

Appendix 2 - Evaluating the Potential Impact of the 2024/25 Budget Proposals

Introduction

This report outlines the results of the initial impact assessment undertaken alongside the individual draft budget proposals for the financial year 2024-25. The assessment had two aims:

- to help assess the overall potential impact of the budget on different people within our communities and,
- to identify actions that mitigate against or reduce the potential negative effects of our proposals on vulnerable people and households on the lowest incomes.

The spending proposals for the next financial year – 2024/2025 are informed by a set of principles against which all our budget decisions were tested and assessed. These are: fairness in budgetary allocations, protecting the most vulnerable citizens and our environment while always delivering value for money.

Spending on front-line service delivery will rise next year but the growth in the council's budget will not be enough to keep pace with increasing demand for our services. Nor will it cover our rising costs for items such as energy or fuel. We've also been hit by higher interest rates which means we must make higher repayments on the borrowing we use for things like building new schools.

The combination of increased demand on services and rising costs means we have had to take some difficult decisions. Decisions that will impact residents in different ways. We recognise, for example, that a reduction in social care could be felt more acutely by older people and disabled people. Increased charges for services will be more of an issue for those on lower incomes. This does not just mean those who are unemployed. People who experience in-work poverty, disabled people or those with protected characteristics may also be impacted.

We assessed the impact of our proposals in three ways:

- an assessment of the impact that changes to policy or increase in charges could have on different groups,
- completion of an overall Integrated Impact Assessment on all budget proposals which could alter a service or the way that service is delivered. This assesses its potential impact on the national well-being goals and the ways of working enshrined in the Well-being of Future Generations Act and the people and groups who possess the protected characteristics specified under the Equality Act 2010,
- a review of the potential impact on those in poverty and assessment of the impact on those experiencing socio-economic disadvantage, in line with the socio-economic duty in Wales.

Below we summarise the headline messages from these assessments. We also analyse the cumulative financial impact of the budget proposals on households with different income levels.

Open and robust scrutiny and challenge is an essential part of the budget setting process. Together they ensure our proposals are shaped in line with the priorities in our community and corporate plan and the issues that matter most to our communities. The assessments we report here are early ones, applying to budget proposals only at this pre-consultation and pre-decision stage. Our analysis will continue to evolve and be updated throughout public consultation in January and February 2024.

The Legal Context

Our evaluation is framed by the obligations we have as a council under the following three acts.

The Equality Act 2010 protects people from discrimination in the workplace and wider society. It provides a legal framework to protect the rights of individuals and advance equality of opportunity for all.

The public sector equality duty means that local authorities must consider or think about how their policies or decisions affect people who are protected under the Equality Act. We must do this when we design policies, deliver services and make decisions.

The protected characteristics are age; disability; sex; gender re-assignment; pregnancy and maternity; sexual orientation; race; religion or belief; marriage and civil partnership.

The Well-being of Future Generations Act creates a legal framework for better decision-making by public bodies in Wales by ensuring that we take account of the long-term, help to prevent problems occurring or getting worse, take an integrated and collaborative approach, and considers and involves people of all ages.

Together, the seven well-being goals and five ways of working provided by the Act are designed to support and deliver a public service that meets the needs of the present without compromising the ability of future generations to meet their own needs.

The Socio-Economic Duty came into effect in Wales on 31st March 2021 placing a responsibility on councils to consider the need to reduce the inequalities that result from socio-economic disadvantage. This evaluation is one of the ways we demonstrate our compliance with these duties.

Our Approach to the Impact Assessment

The approach taken in this assessment has been developed in line with the socio-economic duty, to evaluate the potential impact of the 2024-25 budget proposals on those experiencing socio-economic disadvantage and consider how this might help reduce inequalities. Almost any change to a council service has some socio-economic impact. This is because of the nature of our responsibilities and the extent to which some groups, communities and vulnerable people rely on public services. Our aim is to understand this impact so that we can identify appropriate mitigations wherever possible and minimise the impact on people in greatest need. We will continue to develop this approach as we further embed the requirements of the socio-economic duty in the way we plan, work, and evaluate.

As part of the impact assessment, we have established the cumulative financial impact of the budget. It also brings together the most significant issues and impacts identified by individual budget proposals to understand whether any groups will experience a detrimental position as a result of the cumulative impact of separate proposals.

Defining Poverty: Monmouthshire has adopted the Joseph Rowntree Foundation definition to define poverty 'When a person's resources (mainly their material resources) are not sufficient to meet their minimum needs (including social participation).' This is supplemented by one of the statistical ways of assessing poverty in the UK; the proportion of households where the income is below 60% of the median income. We recognise that there is a correlation between some protected characteristics and an increased risk of poverty. Intersectionality plays a large role; the more protected characteristics a person has, the more likely they are to experience financial hardship¹.

This assessment identifies areas where there is a risk that changes resulting from individual budget proposals may have a significantly greater impact on particular groups when looked at together with other proposals. By doing so we can identify where we may need to mitigate against negative impacts on certain groups of people. Mitigating actions could include re-shaping services to target them more efficiently and to reduce the potential of disproportionate impacts on groups with protected characteristics as defined by the Equality Act 2010.

In developing our approach, we have created three tables which summarise the findings from our assessment. Together these enable a clear understanding of the impacts of the budget proposals and the mitigating actions we have identified to reduce the effects on vulnerable groups and those with protected characteristics. These mitigations were developed in line with the principles guiding the budget setting process.

Table 1 provides an 'at a glance' view of the main proposals and whether they have been assessed as having a positive or negative effect on groups who possess the protected characteristics. It also does this for other important responsibilities such as safeguarding, the Welsh language and the effect on people with low incomes. It uses a simple Red, Amber, Green system to show this.

Table 2 provides an overview of the cumulative financial impact of the proposed increases in fees and charges on six different household compositions. For each of these it uses different income levels to identify the potential effect of our proposals on their household income. The table includes a column that shows what this looks like before and after the mitigations we have put in place.

Table 3 contains an Integrated Impact Assessment for the budget. This is the same tool that accompanies all policy decisions taken by Cabinet or full Council. It summarises the effects of the main changes proposed by the budget on different groups and legislation alongside some of the mitigating actions that have been put in place.

The Impacts and Mitigations

This section draws out some of the key impacts of the proposals on groups with protected characteristics and other important responsibilities such as safeguarding, the Welsh language and the effect on people with low incomes. It also outlines some of the mitigating actions we are taking to reduce any negative effects. More detail on the financial effects are shown later in the analysis. This is done based on income level rather than protected characteristics. However, we recognise that people with some protected characteristics are proportionally more likely to have a lower income.

We also recognise that many people possess more than one protected characteristic. It is not always possible to separate out the disadvantages people face for example the disadvantages faced by young, black women could be related to age, race or sex. We know that this will be an important consideration in finalising our proposals and the mitigating actions that we put in place.

Table 1 – Overview of 2024/25 Budget Savings and Pressure Proposals with more significant identified impacts

Key:

Red – negative impact on this category that is difficult to overcome with mitigating actions.

Amber – some potential negative impact which is lower risk or can be managed with mitigation.

Green – impact is largely positive.

White – no significant impact has been identified at this stage.

The numbers in brackets correlate with the references for individual impact assessments. These can be accessed from the background papers linked in the paper presented to the meeting of Cabinet on 17th January.

	Age	Disability	Gender Re-assignment	Marriage or civil partnership	Pregnancy and Maternity	Race	Religion or Belief	Sex	Sexual Orientation	Welsh Language	Socio-Economic	Safeguarding	Sustainable Development	National Well-being goals
Adult staffing reductions (SCH 2, 5, 7 & 16)	Red	Red				Green	Green	Red			Yellow	Yellow	Yellow	Yellow
Children's practice change (SCH 3 & 4)	Green	Green				Green	Green				Green	Green	Green	Green
Adult practice change (SCH 6, 8, 9, 10, 14 & 15)	Red	Red						Red			Red	Yellow	Yellow	Yellow
Fees uplift (PSCH 1)	Green	Green									Green	Green	Green	Green
Foster carer support (PSCH 2)	Green	Green									Green	Green	Green	Green
Children's and adult overspend (PSCH 4 & 5)	Green	Green									Green	Green	Green	Green
Individual School Budgets (CYP 1)	Red									Red	Yellow			Yellow
ALN net saving (CYP 4)	Green	Green										Green	Green	Green
Gwent Music (CYP 7)	Red	Yellow									Yellow		Yellow	Yellow
Before school club charge (CYP 8)	Yellow										Yellow			Yellow
King Henry VII School specialist resource base (PCYP 2)	Green	Green									Green	Green	Green	Green
ALN transport (PCYP 5)	Green	Green									Green	Green		Green
Before school clubs budget uplift (PCYP 6)	Green										Green	Green		Green
Contingency funding for high tariff ALP (PCYP 8)	Green	Green									Green	Green	Green	Green

	Age	Disability	Gender Re-assignment	Marriage or civil partnership	Pregnancy and Maternity	Race	Religion or Belief	Sex	Sexual Orientation	Welsh Language	Socio-Economic	Safeguarding	Sustainable Development	National Well-being goals
Funding ALP in local authority individual education plans (PCYP 9)	Green	Green									Green	Green	Green	Green
Vulnerable learner lead (PCYP 10)	Green	Green				Green					Green	Green	Green	Green
Garden waste collection charges (C&P 2)											Red			Yellow
Provision of food waste bags (C&P 4)											Yellow			Red
Concessionary fare uplift (C&P 11)	Red	Green			Green						Red			
Increase car parking charges (C&P 18)		Green									Red			Yellow
Recycling and waste management (PC&P 1)	Green	Green											Green	Green
PTU contract (PC&P 6)	Green	Green									Green			Green
Welsh language translations (PCEO 2)										Green				Green
Museums service change (ML 2)									Yellow					Yellow
Old Station Tintern opening hours (ML 3)									Yellow					Yellow
Countryside access staff reduction (ML 6)			Yellow						Yellow					Yellow
Cost neutral outdoor adventure service (ML 9)	Yellow										Yellow			Yellow

	Age	Disability	Gender Re-assignment	Marriage or civil partnership	Pregnancy and Maternity	Race	Religion or Belief	Sex	Sexual Orientation	Welsh Language	Socio-Economic	Safeguarding	Sustainable Development	National Well-being goals	
Leisure centre reduced opening hours (ML 10)															
Alternative delivery model open access youth provision (ML 11)															
Markets and membership service redesign (ML 12)															
Area management restructure (ML 13)															
Youth service core budget increase (PML 5)															
Markets income pressure (PML 6)															

Disabled people

The changes proposed to the budget allocations in social care will have an impact on disabled people. Each proposal was therefore considered carefully alongside actions which could mitigate against or reduce negative impacts. The mitigations identified include making more use of community support networks and assistive technology to meet people's needs in new ways as well as strengthening our individual needs assessments. We will also increase expenditure in key services used by some disabled people which will ensure they continue to receive the support they need.

