N/A	N/A
Pregnancy or maternity	N/A	N/A	N/A	N/A

Table 6. Decision on proposed change

Based on the information outlined in this Equality Analysis enter X in column 3 (Conclusion) alongside the relevant statement to show your conclusion.		
Decision	Definition	Conclusion - Mark 'X' below
No major change	Our analysis demonstrates that the policy is robust. The evidence shows no potential for discrimination and we have taken all opportunities to advance equality and foster good relations, subject to continuing monitoring and review. If you reach this conclusion, state your reasons and briefly outline the evidence used to support your decision.	
Adjust the proposed change	<p>We will take steps to lessen the impact of the proposed change should it adversely impact the Council's ability to meet any of the Public Sector Duties set out under section 4 above, remove barriers or better promote equality. We are going to take action to ensure these opportunities are realised. If you reach this conclusion, you must outline the actions you will take in Action Plan in section 5 of the Equality Analysis form</p> <p>Whilst changes in fees and charges may impact in some cases, this impact is considered to be minimal as set out in the information above.</p> <p>Mitigations and adjustments are already in place to support residents that may help them manage debt or financial vulnerability detailed. This includes signposting and discretionary support.</p> <p>Service departments will need to collate data on their service users to monitor impact. Some departments will have existing service level data regarding some protected characteristics and not others. Where data does not currently exist, each service must create an action around collecting data across all protected characteristics. As data is received the EQIA should be updated, demonstrating data and evidence where change has been made.</p> <p>Residents should be provided with details of support organisations in both digital and non-digital formats</p>	X

Equality Analysis

Continue the proposed change	We will adopt or continue with the change, despite potential for adverse impact or opportunities to lessen the impact of discrimination, harassment or victimisation and better advance equality and foster good relations between groups through the change. However, we are not planning to implement them as we are satisfied that our project will not lead to unlawful discrimination and there are justifiable reasons to continue as planned. If you reach this conclusion, you should clearly set out the justifications for doing this and it must be in line with the duty to have due regard and how you reached this decision.	
Stop or amend the proposed change	Our change would have adverse effects on one or more protected groups that are not justified and cannot be mitigated. Our proposed change must be stopped or amended.	
Will this decision be considered at a scheduled meeting? MAB / Cabinet		Meeting title: Cabinet and Council Date: Cabinet: 22 February; Council: 1 March

Page 46

7. Sign-Off

Officers that must approve this decision	
Equalities Lead	Name: Gavin Handford Date: 15 Feb 2023 Position: Director of Policy, Programmes & Performance
Corporate Director	Name: Jane West Date: 20 February 2023 Position: Corporate Director of Resources

Appendix: Deprivation data

Indices of Deprivation 2019 Croydon Lower Super Output Areas (LSOAs)

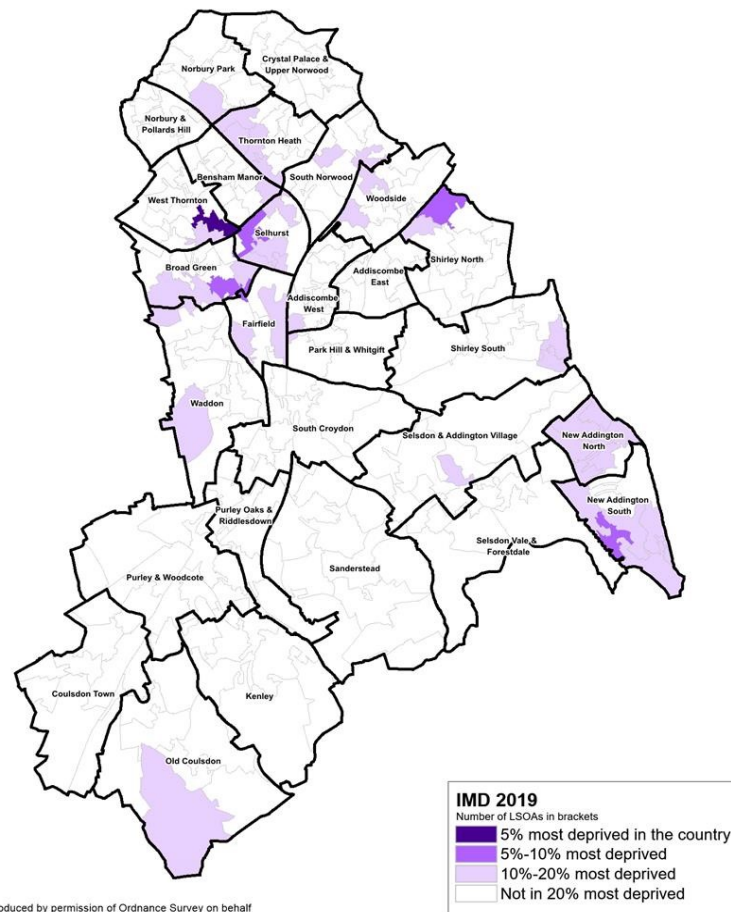
Page 47

INFOGRAPHIC 1

In Croydon, 1567 people live amongst the 5% most deprived in the country (Dark Blue)