Defining Disability: Disability is when a person has a physical or mental impairment which has a long-term adverse effect on that person's ability to carry out day to day activities. The 2021 Census shows that 19.3% of people who live within the county are classed as disabled under the Equality Act. This is below the Welsh average of 21.1%.

The percentage of people who are disabled in Monmouthshire whose day-to-day activities are limited a lot accounted for 8.2% of Monmouthshire's population, with those whose day-to-day activities are limited a little accounted for 11.1%.

Alongside those who are classed as disabled under the Equality Act, the 2021 Census data shows that 8.2% of people in the county have a long term physical or mental health condition whose day-to-day activities are not limited and therefore not disabled under the Equality Act.

Specific changes that have been identified as having an impact on this characteristic are summarised below.

We will increase budgets and staffing in Additional Learning Needs provision and establish more in-county specialist resource bases for children and young people. This will ensure that all children in the county have fair access to education, no matter their specific needs or disabilities. This will also ensure more children and young people with complex needs can remain in their community school or within a school in Monmouthshire, where possible.

We are increasing spending in Adult Social Care to recognise growing demand and increased costs. This will allow those with physical and learning disabilities as well as ill-health, both mental and physical, to continue to receive support. It will enable disabled people to live independently, access vital services, improve their quality of life and maintain close relationships with family and friends. We will increase the fees we pay to independent social care providers to ensure that disabled people have access to a range of appropriate and high-quality care services.

The proposals will result in a reduction in the level of home care available. This may impact negatively on some adults with physical disabilities, and adults with mental health difficulties including dementia as well as their carers. Some people's needs may not be met at the maximum level. To mitigate this, there we will focus on the assessment and review of peoples' care and support needs. We will make more use of community-based support networks and assistive technology to meet needs.

We propose a re-organisation of day support for people with learning disabilities following a review. This will include stopping in-house residential respite care for adults with learning disabilities. This will create a single staffing structure and will result in some workforce reductions. However, this proposal will provide the opportunity to redesign the support available. This will

result in workforce reductions and will impact particularly on families who wanted this option of respite care to remain available. People with a learning disability will have access to a range of enhanced respite options including supported holidays, Shared Lives, Direct Payments and residential respite. These will be commissioned on an individual basis for those that need it.

Children with more complex needs and disabilities are disproportionately impacted by the lack of suitable placements for children requiring social care support. Practice Change in Social Care seeks to address this through the development of bespoke services and provision.

There are planned increases in fees for social care services, both residential and non-residential. There is currently a cap on the weekly fees that can be charged for non-residential i.e. domiciliary care. The fees are means tested and there are caps on charges that limit the impact on those on the lowest incomes. There are also increases in charges for community meals which will impact on disabled people receiving them.

Age: Elders, Children and Young People.

The effects and mitigations of proposals which will have an impact on the age characteristic are summarised below.

Monmouthshire's Aging Population: Data from Census 2021 shows Monmouthshire has a relatively older population, with those 65 years and older accounting for just over 25% of the total population of the county. This is slightly higher than the Wales average of 21.3%. These age groups also saw the biggest increase in the 2021 census, with the number of people 65 years and older increasing by 26% from 19,043 to 24,000, the highest percentage increase in Wales. Those aged 70-74 saw the largest increase of 44%, followed by the 90+ group which increased by 34%. Alongside these large increases in older age groups were decreases in the percentage of young people in the county, with the number of children aged 0-14 decreasing by 9.3% to 13,800, significantly more than the Wales average which saw a 1% decrease. There was also a small decrease in the working age population by 3.6% to 55,200. These figures clearly display the shift in Monmouthshire's age demographic to an older, ageing population.

Older People

Summarised here are the main proposals that may impact on some older people, particularly those on low incomes and/or who are disabled along with the mitigating actions that have been introduced to lessen the effects on vulnerable people.

Charges for domiciliary care are proposed to increase from £16.60 to £20 per hour. These are capped at £100 per week in Wales which provides a significant mitigation. A further mitigation is provided in the form of means testing as only those who are assessed as being able to afford this will pay. There will also be increases in fees for residential care. This will impact on proportionately more older people. These are also means tested and so the impact on those on the lowest incomes will be mitigated.

There is an increase in charges for community meals from £5.10 to £5.60 per meal which will impact on older people who receive these meals. The financial effect of these changes on different household compositions and income levels is set out in table 2.

Alongside these changes we will increase budgets in Adult Social Care to recognise increasing financial pressures. This will ensure that older people in receipt of care continue to receive support.

This will help them to live independently, access vital services, improve their quality of life and maintain close relationships with family and friends. Uplifting fee rates for social care providers will ensure the continuation of support and will expand the current offer available to older people who do not have family or friends who are able to pay top-up fees.

We will review packages of care for adults to see if these can be provided at a lower cost. We will also focus on reablement services. This can increase people's independence and support them to live lives that matter to them, potentially reducing the need for longer-term care. Older people, particularly those with care and support needs such as frail, elderly people, people with physical and mental disabilities and people with chronic health needs and their carers could be negatively affected by any changes. The risks will be mitigated through individual reviews and assessments.

A reduced workforce within direct care will have a negative impact on some older / frail adults with care and support needs and their carers. Often older adults are being supported to remain at home with the support of family members who can themselves be in older age.

Children and Young People

Children access a range of council services through attending schools, using home to school transport, attending clubs at leisure centres etc. This means that children and their families are often more exposed to changes and could be adversely affected. Continued economic and social pressures are also likely to put increased pressure on some families. Below is a summary of the main proposals that may impact on some children and young people.

The proposal for Individual School Budgets could result in lower staffing levels in schools. This will likely include mostly non-teaching staff but could also include some teachers where statutory ratios can be met. A reduction in staff could have a negative effect on children and young peoples' learning and the ability of schools to provide a wide-ranging post-16 education offer.

We are proposing to increase the cost of before school clubs for learners not eligible for free school meals. This could mean that some families are no longer able to afford the service. Some learners may no longer attend as a result. Similarly, increasing the cost of concessionary home to school transport may prevent some learners from accessing this service. Decreasing our contribution to Gwent Music may mean that fewer children from low-income families are able to attend music lessons. We propose to maintain a hardship fund which would help sustain opportunities for this group.

Children's social services support circa 1,000 children at any one time. The majority of these children will have experienced a range of adversity including poverty, housing insecurity, parental substance misuse, parental mental ill-health or domestic abuse. Increased spending in this area will enable us to provide children and families with vital services. This will help families achieve positive outcomes and support children to remain living safely with family and in their community wherever possible.

The lack of placement choice and availability is having an adverse impact on children requiring social care support. We will support children and young people who are looked after, or care experienced to live closer to their home and communities. We expect to be able to lower our spending as a result.

We will increase foster carer fees and allowances which will aid the council's aim of increasing the number of local authority foster carers in the county. This will mean that less children are placed in more expensive private placements or residential children's homes which can often be outside their community.

Sex

Within the council a number of our proposals include a reduction on the number of jobs. Present indications are that the number of posts affected will be below 20. This doesn't include any decisions that will be taken by school governing bodies. Reductions will be achieved through the release of vacant posts, reducing the number of employed hours or in some cases, redundancies.

While each department's staffing mix differs, the council's workforce is 70% female and therefore any reductions in staff numbers are likely to have a disproportionate effect on women.

We will apply our established Protection of Employment Policy. This will ensure that we are able to redeploy staff wherever possible. A tighter control procedure has been applied to job vacancies since the beginning of October 2023 with a high number of jobs being held vacant to aid the budget recovery position. This will help minimise any redundancies.

Specific changes that have been identified as having an impact on this characteristic include:

The potential for disproportionate impacts on women who make up the majority of both paid and unpaid caring roles. Any reduction in services available for adults with care and support needs will negatively impact on the number of carers; and therefore, the impact will result in less jobs in this area.

Women are more likely to be in low paid jobs than men and so a higher proportion are likely to experience the effects of price increases on services set out in the cumulative financial impact. Females tend to live longer than males so are proportionately more likely to be affected by changes in services that have a disproportionate impact on older people.

Other protected characteristics

At this stage of budget setting, we identified limited effects on other protected characteristics, (marriage and civil partnership, pregnancy and maternity, race, gender reassignment, sexual orientation, religion and belief). Some protected characteristics are linked to an increased risk of poverty. As a result, people with protected characteristics are likely to be disproportionately represented in the lower income bands. The financial effects of the budget are identified in the cumulative financial impact table later in this document.

Race, religion, marriage and civil partnership and sexual orientation and gender identity:

Data from the Census 2021 shows 96.9% of Monmouthshire residents identified their ethnic group within the White category. Within the White ethnic group, 94.2% identified as "English, Welsh, Scottish, Northern Irish or British". The next ethnic group was Asian, Asian British or Asian Welsh accounting for 1.3% (1,185) of Monmouthshire's population, while people identifying as mixed or multiple ethnic groups make up 1.2% (1,115) of Monmouthshire's population.

A decreasing number of Monmouthshire residents described themselves as Christian, down from 62.5% (57,101) in 2011 to 48.7% (45,250) in 2021, although Christian remains the most common response. 43.4% (40,311) of residents reported no religion, an increase from 28.5% (26,018) in 2011. 0.6% (519) of people in Monmouthshire reported 'any other religion'; 0.5% (435) Muslim; 0.4% (339) Buddhist; 0.2% (204) Hindu; 0.1% (102) Sikh and 0.1% (79) Jewish.

The census 2021 also shows 43.2% (40,155) of people in Monmouthshire are married or in a civil partnership, of which 0.3% (322) were in same-sex couples. 24.3% (22,635) of people had never married or never registered a civil partnership. 8.6% (7,952) of people were divorced or their civil partnership had been dissolved; 1.7% (1,540) were separated; and 6.4% (5,958) were widowed or

the surviving partner of a civil partnership. (The question did not apply to the remaining 15.8% of people)

1.1% (872) of Monmouthshire's population identify as lesbian or gay. 1.0% (763) identify as bisexual and 0.05% (42) identify as Asexual.

Some of the impacts identified include; The children's practice change proposal will ensure that suitable placements are available for children in line with their race, culture and identity needs. Care and support plans for adults and their carers / families take account of individual beliefs and provide care and support in a way that promotes and respects individual preferences. This element of the service would not be impacted directly by proposed changes in adult social care; Increasing capacity within the Vulnerable Learners team would allow us to better support schools in implementing various Welsh Government equality plans. These aim to create a fairer and more equal Wales. They include 'Rights, Respect and Equality', challenging bullying agenda, and creating an anti-racist Wales by 2030.

The reasons for identifying limited impacts on these protected characteristics so far include: the possibility these groups are not affected by the proposals; our services already provide inclusive services to all residents and, that we do not have sufficient information on the protected characteristics of all service users beyond that available in the national census, to make a judgement. We will continue to learn and increase our understanding throughout the budget consultation stage. The impact assessment has been made available as part of the consultation process on the budget and we welcome any views on the impacts of our proposals on these protected groups.

Socio-economic Impact

As well as evaluating the effects of changes on groups with protected characteristic, we also need to understand the potential socio-economic effects of the budget.

Any increase in fees and charges for services will have a higher impact on households on the lowest incomes.

Socio-economic deprivation: Data from the 2021 census shows households were considered to be deprived if they met one or more of the following four dimensions of deprivation: employment; education; health and disability; and housing. Overall, Monmouthshire compares favourably against other Welsh local authorities with the highest percentage of households not deprived in any dimensions (51.7%). However, when looking at smaller areas, there are marked variations in deprivation between communities within Monmouthshire, for example, the percentage of households not deprived in any dimensions varies from 65.4% in The Elms to 35.4% in parts of Overmonnow.

In many ways, living in an area of relative affluence and wealth whilst struggling to make ends meet can make that experience even harder and more isolating. This is a challenge we are determined to understand and address.

For families on lower incomes the rising cost of living can place additional pressure on households. This can come from rising energy prices, rising food prices, increasing inflation and higher interest rates. All residents will be impacted by inflation which will result in higher prices. Though the rate of inflation has been steadily decreasing in recent months, it remains relatively high at 3.9%.²

Households on variable rate mortgages or taking out new mortgages will have been impacted by the increases in the Bank of England base rate which will have pushed up borrowing costs. Household with unsecured loans and credit card debt will also be adversely affected by this change. The base rate has been steadily increasing throughout this year. These high rates will bring benefits to savers, however, which will include those of pensionable age who tend to make up a higher proportion of savers.

Household capacity to offset price rises: The extent to which higher prices are offset by wage rises will vary by household and is not included within this assessment. For context, the rate of annual pay growth in average total pay (including bonuses) was 7.2% and growth in regular pay (excluding bonuses) was 7.3% among employees in August to October 2023.³ In real terms (adjusted for inflation), in August to October 2023, total pay rose by 1.3% and regular pay rose by 1.4%. State pensions and benefits increased by 10.1% for 2023/24, in line with the Consumer Price Index (CPI) for the year to September 2022. For 2024/25, state pension rates will increase by 8.5%, in line with the average earnings growth figure for the year to September 2023, and benefit rates will increase by 6.7%, in line with the CPI for the year to September 2023. Rising prices will still have a significant effect on claimants.

These issues may compound financial challenges experienced by some families through the pandemic. Council services are receiving increasing demands and/or complexity of support requirements from residents in the county, such as on homelessness, Children's Services and Adult Social Care. This means some people, particularly those on lower incomes, need additional support, including from services already experiencing increases in demand.

We have undertaken extensive data analysis and qualitative research to further our understanding of inequality at a local level and how it affects people's lives. Close working with partners is being undertaken to track data to help understand the emerging situation and act accordingly.

Actions we are taking to mitigate against negative socio-economic impacts.

Some of the mitigation the council has in place to address financial pressures include:

Charges for social services are linked to peoples' ability to pay. Service users will undergo a means tested assessment of their ability to meet a reasonable charge.

The Council Tax reduction scheme offers some mitigation. It is calculated on individual circumstances. Those in receipt of universal credit, pension credits, job-seekers allowance and other benefits can apply for a reduction. Single person households are eligible for a 25% reduction on Council Tax.

Continued support to those affected by the cost-of-living through a range of methods including:

- The Money Matters campaign. This signposts residents to sources of support. It includes support on money & debt, housing, employment, mental health and wellbeing and utilities. It also provides new localised information on local community projects around the county that provide support.
- Working with Mind Monmouthshire and Citizens Advice Monmouthshire to set up cost of living support drop-in sessions across the county. These offer advice on ensuring people are getting all the money and benefits they are entitled to, making money go further and guidance on managing energy bills. There is also help and advice on getting back into work or more secure employment as well as emotional and wellbeing support.
- Working with partners to provide support for those experiencing food insecurity. This includes community fridges, food clubs and Food and Fun provision.
- Welsh Government provides a grant for households on low incomes to help with the essential cost of attending school, such as buying uniform or kit to take part in particular activities. Many schools have their own stock of uniforms and other essential kit which they can offer to families at low or no cost.

Monmouthshire Council's Housing Support Team support anybody who might be at risk of losing their home for any reason and can provide advice, liaise with landlords or mortgage lenders, or sometimes provide financial help. The team can help support residents to deal with the reasons behind struggling to pay rent or mortgages – such as mental health worries or difficulties accessing the financial support they are entitled to. They also have a service to help residents claim Universal Credit and other benefits.

Monmouthshire Council's Benefits Service provide local advice and support. The team help with Housing Benefit, Universal Credit, Discretionary Housing Payments and Council Tax Reduction. They can also help with individual tailored plans.

We provide and help fund a wide range of services in communities. These include community well-being networks to help people to maintain their independence and prevent people becoming dependent on statutory health and social care; community hubs that provide advice and host community learning opportunities and the skills at work programme which aims to upskill those in lower paid jobs to increase their career prospects.

There will also be a range of additional mitigations that are not fully modelled here.

The Cumulative Financial Impact

This section looks at the combined effect of increased fees and charges on different household compositions and income levels. We do this because many individual changes can sometimes seem small when looked at in isolation but can add up to a significant sum. This is one of the ways we meet our socio-economic duty. It also means we can identify where we need to apply a degree of mitigation to reduce the potential negative impacts of our proposals.

The impact below has been modelled on some of the planned increases in fees and charges. We have used six different household types and identified varying annual household incomes in modelling the cumulative financial impact. The increases in fees and charges modelled to develop this assessment along with further information on the methodology used are shown in Appendix 2. The financial modelling does not include an analysis of people by protected characteristics, although as already indicated people with protected characteristics are likely to be disproportionately represented in the lower income bands.

This column shows the actual anticipated cost of the budget proposals on households in Monmouthshire.

Table 2: Cumulative Financial Impact – Before and after mitigating actions.

Household	Income	Total increase before mitigation (percentage of income shown in brackets)	The amount of money our measures reduce this by	Total increase after mitigation (percentage of income shown in brackets)
Household 1 – 2 Adults, 2 Dependent Children, 1 Older Person	£33,500	£1,663.65 (5.0%)	£1,304.23	£359.42 (1.1%)
	£51,500	£1,663.65 (3.2%)	£1,292.50	£371.15 (0.7%)
	£64,000	£1,663.65 (2.6%)	£1,292.50	£371.15 (0.6%)
	£75,500	£1,663.65 (2.2%)	£1,292.50	£371.15 (0.5%)
Household 2 – 2 Adults, 2 Dependent Children	£22,000	£267.95 (1.2%)	£85.47	£182.48 (0.8%)
	£32,000	£652.25 (2.0%)	£422.83	£229.42 (0.7%)
	£40,000	£652.25 (1.6%)	£411.10	£241.15 (0.6%)
	£64,000	£652.25 (1.0%)	£411.10	£241.15 (0.4%)
Household 3 – 1 Adult, 2 Dependent Children	£15,000	£267.95 (1.8%)	£85.47	£182.48 (1.2%)
	£19,000	£267.95 (1.4%)	£85.47	£182.48 (1.0%)
	£22,000	£267.95 (1.2%)	£85.47	£182.48 (0.8%)
	£32,000	£652.25 (2.0%)	£440.44	£211.81 (0.7%)
Household 4 – 2 Adults (all aged below 66)	£22,000	£151.65 (0.7%)	£85.47	£66.18 (0.3%)
	£40,000	£151.65 (0.4%)	£26.80	£124.85 (0.3%)
	£52,000	£151.65 (0.3%)	£26.80	£124.85 (0.2%)
	£64,000	£151.65 (0.2%)	£26.80	£124.85 (0.2%)
Household 5 – 1 Older Person	£11,500	£1,163.05 (10.1%)	£966.87	£196.18 (1.7%)
	£15,000	£1,163.05 (7.8%)	£966.87	£196.18 (1.3%)
	£20,000	£1,163.05 (5.8%)	£966.87	£196.18 (1.0%)
	£32,000	£1,163.05 (3.6%)	£937.54	£225.51 (0.7%)

Household	Income	Total increase before mitigation (percentage of income shown in brackets)	The amount of money our measures reduce this by	Total increase after mitigation (percentage of income shown in brackets)
Household 6 – 2 Adults (both aged 66 and over)	£22,000	£1,293.05 (5.9%)	£966.87	£326.18 (1.5%)
	£40,000	£1,293.05 (3.2%)	£908.20	£384.85 (1.0%)
	£52,000	£1,293.05 (2.5%)	£908.20	£384.85 (0.7%)
	£64,000	£1,293.05 (2.0%)	£908.20	£384.85 (0.6%)

The proposed Council Tax increase of 7.5% will result in an additional monthly cost of £9.78 on a Band D property. If a household is on a low income, they may be eligible for the Council Tax Reduction Scheme which would reduce their Council Tax bill.⁴ This is calculated on individual circumstances and the entitlement varies; the model includes reductions of 10% and 50% for certain households. It is unlikely that someone on a low income would be paying for social care. As incomes rise it would be expected that many households will be living in more expensive properties and would be paying higher rates of council tax. A breakdown of the charges and methodology used to produce the table above can be found in appendix 2.