In this area,

50% are male	(Croydon 49%)
27% are 0-15	(Croydon 22%)
30% are White ethnic group	(Croydon 55%)
35% are Black / African / Caribbean / Black British ethnic group	(Croydon 20%)
24% are Asian / Asian British ethnic group	(Croydon 16%)
7% are Mixed / multiple ethnic group	(Croydon 7%)
4% are Other ethnic group	(Croydon 2%)



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Equality Analysis

Appendix: Croydon Council staff data

Ethnicity							
Directorate	Any other	Asian Group	Black Group	Mixed Group	Undisclosed	White Group	Grand Total
Adult Social	0.36%	1.37%	4.95%	0.74%	2.67%	2.23%	12.31%
Assistant	0.33%	1.88%	3.35%	0.58%	2.82%	3.10%	12.06%
Children	0.61%	3.48%	8.71%	1.85%	5.94%	7.62%	28.21%
Housing	0.10%	1.37%	3.55%	0.69%	2.97%	2.13%	10.81%
Resources	0.13%	1.22%	1.80%	0.46%	1.40%	1.27%	6.27%
Sustainable	0.84%	5.92%	5.76%	1.68%	6.80%	9.34%	30.34%
Grand Total	2.36%	15.23%	28.13%	5.99%	22.59%	25.69%	100.00%

Sex					
Directorate	Female	Male	Undisclosed	Prefer to self-describe	Grand Total
Adult Social	7.39%	2.59%	2.34%	0.00%	12.31%
Assistant	6.25%	3.58%	2.23%	0.00%	12.06%
Children	17.39%	5.74%	5.03%	0.05%	28.21%
Housing	4.72%	3.63%	2.44%	0.03%	10.81%
Resources	2.77%	2.28%	1.19%	0.03%	6.27%
Sustainable	14.24%	9.93%	5.94%	0.23%	30.34%
Grand Total	52.75%	27.75%	19.17%	0.33%	100.00%

Disability				
Directorate	No	Yes	Undisclosed	Grand Total
Adult Social	10.26%	1.09%	0.96%	12.31%
Assistant	9.98%	0.84%	1.24%	12.06%
Children	23.48%	1.90%	2.82%	28.21%
Housing	9.06%	0.58%	1.17%	10.81%
Resources	5.23%	0.46%	0.58%	6.27%
Sustainable	24.75%	2.36%	3.22%	30.34%
Grand Total	82.76%	7.24%	10.00%	100.00%

Equality Analysis

Sexual Orientation							
Directorate	Bi-sexual	Gay man	Hetrosexual /straight	Lesbian/gay woman	Other	Undisclosed	Grand Total
Adult Social	0.20%	0.15%	8.89%	0.00%	0.08%	3.00%	12.31%
Assistant	0.20%	0.10%	8.66%	0.15%	0.05%	2.89%	12.06%
Children	0.71%	0.38%	20.31%	0.33%	0.18%	6.30%	28.21%
Housing	0.20%	0.20%	7.51%	0.03%	0.03%	2.84%	10.81%
Resources	0.10%	0.05%	4.52%	0.03%	0.08%	1.50%	6.27%
Sustainable	0.84%	0.74%	19.98%	0.33%	0.38%	8.07%	30.34%
Grand Total	2.26%	1.62%	69.87%	0.86%	0.79%	24.60%	100.00%

Age Range													
Directorate	20 or	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61 or older	Undisclosed	Grand Total	
Adult Social	0.18%	1.35%	1.35%	1.17%	1.17%	1.27%	1.07%	1.12%	0.69%	0.28%	2.69%	12.31%	
Assistant	0.36%	1.85%	1.83%	1.29%	0.84%	1.04%	0.81%	0.74%	0.53%	0.18%	2.59%	12.06%	
Children	0.33%	3.94%	4.95%	3.76%	2.77%	2.16%	1.90%	1.52%	0.58%	0.48%	5.81%	28.21%	
Housing	0.18%	1.55%	1.83%	1.62%	1.27%	0.71%	0.30%	0.43%	0.20%	0.05%	2.67%	10.81%	
Resources	0.08%	1.09%	1.02%	0.53%	0.74%	0.48%	0.33%	0.30%	0.23%	0.13%	1.35%	6.27%	
Sustainable	1.14%	4.57%	4.01%	3.35%	2.59%	2.21%	2.13%	1.88%	1.37%	0.58%	6.50%	30.34%	
Grand Total	2.26%	14.34%	14.98%	11.73%	9.37%	7.87%	6.55%	5.99%	3.60%	1.70%	21.60%	100.00%	

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