Household 1 - 2 Adults, 2 Dependent Children, 1 Older Person

For this household mitigating actions are in place which reduce the potential effects of increased fees and charges from £1,663.65 to £359.42 for those earning £33,500.

Without mitigation, for this household composition fees and charges could increase by £1,663.65 this would equate to 5% of the total income. For households with an income of £51,500, £64,000 and £75,000 this would be 3.2%, 2.6% and 2.2% of the total income, respectively. The largest increases would be the increased cost of before school clubs (those eligible for free school meals, eFSM, in households with lower incomes will not pay for these clubs which has been factored into the model), and the increase in Council Tax. Social care charges have also been considered for the older person within the household, modelling a £881.40 annual increase based on 5 hours of care a week as well as the provision of daily community meals.

Household 2 - 2 Adults, 2 Dependent Children

For this household mitigating actions are in place which reduce the potential effects of increased fees and charges from £267.95 to £182.48 for those earning £22,000.

Without mitigation, for this household composition, fees and charges have been modelled to increase by £267.95 for those earning 22,000 and above or £652.25 for those earning £32,000 and above. The difference is due to the assumed council tax reduction eligibility of the lowest income household alongside the assumed eligibility for eFSM status for the children. The increase would constitute 1.2% of income for a household income of £22,000. For a household income of £32,000 it would be 2%. The percentage of income would be 1.6% and 1% for households with incomes of £40,000 and £64,000, respectively. Alongside the increases noted above for a household with children, charges have been modelled for swimming lessons (+£24 per annum), and concessionary seats on home to school transport (+£88 per annum).

Household 3 - 1 Adult, 2 Dependent Children

For this household mitigating actions are in place which reduce the potential effects of increased fees and charges from £267.95 to £182.48 for households in the three lowest income bands.

Although the income for this household is likely to be less than that of the 2 Adult, 2 Children household, the increase in fees and charges on the household are very similar for the equivalent income bands, with a modelled £267.95 increase in annual costs before mitigations for those on £22,000 and £652.25 for a £32,000 income household. Lower income bands have been included within the model to reflect the possibility of low-income single earner households.

For those earning under £20,000, there is a modelled £267.95 increase also (as per £22,000 band). This would be a 1.8% increase for a £15,000 household and 1.4% increase for a £19,000 household. The low-income households have been assumed to receive mitigated costs for education services based on eFSM status of the children. Mitigations could also be received for council tax as part of the council tax reduction scheme and/or the single persons discount, this likely to be the case – especially for the lower income brackets.

Household 4 - 2 Adults

For this household mitigating actions are in place which reduce the potential effects of increased fees and charges from £151.65 to £66.18 for households on the three lowest income bands modelled.

For this household composition, fees and charges would have increased by £151.65 without mitigation. Therefore, this would be 0.7% of the total if this household composition had an income of £22,000. For a household earning £40,000 this would be 0.4% of their income. For those earning higher incomes such as £52,000 and £64,000, the fees and charges would account for 0.3% and 0.2% of their annual income, respectively. This household composition is likely to be less affected than other households as they do not have any dependent children and may not require certain services such as adult social care.

Household 5 - 1 Older Person

For this household mitigating actions are in place which reduce the potential effects of increased fees and charges from £1,163.05 to £196.18 for households on the three lowest income bands used.

This household could potentially have experienced an increase of £1,163.05 before mitigations were applied. This would be the equivalent of 10.1% of a household income of £11,500, which is broadly in line with the annual state pension allowance. The impact would be 7.8% if the household income is £15,000 and 5.8% and 3.6% if the household income is £21,500 and £40,000. The model includes example potential council tax mitigations of 50% for the 3 lowest income bands (+£58.68) and lists a 25% reduction for the £32,000 income household (an increase of £88.61 rather than £117.35). This household could potentially incur the increased costs for adult social care at all income levels, as well as the increase cost for community meals, however social care charges are means tested. Other potential mitigations for the household include the social care cap being reached, which would limit or could remove any increase in non-residential care fees.

Household 6 - 2 Adults (both aged 66 and over)

For this household mitigating actions are in place which reduce the potential effects of increased fees and charges from £1,293.05 to £326.18 for a household with an income of £22,000

For households earning £22,000, there could be a 5.9% increase in annual costs should there have been no mitigations. The majority of this increase would be from an assumed annual increase in social care costs of £881.40 as the model is based on 5 hours care received for 52 weeks a year. However, the mitigated cost of a £100 cap per week may mean that the household are already at this limit and would therefore see no additional increase in cost. An increase of £260 per year could be from community meal charges – based on an assumption that both members of the household would receive 5 meals a week from the service. As the lowest income bracket listed, there is a potential mitigated cost for council tax of £58.68 - which is an example 50% discount which could be provided via the council tax reduction scheme.

Were the household income £40,000 or higher, it has been modelled that without mitigation there could be a yearly increase of £1,293.05 for the household. Alongside the social care and community meals charges noted above, the model includes a full council tax increase of 7.5%, which is included as £109.53 based on a Band D property. The increase in costs would be 3.2% of total household income for a £40,000 income household, 2.4% for a £52,000 income household and 2% for a £64,000 income household.

Table 3: Integrated Impact Assessment



monmouthshire
sir fynwy

Integrated Impact Assessment document
(Incorporating Equalities, Future Generations, Welsh Language and Socio-Economic Duty)

<p>Name of the Officer: Richard Jones</p> <p>Phone no: 01633 740733 E-mail: richardjones@monmouthshire.gov.uk</p>	<p>Please give a brief description of the aims of the proposal: To deliver a balanced budget while continuing to make progress against the council's longer term aims.</p>
<p>Name of Service area: Chief Executive's</p>	<p>Date: 22nd December 2023</p>

1. **Are your proposals going to affect any people or groups of people with protected characteristics?** Please explain the impact, the evidence you have used and any action you are taking below.

Protected Characteristics	Describe any positive impacts your proposal has on the protected characteristic	Describe any negative impacts your proposal has on the protected characteristic	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
Age	Local authorities provide many universal services such as highways and waste collections which bring multiple benefits to all age groups. However, many of our services are delivered to proportionately higher numbers of younger and older people.	Reducing our contribution to Gwent Music (CYP 7) may mean that fewer children from low-income families are able to access funding to allow them to attend music lessons which would otherwise be unaffordable to them. This will mean that peers in school will not have the same opportunities.	The council will provide £9k to support the hardship fund which supports low-income families to allow pupils to have access to music lessons which would otherwise be unaffordable to them (CYP 7).

Protected Characteristics	Describe any positive impacts your proposal has on the protected characteristic	Describe any negative impacts your proposal has on the protected characteristic	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
	<p>The development of a specialist resource base in the new King Henry VIII 3-19 school (PCYP 2) will increase the number of placements available for children and young people with complex needs, reducing the need for those children and young people having to travel to out-of-county specialist placements.</p> <p>Uplifting the additional learning needs (ALN) transport budget (PCYP 5) will ensure that pupils with ALN are able to attend a school or specialist placement that meets their specific needs.</p> <p>Uplifting the budget for before school clubs (PCYP 6) will ensure that children continue to have access to a healthy breakfast before school whilst also providing affordable or free childcare for parents (those who are eligible for free school meals have free access to before school clubs).</p>	<p>Real-terms reductions in individual school budgets (CYP 1) will likely result in redundancies of school staff. Any loss of staff could impact directly on the standards of the school and will also mean that class sizes are likely to increase and the number of courses offered at post-16 education will decrease, meaning less choice for pupils.</p> <p>Increasing the cost of before school clubs (CYP 8) may result in some families no longer being able to afford the service, meaning some children will no longer have access to the club.</p> <p>Stopping the provision of free food waste bags (C&P 4) may make food waste recycling less accessible due to the cost of the bags and residents potentially having to travel further to access food waste bags at</p>	<p>Families will have the option to pay the cost of home to school transport across the year, rather than in one lump sum. In addition, families of children who are unable to walk to school due to reasons such as medical conditions are able to apply for discretionary transport (C&P 11).</p> <p>All pupils that are entitled to free school meals will still be able to access before school clubs for free. All pupils regardless of household income will still have access to a healthy breakfast (CYP 8).</p>

Protected Characteristics	Describe any positive impacts your proposal has on the protected characteristic	Describe any negative impacts your proposal has on the protected characteristic	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
	<p>Providing additional funding to support additional learning provision (ALP) in the authority (PCYP 8, 9) will ensure that children and young people with complex ALN are provided with ALP to meet their identified needs, and to keep children and young people in their community schools, where possible. This will in turn have a positive impact on attendance, reduce exclusions and provide a truly inclusive education system.</p> <p>Increasing capacity within the vulnerable learners' team (PCYP 10) will enable the authority to be more responsive in managing the needs of Children Looked After (CLA) learners and will ensure that supporting vulnerable learners is prioritised.</p> <p>Uplifting the core budget of the Youth Service (PML 5) will ensure that core services continue to be delivered and</p>	<p>a cost-price. This will impact negatively on households on low incomes and those who may struggle to travel to sale locations, including older residents.</p> <p>Increasing the cost of garden waste collection by 10% (C&P 2) may mean that some users are no longer able to afford the service, and will adversely affect those on low income, including older residents.</p> <p>Increasing the cost of concessionary home to school transport (C&P 11) may mean that children from low-income families will no longer be able to access the service.</p> <p>Increases to car park charges (C&P 18) will have a disproportionate effect on low-income households, including older people, as they may have to reduce or cease their use of car parks which could cause a degree of social isolation.</p> <p>The lack of placement choice and availability is having an adverse impact on children requiring social care support. Practice Change in Social Care (SCH 3 & 4) seeks to support children and young</p>	<p>People can use any plastic bag, such as a bread bag, to dispose of food waste (C&P4)</p> <p>Blue badge holders will continue to be able to park for free (C&P 18).</p> <p>Individual care planning for children is in place which takes into account their individual needs and personal outcomes in line with the stage of development. (SCH 3 & 4)</p> <p>There will be a renewed focus on assessment and review of care and support needs with more focus on community-based support networks and assistive technology (SCH 6, 8, 9, 10, 14, 15).</p> <p>We will work to supply food waste bags through the council's estate and at outlets at cost price to reduce the impact (C&P 4).</p>

Protected Characteristics	Describe any positive impacts your proposal has on the protected characteristic	Describe any negative impacts your proposal has on the protected characteristic	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
	<p>young people continue to be supported.</p> <p>Uplifting social care provider fees (PSCH 1) will allow the council to secure care for older people, children and vulnerable adults, and will also mean that care home providers are more likely to accept our rates, resulting in more places being made available for older residents who do not have family to pay 'top-up fees'.</p> <p>Supporting pressures in Adult and Children's Social Care (PSCH 4 & 5) will ensure that both children and young people and older people in receipt of care continue to be supported, helping them to live independently, access vital services, improve their quality of life and maintain close relationships with family and friends.</p>	<p>people who are looked after, or care experienced to live closer to the home and communities and to be appropriately supported to develop their independence.</p> <p>Older people, particularly those with care and support needs and their carers are more likely to be negatively impacted by proposed practice change in Adult Social Care (SCH 6, 8, 9, 10, 14, 15). This includes a reduced workforce.</p> <p>A reduced workforce within direct care will have an impact on older / frail adults with care and support needs and their carers (SCH 2, 5, 7, 12 & 16). Often older adults are being supported to remain at home with the support of family members who can themselves be in older age.</p> <p>Identifying alternative funding streams for the youth service provision (ML 11) could result in overall less evening provision across Monmouthshire, particularly for</p>	<p>Ensure the Social Services and Well-being Act charging legislation is adhered to, so service users are means tested to determine their ability to pay.</p> <p>Increased demand, the fragility of the social care sector and the availability of care staff remain a key risk for Adult Social Care which needs to be considered as part of budget proposals.</p> <p>Where any decisions are required relating to compulsory redundancies the process will make a determination in an unbiased and un-predetermined way and with due regard for the impact relating to protected characteristics.</p>

Protected Characteristics	Describe any positive impacts your proposal has on the protected characteristic	Describe any negative impacts your proposal has on the protected characteristic	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
	<p>There is a focus in Adult Social Care practice change (SCH 6, 8, 9, 10, 14, 15) on maximising reablement services that can increase people's independence and support them to live lives that matter to them reducing the potential need for longer-term care.</p> <p>Meeting increased home to school transport costs (PC&P 6) will ensure that children continue to be provided with transport to school.</p> <p>Uplifting foster carer fees and allowances (PSCH 2) will aid the council's aim of increasing the number of local authority foster carers in the county. This will mean that less children are placed in private placements or residential children's homes which can often be far from their familiar community.</p>	<p>those who do not live in town centres, meaning some young people will either have to travel to access this service or may lose access if they are not able to do so.</p> <p>Increases to the cost of outdoor education (ML 9) may mean that some children from low-income families will no longer be able to attend the service.</p> <p>There are proposals to increase fees and charges in Adult Social Care, including for both non-residential fees and residential care. This will have a disproportionate impact on those adults who are reliant on care, especially those on lower incomes, although charges are means tested.</p>	<p>Pupils from Monmouthshire County Council schools will still receive a discount of 13% on the cost of the outdoor adventure service. Pupils eligible for free school meals will still receive a discount of 50%. Schools will likely subsidise the cost of this service; this may mean that the rise in cost will not be passed on to families, however this remains at the discretion of individual schools (ML 9).</p>
Disability	The development of a specialist resource base in the new King Henry	Reducing our contribution to Gwent Music (CYP 7) could mean that the service is no	We will work to supply food waste bags through the council's estate and at

Protected Characteristics	Describe any positive impacts your proposal has on the protected characteristic	Describe any negative impacts your proposal has on the protected characteristic	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
	<p>VIII 3-19 school (PCYP 2) will increase the number of placements available for children and young people with complex needs, including those with disabilities, and will reduce the need for children and young people to travel to out-of-county specialist placements.</p> <p>Uplifting the additional learning needs (ALN) transport budget (PCYP 5) will ensure that pupils with ALN are able to attend a school or specialist placement that meets their specific needs.</p> <p>Providing additional funding to support additional learning provision (ALP) in the authority (PCYP 8, 9) will ensure that children and young people with complex ALN are provided with ALP to meet their identified needs, and to keep children and young people in their community schools, where possible. This will in turn have a positive impact on attendance, reduce exclusions and</p>	<p>longer able to provide music therapy to pupils in special needs resource bases across the county. The disruption or loss of this service could cause distress and have a severe impact on the mental health of a number of pupils.</p> <p>Stopping the provision of free food waste bags (C&P 4) may make food waste recycling less accessible due to the cost of the bags and residents potentially having to travel further to access food waste bags at a cost-price. This could adversely affect residents who are less mobile as they may struggle to travel to sale locations.</p> <p>Children with more complex needs and disabilities are disproportionately impacted by the lack of suitable placements for children requiring social care support. Practice Change in Social Care (SCH 3 & 4) seeks to is seeking to address this through the development of bespoke services and provision.</p>	<p>outlets at cost price to reduce the impact (C&P 4).</p> <p>Blue badge holders will continue to be able to park for free (C&P 18).</p> <p>Individual care planning for children is in place which takes into account their individual needs and personal outcomes in line with the stage of development. (SCH 3 & 4)</p> <p>There will be a renewed focus on assessment and review of care and support needs with more focus on community-based support networks and assistive technology (SCH 6, 8, 9, 10, 14, 15).</p> <p>Residential respite provision is being commissioned on an individual basis for those that need it. Individual care and support plans are in place for families to ensure their respite needs are being met. (SCH 2, 5, 7, 12 & 16).</p>

Protected Characteristics	Describe any positive impacts your proposal has on the protected characteristic	Describe any negative impacts your proposal has on the protected characteristic	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
	<p>provide a truly inclusive education system.</p> <p>The vulnerable learners lead supports pupils at risk of exclusion/disengagement and those who are Children Looked After (CLA)/ care experienced who often can have ALN. Increasing the capacity of this team (PCYP 10) will have a positive impact on the offer for pupils with ALN/disabilities.</p> <p>Supporting pressures in Adult Social Care (PSCH 4 & 5) will allow those experiencing physical and learning disabilities as well as ill-health, both mental and physical, to continue to receive support, to live independently and access vital services.</p> <p>Uplifting fee rates for social care providers (PSCH 1) will ensure that</p>	<p>The adult practice change proposal (SCH 6, 8, 9, 10, 14, 15) will impact negatively on adults with physical disabilities, and adults with mental health difficulties including dementia and their carers because there will be a reduction in the level of home care available and people's needs may not be met at the maximum level.</p> <p>A reduced workforce within direct care will have a negative impact on adults with physical disabilities, learning disabilities, as well as adults with mental health difficulties and dementia. (SCH 2, 5, 7, 12 & 16).</p> <p>The adult services staffing proposal (SCH 2, 5, 7, 12 & 16) includes implementing the decision to stop providing in-house residential respite care for adults with learning disabilities. This has a negative impact on families who wanted this option of respite care to remain available.</p>	<p>For social care charging increases, we will ensure that service users are means tested to determine their ability to pay.</p> <p>Where any decisions are required relating to compulsory redundancies the process will make a determination in an unbiased and un predetermined way and with due regard for the impact relating to protected characteristics.</p>

Protected Characteristics	Describe any positive impacts your proposal has on the protected characteristic	Describe any negative impacts your proposal has on the protected characteristic	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
	<p>disabled people with disabilities have access to appropriate and high-quality care services and will expand the offer available to them.</p> <p>People with a learning disability will have access to a range of enhanced respite options including supported holidays, Shared Lives, Direct Payments and Residential respite (SCH 2, 5, 7, 12 & 16).</p>	<p>There are proposals to increase fees and charges in Adult' Social Care, including for both non-residential fees and residential care. This will have a disproportionate impact on those adults who are reliant on care, especially those on lower incomes.</p>	
Gender reassignment	<p>At this stage proposals haven't identified a particular overall impact, either positive or negative, on people who have undergone or are considering gender reassignment.</p>	<p>At this stage proposals haven't identified a particular overall impact, either positive or negative, on people who have undergone or are considering gender reassignment.</p>	<p>None identified at this stage.</p> <p>Where any decisions are required relating to compulsory redundancies the process will make a determination in an unbiased and un predetermined way and with due regard for the impact relating to protected characteristics.</p>
Marriage or civil partnership	<p>Same-sex couples who register as civil partners have the same rights as married couples in employment and must be provided with the same benefits available to married couples, such as survivor pensions, flexible</p>	<p>At this stage proposals haven't identified a particular overall impact, either positive or negative.</p>	<p>None identified at this stage.</p>

Protected Characteristics	Describe any positive impacts your proposal has on the protected characteristic	Describe any negative impacts your proposal has on the protected characteristic	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
	<p>working, maternity/paternity pay and healthcare insurance.</p> <p>At this stage proposals haven't identified a particular overall impact, either positive or negative.</p>		<p>Where any decisions are required relating to compulsory redundancies the process will make a determination in an unbiased and un predetermined way and with due regard for the impact relating to protected characteristics.</p>
Pregnancy or maternity	<p>In the provision of services, goods and facilities, recreational or training facilities, a woman is protected from discrimination during the period of her pregnancy and the period of 26 weeks beginning with the day on which she gives birth.</p> <p>At this stage proposals haven't identified a particular overall impact, either positive or negative.</p>	<p>Pregnant women and parents with young children are more likely than younger age cohorts to travel to our towns by car or bus than walk or cycle. Consequently, they are more likely to be affected by increased car parking charges (C&P 18). If charges preclude such people from visiting town centres, it could result in social isolation.</p>	<p>None identified at this stage.</p> <p>Where any decisions are required relating to compulsory redundancies the process will make a determination in an unbiased and un predetermined way and with due regard for the impact relating to protected characteristics.</p>
Race	<p>At this stage proposals haven't identified a particular overall impact, either positive or negative, that will differ by race.</p>	<p>At this stage proposals haven't identified a particular overall impact, either positive or negative, that will differ by race.</p>	<p>None identified at this stage.</p> <p>Where any decisions are required relating to compulsory redundancies the process will make a determination</p>

Protected Characteristics	Describe any positive impacts your proposal has on the protected characteristic	Describe any negative impacts your proposal has on the protected characteristic	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
			in an unbiased and un predetermined way and with due regard for the impact relating to protected characteristics.
Religion or Belief	At this stage proposals haven't identified a particular overall impact, either positive or negative.	At this stage proposals haven't identified a particular overall impact, either positive or negative.	None identified at this stage
Sex	The council has already carried out a full pay evaluation exercise.	<p>Women make up the majority of both paid and unpaid caring roles. Any reduction in services available for adults with care and support needs will negatively impact on carers; and therefore, the impact will be felt disproportionately on women (SCH 2, 5, 7, 12 & 16 and SCH 6, 8, 9, 10, 14, 15).</p> <p>A number of proposals include a reduction on the number of jobs through the release of vacant posts. In some cases, there may be redundancies as a result of the proposals. While each departments staffing mix differs, the council's workforce is 70% female and therefore any reductions in staff numbers are likely to have a disproportionate effect on women.</p>	We will ensure that the Protection of Employment Policy is adhered to at all times. This will ensure that we are able to redeploy staff wherever possible. A tighter control procedure has been applied to job vacancies since the beginning of October with a high number of jobs being held vacant to aid the recovery position. This will help minimise any redundancies. Trades Unions are being kept informed; this began with an initial briefing at the Joint Advisory Group in November.
Sexual Orientation	At this stage proposals haven't identified a particular overall impact, either positive or negative.	At this stage proposals haven't identified a particular overall impact, either positive or negative.	None identified at this stage.

Protected Characteristics	Describe any positive impacts your proposal has on the protected characteristic	Describe any negative impacts your proposal has on the protected characteristic	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
			Where any decisions are required relating to compulsory redundancies the process will make a determination in an unbiased and un predetermined way and with due regard for the impact relating to protected characteristics.

2. The Socio-economic Duty and Social Justice

The Socio-economic Duty requires public bodies to have due regard to the need to reduce inequalities of outcome which result from socio-economic disadvantage when taking key decisions This duty aligns with our commitment as an authority to Social Justice.

	Describe any positive impacts your proposal has in respect of people suffering socio economic disadvantage	Describe any negative impacts your proposal has in respect of people suffering socio economic disadvantage.	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts?
Socio-economic Duty and Social Justice	Uplifting the budget for before school clubs (PCYP 6) will ensure that children continue to have access to a healthy breakfast before school whilst also providing affordable or free childcare for parents (those who are eligible for free	Reducing our contribution to Gwent Music (CYP 7) may mean that fewer children from low-income families are able to access funding to allow them to attend music lessons which would otherwise be unaffordable to them.	The council will provide £9k to support the hardship fund which supports low-income families to allow pupils to have access to music lessons which would otherwise be unaffordable to them (CYP 7).

	<p>school meals have free access to before school clubs).</p> <p>Many children and young people who are at risk of exclusion or are disengaging with education, and many Children Looked After (CLA) and care experienced learners, experience socio-economic disadvantage. Increasing capacity within the vulnerable learner's team (PCYP 10) will enable the authority to be more responsive in managing the needs of these learners and will ensure that supporting vulnerable learners is prioritized.</p> <p>Uplifting social care provider fees (PSCH 1) will enable the council to pay the real living wage to care workers who are typically on lower income. This is in line with the commitment made by the Welsh Government. Uplifting fees will also mean that care home providers are more likely to accept our rates, resulting in more places being made available and therefore more choice for older residents who do not have family to pay 'top-up fees'.</p>	<p>This will mean that peers in school will not have the same opportunities.</p> <p>Increases to car park charges (C&P 18) will have a disproportionate effect on those experiencing socio-economic disadvantage as they may have to reduce or cease their use of car parks, which could cause social isolation.</p> <p>Increasing the cost of concessionary home to school transport (C&P 11) may mean that children from low-income families will no longer be able to access the service.</p> <p>Uplifting the cost of garden waste collection by 10% (C&P 2) may mean that some users are no longer able to afford the service, resulting in some residents losing access.</p> <p>Real-term reductions in individual school budgets (CYP 1) will likely result in redundancies in schools, the majority of which is likely to be non-teaching staff. These individuals often work part-time and have lower income, thus will be adversely affected by redundancies.</p> <p>Increasing the cost of before school clubs (CYP 8) may result in some</p>	<p>Families will have the option to pay the cost of home to school transport across the year, rather than in one lump sum (C&P 11).</p> <p>All pupils that are entitled to free school meals will still be able to access before school clubs for free. All pupils regardless of household income will still have access to a healthy breakfast (CYP 8).</p> <p>We will work to supply food waste bags through at the council's estate and at outlets at cost price to reduce the impact (C&P 4).</p> <p>Work with the corporate parenting panel to consider ways in which the whole council can support children who are looked after and care experienced (SCH 3 & 4).</p> <p>A renewed focus on assessment and review of care and support needs will</p>
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	<p>Children who are looked after and care experienced young people often face social economic disadvantages and a paucity of support networks. Practice change in children's services (SCH 3 & 4) seeks to provide the best support for young people as they approach adulthood through the provision of appropriate accommodation, support and services.</p> <p>Uplifting foster carer fees and allowances (PSCH 2) will aid the council's aim of increasing the number of local authority foster carers in the county. This will mean that less children are placed in private placements or residential children's homes which can often be far from their familiar community.</p>	<p>families no longer being able to afford the service, meaning some children will no longer have access to the club. This could also mean that working low-income families may need to change working hours or find alternative childcare.</p> <p>Stopping the provision of free food waste bags (C&P 4) will impact negatively on households on lower income and may cause many to disengage with food waste recycling.</p> <p>Adults with care and support needs, and their carers, can be economically disadvantaged. It is also recognised that people with learning disabilities and physical disabilities can face significant barriers in accessing work and are more likely to be low-income. Any reduction in the level of care available will impact negatively on adults and their carers and may increase the risk of socio-economic disadvantage (SCH 2, 5, 7, 12 & 16 and SCH 6, 8, 9, 10, 14, 15). They may also not be able to afford to pay for any additional care and support.</p> <p>Increases to the cost of outdoor education (ML 9) may mean that some children from low-income families will no longer be able to attend the service.</p>	<p>help to ensure that home care is allocated to those who are most in need. (SCH 6, 8, 9, 10, 14, 15).</p> <p>Pupils from Monmouthshire County Council schools will still receive a discount of 13% on the cost of the outdoor adventure service. Pupils eligible for free school meals will still receive a discount of 50%. Schools will likely subsidise the cost of this service; this may mean that the rise in cost will not be passed on to families, however this remains at the discretion of individual schools (ML 9).</p> <p>Ensuring that practitioners in social care understand the impact of socio-economic disadvantage on individuals with care and support needs and have the right skills and knowledge to be able to support people in such circumstances (across social care).</p> <p>We will ensure that the Protection of Employment Policy is adhered to at all times. This will ensure that we are able</p>
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		<p>An increase in Council Tax will have a financial impact on all households on lower incomes, as any bills will form a higher proportion of their household expenditure, will feel the impact more acutely.</p> <p>There is a risk that any budget proposals that increase discretionary charges will have a disproportionate impact on people on low incomes and therefore will widen inequality.</p> <p>A number of proposals include reducing staffing, through reducing employment hours, vacant posts or possible redundancies. This will have a socio-economic impact on those council employees affected.</p>	<p>to redeploy staff wherever possible. A tighter control procedure has been applied to job vacancies since the beginning of October with a high number of jobs being held vacant to aid the recovery position. This will help minimise any redundancies. Trades Unions are being kept informed. This began with an initial briefing at the Joint Advisory Group in November.</p> <p>The Council Tax reduction scheme offers some mitigation, council tax is means tested and those who qualify are able to apply for a reduction. Single person households are eligible for a 25% reduction on council tax.</p> <p>It is important to assess and understand the impact of our proposals on those in poverty, especially if there is a cumulative impact from a number of proposals. The evidence in this paper helps assess the overall potential impact of the budget on different people within our communities and looks to establish the cumulative financial impact of the budget.</p>
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3. Policy making and the Welsh language.

How does your proposal impact on the following aspects of the Council's Welsh Language Standards:	Describe the positive impacts of this proposal	Describe the negative impacts of this proposal	What has been/will be done to mitigate any negative impacts or better contribute to positive impacts
Policy Making Effects on the use of the Welsh language, Promoting Welsh language Treating the Welsh language no less favourably	Increasing the budget for the translation of public documents to the medium of Welsh (PCEO 2) will ensure that the authority can continue to comply with the Welsh Language Standards and will also enable us to increase the number of opportunities for the public to interact with public services delivered through the medium of Welsh, in line with our Welsh Language Strategy. All proposals will comply with the Welsh Language standards applicable to the authority.	None identified at this stage.	All signage and material arising from budget proposals will be compliant with the Welsh Language (Wales) Measure 2011 and Welsh Language Standards.
Operational Recruitment & Training of workforce	We will ensure that new vacancies are assessed and where possible advertised as 'Welsh essential' to increase opportunities for people to engage with the council through the medium of Welsh.	Budget proposals identify a number of potential redundancies. In some instances, these could result in a reduction in the number of Welsh speakers employed.	Ensure that new roles are assessed to determine Welsh language requirements. Active promotion of vacancies in Welsh language publications and websites as well as targeted promotion via LinkedIn. Continue to promote and fund language courses to increase the number of learners in line with the

	An increase in capacity and expertise in the council's Welsh language function will help ensure that all areas of work are carried out in accordance with Welsh language requirements.		aspirations in our Welsh Language Strategy
Service delivery Use of Welsh language in service delivery Promoting use of the language	Growing Welsh medium education through the funding of a seedling provision, as an extension of an existing Welsh-medium school in Monmouth in September 2024. Increases in our ability to recruit Welsh speakers will ensure increased ability for service users to use the language in their dealings with the council.	Budget proposals identify a number of potential redundancies. In some instances, these could result in a reduction in the number of Welsh speakers employed.	The expansion of Welsh-medium primary education in Monmouthshire is a key action that will enable us to achieve Welsh Ministers target of 115 pupils per cohort by 2032. As part of the council's Welsh Language Strategy, we will continue to increase the number of Welsh speakers in the workforce, resulting in a net increase, through recruitment and training. Ensure that appropriate mitigations are put in place at a service level to mitigate the loss of any individuals on our overall ability to provide services in Welsh.

4. Does your proposal deliver any of the well-being goals below? Please explain the impact (positive and negative) you expect, together with suggestions of how to mitigate negative impacts or better contribute to the goal.

Well-being Goal	Does the proposal contribute to this goal? Describe the positive and negative impacts.	What actions have been/will be taken to mitigate any negative impacts or better contribute to positive impacts?
<p>A prosperous Wales Efficient use of resources, skilled, educated people, generates wealth, provides jobs</p>	<p>A number of mandates involve redundancies, which will reduce the total number of jobs in the county.</p> <p>PML 6 aims to increase footfall in our county's markets through increasing the number of events held and providing more opportunities and support for new traders. However, hire prices will be reviewed and may increase, which could lead to fewer events taking place.</p> <p>Changes to individual school budgets (CYP 1) will likely mean that there will be less employment opportunities available in schools, including highly skilled teaching staff. Training opportunities for school staff may also be reduced as schools consider all aspects of their budgets.</p>	<p>Wherever possible, posts that are deleted will be vacant posts, thus reducing the number of redundancies necessary.</p>
<p>A resilient Wales Maintain and enhance biodiversity and ecosystems that support resilience and can adapt to change (e.g. climate change)</p>	<p>None identified at this stage.</p>	<p>None identified at this stage.</p>
<p>A healthier Wales People's physical and mental wellbeing is maximised, and health impacts are understood</p>	<p>Increasing car parking charges (C&P 18) could encourage healthier and more active travel e.g. walking and cycling.</p> <p>A reduction in leisure centre opening hours (ML 10) may mean that some people, particularly working age people, are less able to access</p>	<p>As with many of the budget proposals managers are aiming to reduce negative impacts on health, whilst ensuring that core services are able to continue, albeit with a reduced level of service, reduced hours or the seeking of grant funding to ensure services can still be delivered.</p>


Well-being Goal	Does the proposal contribute to this goal? Describe the positive and negative impacts.	What actions have been/will be taken to mitigate any negative impacts or better contribute to positive impacts?
	leisure centre facilities which could result in a decrease in the health of those users affected.	Increased demand, the fragility of the social care sector and the availability of care staff remains a key risk for Adult Social Care. Where staff are put at risk of redundancy, measures will be put in place to help them, such as guaranteed interviews for internal posts for suitable candidates and employment and skills support.
<p>A Wales of cohesive communities Communities are attractive, viable, safe and well connected</p>	<p>Increasing car parking charges (C&P 18) may deter people from visiting town centres, especially those who do not have access to a means of transport other than driving.</p> <p>Several proposals result in services being able to be offered more locally, allowing people to stay in their communities (PCYP 2, PCYP 9). However, others will have a negative impact such as ML11 where youth service provision in rural communities will decrease.</p>	ML11 proposes an alternative delivery model for youth services, which would provide support and training for community sector partners to be able to deliver youth clubs
<p>A globally responsible Wales Taking account of impact on global well-being when considering local social, economic and environmental wellbeing</p>	<p>A number of proposals propose reducing the opening hours of facilities. This is likely to reduce energy bills and carbon emissions. (ML2, ML3, ML10).</p> <p>Uplifting the recycling and waste services budget (PC&P 1) will ensure that the council is able to continue to achieve its target of recycling 70% of waste in the county.</p>	None identified at this stage.



Well-being Goal	Does the proposal contribute to this goal? Describe the positive and negative impacts.	What actions have been/will be taken to mitigate any negative impacts or better contribute to positive impacts?
	<p>Increasing car parking charges (C&P 18) could encourage more sustainable travel e.g. via active travel routes, resulting in less carbon emissions.</p> <p>Stopping free provision of food waste bags (C&P 4) may result in some households no longer recycling their food waste, if they do not want to pay for food waste bags or cannot afford them, meaning a higher proportion of food waste will end up in landfill.</p> <p>Increasing the cost of concessionary home to school transport (C&P 11) could mean that some families decide to opt out of the service and could instead choose to drive to school, increasing the number of journeys made.</p>	
<p>A Wales of vibrant culture and thriving Welsh language Culture, heritage and Welsh language are promoted and protected. People are encouraged to do sport, art and recreation</p>	<p>Increasing the budget for the translation of public documents to the medium of Welsh (CEO 2) will enable us to increase the number of opportunities for the public to interact with public services delivered through the medium of Welsh, in line with our Welsh Language Strategy.</p> <p>The closure of Abergavenny and Chepstow museums (ML 2) and Old Station Tintern (ML 3) for one day per week could result in less people visiting the county and its towns.</p>	<p>Any new vacancies that are part of proposals are assessed and where possible advertised as 'Welsh essential' to increase people's opportunities to engage with the council through the medium of Welsh.</p> <p>We will look to protect the level of library book spend allocated to Welsh language publications.</p>



Well-being Goal	Does the proposal contribute to this goal? Describe the positive and negative impacts.	What actions have been/will be taken to mitigate any negative impacts or better contribute to positive impacts?
<p>A more equal Wales People can fulfil their potential no matter what their background or circumstances</p>	<p>Many of the proposals include impacts on some protected characteristics, in particular age and disability. These impacts (positive and negative) are examined in more detail in the protected characteristics section above. There are also impacts on those on low incomes as a result of charge increases or introductions and these are examined in more detail in the socio-economic duty section above.</p> <p>Consideration will need to be given to whether redundancies will affect any particular groups of people.</p> <p>Reductions in school staff as a result of proposals for individual school budgets (CYP 1) could mean that less support is available for pupils, which may lead to some not achieving their full potential.</p> <p>Reducing our contribution to Gwent Music (CYP 7) may mean that fewer children from low-income families are able to access funding to allow them to attend music lessons which would otherwise be unaffordable to them. This will mean that peers in school will not have the same opportunities.</p> <p>Increasing the cost of before school clubs (CYP 8) may result in some families no longer being</p>	<p>All pupils that are entitled to free school meals will still be able to access before school clubs for free. All pupils regardless of household income will still have access to a healthy breakfast (CYP 8).</p> <p>The council will provide £9k to support the hardship fund which supports low-income families to allow pupils to have access to music lessons which would otherwise be unaffordable to them (CYP 7).</p> <p>Where staff are put at risk of redundancy, measures will be put in place to help them, such as guaranteed interviews for internal posts for suitable candidates, employment and skills support etc.</p>

Well-being Goal	Does the proposal contribute to this goal? Describe the positive and negative impacts.	What actions have been/will be taken to mitigate any negative impacts or better contribute to positive impacts?
	<p>able to afford the service, meaning some children will no longer have access to the club.</p> <p>Increasing funding and capacity with ALN provision (CYP 2, 5, 8, 9, 10) will ensure that all learners, no matter their specific needs, have equal access to education and have a greater chance of remaining within their community schools.</p>	

5. How has your proposal embedded and prioritised the sustainable governance principles in its development?

Sustainable Development Principle	Does your proposal demonstrate you have met this principle? If yes, describe how. If not explain why.	Are there any additional actions to be taken to mitigate any negative impacts or better contribute to positive impacts?
 <p>Balancing short term need with long term and planning for the future</p>	<p>The requirement for short term financial savings may have an impact on the ability to deliver quality services in the long term. For a number of posts and workstreams across all directorate, but particularly in MonLife, there is an increasing reliance on grant funded posts and projects, which is inevitably only helpful in the short term.</p>	<p>Wherever possible, proposals are only reducing service levels (e.g. by reducing opening hours or staffing) rather than closing services, in order to ensure that core services can still be continued in the long term.</p>

Sustainable Development Principle	Does your proposal demonstrate you have met this principle? If yes, describe how. If not explain why.	Are there any additional actions to be taken to mitigate any negative impacts or better contribute to positive impacts?
 <p>Working together with other partners to deliver objectives</p>	<p>For many of the budget proposals, partnership working is key to being able to continue delivering services. However, there are also proposals to scale back some aspects of partnership working, which could reduce the viability of some of these partnerships and service levels received.</p>	<p>Generally, proposals that scale back partnership work still continue with those collaborations, with reduced financial contributions that we are able to make.</p>
 <p>Involving those with an interest and seeking their views</p>	<p>Individually, many of the budget proposals have been subject to consultation to assess the impact on service users. For other proposals, this engagement has not yet taken place or is planned at the same time as the budget engagement process.</p> <p>Overall, these proposals will form part of the budget consultation and will be subject to a public consultation exercise.</p>	<p>Ensure that proposals and the accompanying Integrated Impact Assessments are updated as a result of any further consultation and engagement.</p>

Sustainable Development Principle	Does your proposal demonstrate you have met this principle? If yes, describe how. If not explain why.	Are there any additional actions to be taken to mitigate any negative impacts or better contribute to positive impacts?
 <p>Prevention</p> <p>Putting resources into preventing problems occurring or getting worse</p>	<p>Wherever possible, proposals aim to prevent problems occurring or getting worse (e.g. PCYP 8 will increase contingency funding for schools where they may need to support a child with extremely complex or urgent needs, PSCH 2 aims to increase the number of foster carers to ensure the council can meet the long-term goals of eliminating profit from care).</p> <p>With the scale of savings that are needed, some proposals will be taking investment out of preventative work which may lead to further problems in the future. An example of this is SCH 2, 5, 7, 12, 16 reducing adult services workforce.</p>	<p>Wherever possible, posts that are already vacant are those that are being proposed to be removed, meaning that the impact of those is less. However, teams across the council are already under pressure, and not replacing vacant posts could mean the council is less able to be proactive and preventative. Increased demand, the fragility of the social care sector and the availability of care staff remains a key risk for Adult Social Care. although some of these issues are outside the Council's direct control to address.</p>
 <p>Integration</p> <p>Considering impact on all wellbeing goals together and on other bodies</p>	<p>The council works across multiple areas and many of these proposals can have positive and potentially negative impacts on another. It is important that as individual proposals are developed, we seek to balance competing impacts, and fully consider the impacts that proposals will have on other organisations.</p>	<p>Use of this Cumulative Impact Assessment will help to identify overall impacts of proposals in an integrated way, as well as assessing each proposal individually.</p>

6. The council has agreed the need to consider the impact its decisions have on the following important responsibilities: Corporate Parenting and Safeguarding. Are your proposals going to affect any of these responsibilities?

	Describe any positive impacts your proposal has	Describe any negative impacts your proposal has	What will you do/ have you done to mitigate any negative impacts or better contribute to positive impacts?
Safeguarding	Safeguarding is about ensuring that everything is in place to promote the well-being of children and vulnerable adults, preventing them from being harmed and protecting those who are at risk of abuse and neglect. Specific proposals include an assessment of the impact on safeguarding.	Specific proposals include an assessment of the impact on safeguarding, including any potential negative impact on delivering the Council's safeguarding responsibilities.	Specific proposals include an assessment on the impact on safeguarding, including mitigation related to the potential impact on delivering the Council's safeguarding responsibilities. Safeguarding is at the heart of everything the council does. All staff are trained to a level that is appropriate to their role.
Corporate Parenting	The council has a responsibility to children who are looked after. The council has a corporate duty to consider children looked after especially and promote their welfare (in a way, as though those children were their own). Specific proposals include an assessment on the impact on corporate parenting.	Specific proposals include an assessment on the impact on corporate parenting, including any potential negative impact on delivering the Council's corporate parenting responsibilities.	Specific proposals include an assessment on the impact on corporate parenting, including mitigation related to the potential impact on delivering the Council's corporate parenting responsibilities.

7. What evidence and data has informed the development of your proposal?

The proposals are based upon a wide range of data and evidence, and this will be contained within the evaluations of each of the individual proposals.

Data sources include for example:

- Quantitative data such as user numbers, measuring whether changes have had a positive or negative impact on the number of people using the service, in some cases, such as preventative services less users will be a positive
- Qualitative data that gives people views of the service which includes analysis of complaints.
- Data derived from national sources such as ONS, Census and Stats Wales which allow us to measure the whole population.

8. SUMMARY: As a result of completing this form, what are the main positive and negative impacts of your proposal, how have they informed/changed the development of the proposal so far and what will you be doing in future?

Where an individual budget proposal could alter a service, or the way it is delivered an Integrated Impact Assessment has been completed.

This assessment summarises the headline message from these individual assessments where proposals have been identified as having a positive or negative impact on those with protected characteristics, the socio-economic duty, and the ways of working and national well-being goals. This does not highlight every single issue but reveals some of the key impacts of budget proposals and provides scope for continual learning and improvement as proposals are developed.

9. ACTIONS: As a result of completing this form are there any further actions you will be undertaking? Please detail them below, if applicable.

What are you going to do	When are you going to do it?	Who is responsible
Existing actions have been identified within individual assessments.	As per budget proposals	As per budget proposals

10. VERSION CONTROL: The Equality and Future Generations Evaluation should be used at the earliest stage, such as informally within your service, and then further developed throughout the decision-making process. It is important to keep a record of this process to demonstrate how you have considered and built into equality and future generations considerations wherever possible.

Version No.	Decision making stage	Date considered	Brief description of any amendments made following consideration
1.0	Strategic Leadership Team and Informal Cabinet	19 th December 23	
2.0	Cabinet	17 th January 24	

Appendix 2 – Cumulative Financial Impact methodology

To model the cumulative financial impact, we have used six different household types and identified varying annual household incomes for each.

Household composition data from the Census 2021 in Monmouthshire shows for each of our households modelled:

Household 1 - 2 Adults, 2 Dependent Children, 1 Older Person - 2% (689) of all household composition households from Census 2021 were multiple family households with dependent children.

Household 2 - 2 Adults, 2 Dependent Children – 17% (7033) of all household composition households from Census 2021 were single family households (married, civil partnership or cohabiting couple) with dependent children.

Household 3 - 1 Adult, 2 Dependent Children – 6% (2281) of all household composition households from Census 2021 were single family households (lone parent) with dependent children.

Household 4 - 2 Adults – 13% (5309) of all household composition households from Census 2021 were single family households (married or civil partnership) with no children. 5% (2235) households were noted as being co-habiting couple families with no children.

Household 5 - 1 Older Person – 16% (6534) of all household composition households from Census 2021 were single person households, aged 66 years or older.

Household 6 – 2 Adults (both aged 66 and over) – Census 2021 data showed that there were over 11,000 residents in Monmouthshire that lived in a single-family household of this composition.

The full new state pension for 2024/25 is due to rise to £221.20 per week; this equates to £11,502.40 per year. The annual level of benefit cap for couples (with or without children) or single claimants with a child of qualifying age is £423.46 per week, equating to £22,020 per year⁵.

Data on income levels will continue to change as wage levels vary, the figures used provide an approximate indication. The National Living Wage is currently £10.42 per hour for those aged 23 and over. For someone working 35 hours per week, this equates to approximately £18,964.40 per year. For someone working 27 hours per week this is approximately £14,629.68 per year. This rate is due to rise to £11.44 from April 2024 for those aged 21 and over⁶. For someone working 35 hours per week, this equates to around £20,820.20 per year. For someone working 27 hours per week, this equates to approximately £16,061.76 per year. Those who are aged 18-20 will be entitled to receive £8.60 per hour, equating to approximately £15,652 per year for those who work 35 hours per week.

As at the financial year 2021-22, 48.2% of lone parents in the UK are employed part-time, and over 3 in 10 are not employed (economically inactive). Women with children are more likely to work part-time, term-time or flexible working hours, compared to fathers or those without children. 47.1% of two parent families have one parent working full-time, and the other working part-time.⁷ Average weekly hours of work for part-time workers in the UK is 16.4 hours.⁸

A person is commonly deemed to be in poverty if their household income falls below 60% of the UK median household income. The median household income in the UK is £32,300.⁹ 60% of this equates to £19,380. Median household income in Monmouthshire is £32,786.¹⁰

Fees and charges

Each of the planned increases in fees and charges identified to be used in the cumulative financial impact model are shown in the table below. This does not cover every fee and charge within the budget, these have been selected to provide an indication of potential increases for households. Full details on fees and charges are in the budget papers. This shows the Full (F) and Mitigated (M) increase in cost.

Fees and charges	Increase	Mitigation		2 Adults 2 Dependent Children 1 Older Person	2 Adults 2 Dependent Children	1 Adult 2 Dependent Children	2 Adults (both <66)	1 Older Person	2 Adults (both 66+)
Council Tax	£117.35 per household	25% single person discount. Council tax reduction scheme.	F	£117.35	£117.35	£117.35	£117.35	£117.35	£117.35
			M	£105.62	£58.68/ £105.62	£58.68	£58.68	£58.68/ £88.01	£58.68
Garden Waste	£5 per annum		F	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00
			M						
Concessionary home to school transport	£44 per child		F	£88.00	£88.00	£88.00			
			M						
Residential car permit	£6 per annum		F	£6.00	£6.00	£6.00	£6.00	£6.00	£6.00
			M						
			F	£20.80	£20.80	£20.80	£20.80	£20.80	£20.80

Car parking charges	£20.80 per annum	Blue badge holders park free	M	£0	£0	£0	£0	£0	£0
Food bags	£2.50 per annum		F	£2.50	£2.50	£2.50	£2.50	£2.50	£2.50
			M						
Before school charges	£1 per child	No charge for eFSM pupils	F	£380	£380	£380			
			M	£0	£0	£0			
Outdoor education	£8.60 per day visit	50% discount for eFSM pupils	F	£8.60	£8.60	£8.60			
			M	£4.30	£4.30	£4.30			
Swimming lessons	£12 per person		F	£24.00	£24.00	£24.00			
			M						
Domiciliary social care	£3.39 per hour	£100 maximum weekly cap	F	£881.40				£881.40	£881.40
			M	£0				£0	£0
Community meals	£0.50p per meals		F	£130.00				£130.00	£260.00
			M						

The table below lists the rationale followed whilst assigning increased costs and mitigations to the households in the table above. A number of methods have been replicated based on what has been modelled during previous years. Although it's recognised that the rationale may not be applicable to all households within the county, the table is an attempt to model where certain residents may be impacted to a fuller extent than others.

Fee and Charge	Increase	Rationale for increase
Council Tax	£117.35 per household	Based on a 7.5% increase from the cost for a Band D property in 23/24. A modelled cost of £105.63 – where a household may receive 10% discount via the council tax reduction scheme. Also, a modelled increase of £58.68 – where a household may receive a 50% discount via the council tax reduction scheme (at a further discounted rate due to the income level of the household). This is an example only, the scheme is calculated on individual circumstances and the entitlement varies. Also £88.01 – where a household may receive 25% discount via the single persons council tax discount.
Car parking charges	£20.80 per annum	Increase based on the scenario of two 1 hourly stays per week.

Outdoor education	£8.60 per day visit	Based on the scenario of a single school trip during the year, where the cost isn't subsidised by the school.
Swimming lessons	£12 per person	Based on swimming lessons received by each child every month for the whole year.
Domiciliary social care	£3.39 per hour	Based on the cost of 5 hours of care per week for 52 weeks. The weekly cap of a maximum of £100 would mean that those receiving more than 7.5 hours of care at the cost charged in 2023/24 would likely be hitting the cap, therefore there would be no increase despite the increased price. Although it is recognised the cost is means tested, this has not been modelled.

¹ <https://fairbydesign.com/wp-content/uploads/2021/02/The-Inequality-of-Poverty-Full-Report.pdf>

² [CPI ANNUAL RATE 00: ALL ITEMS 2015=100 - Office for National Statistics \(ons.gov.uk\)](#)

³ Average weekly earnings in Great Britain: December 2023 [Average weekly earnings in Great Britain - Office for National Statistics \(ons.gov.uk\)](#)

⁴ <https://www.monmouthshire.gov.uk/home/counciltaxandbenefits/>

⁵ Proposed benefit and pension rates 2024/25 [Proposed benefit and pension rates 2024 to 2025 - GOV.UK \(www.gov.uk\)](#).

⁶ National Minimum Wage Rates [National Minimum Wage and National Living Wage rates - GOV.UK \(www.gov.uk\)](#).

⁷ Families and the labour market, 2021 [Families and the labour market, UK - Office for National Statistics \(ons.gov.uk\)](#).

⁸ Hours worked by part-time workers [Average actual weekly hours of work for part-time workers \(seasonally adjusted\) - Office for National Statistics \(ons.gov.uk\)](#).

⁹ Average household income UK [Average household income, UK - Office for National Statistics \(ons.gov.uk\)](#).

¹⁰ Average (median) gross weekly earnings by Welsh local areas and year [Average \(median\) gross weekly earnings by Welsh local areas and year \(£\) \(gov.wales\)](#).