

Equality Impact Assessment – Budget Proposals 2026/27

<p>Page 199</p>	<p>Overview</p> <p>This Equality Impact Assessment (EIA) assesses the proposed council budget for 2026/27 which is being considered by Council. It specifically assesses the potential impact of the proposal to increase Council Tax.</p> <p>The EIA considers the potential impacts arising from budget management on those with protected characteristics. Given the close links between vulnerability and socioeconomic inequality, the EIA also considers the impact of proposals from this perspective. Torbay ranks as the 39th most deprived upper tier local authority in England out of a according to the Indices of Multiple Deprivation (IMD 2025).</p> <p>No budget reductions or service reductions are built into the budget for 2026/27, but several Financial Sustainability Plans exist, which summarise how key areas of budget risks are going to be managed to mitigate spending pressures. This year, equality implications are most likely to come from the ongoing management of the Council’s budget throughout 2026/27.</p> <p>Although the 2026/27 settlement for Torbay Council is reasonable, of real concern is its allocation of funding in years two and three of the multi-year settlement. Our Core Spending Power allocation would only increase by 1% in both 2027/28 and 2028/29 with cash increases of just £2m, compared with the increase of £10m (5%) in 2026/27.</p> <p>This EIA does not fully assess the Financial Sustainability Plans as these will be further assessed as the proposals develop and go through the decision-making cycle independently. Where proposals form part of business-as-usual service delivery, departments will ensure that they continue to ensure equitable service delivery. Additionally, any service changes required in future years due to reduced settlements will require their own EIAs.</p> <p>Council Tax</p> <p>The Local Government Finance settlement for 2026/27 assumes that all Councils will increase Council Tax by 2.99% plus a further 2% for the Adult Social Care Precept. It is proposed that the Council will increase Council Tax in line with these expectations with a total increase of 4.99%. This will allow us to provide the support to support the communities who need it the most and to continue to invest in services while minimising as much as possible the financial impacts for our residents.</p>
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	<p>Whilst it is not possible to fully mitigate the impact of Council Tax increases, Torbay Council operates a Council Tax Support Scheme which limits the amount of Council Tax that eligible recipients are required to pay to up to 75%. The current Council Tax Support Scheme caseload has been analysed to help identify if there may be an indirect impact on one or more groups with protected characteristics because of the proposed increases to Council Tax.</p> <p>In addition, the Council has various support mechanisms in place for people experiencing financial hardships. This includes the discounts which are available across the Bay for residents who have signed up to the MyBay discount card. Where available, this information has been included in the evidence for each group of people with protected characteristics below. Other data included within the EIA has been sourced from the Joint Strategic Needs Assessment.</p> <p>Fees and charges It is proposed that service fees and charges that are set by the Council will increase by an average of 3.5% for 2026/27 to help offset increased pay cost and price inflation and ensure full cost recovery. There will be some exceptions, particularly where the rates are set nationally.</p> <p>Budget consultation Cabinet published its draft budget proposals for consultation. During the consultation period, feedback was gathered through an online questionnaire. To ensure that those who participate in our engagement activities are representative of the local community, respondents were asked for demographic information to help us identify any patterns in our engagement activities. A summary of the consultation findings will be published alongside the final budget papers.</p>			
Protected characteristics under the Equality Act and groups with increased vulnerability	Data and insight	Equality considerations (including any adverse impacts)	Mitigation activities	Responsible department and timeframe for implementing mitigation activities
Age	<ul style="list-style-type: none"> 18% of Torbay residents are aged under 18 years old. 	<p>Adult Social Care Due to their overrepresentation as service users, older people could be disproportionately impacted by budget</p>	<p>Financial Sustainability Plans Services will continue to take a case-by-case approach and person/</p>	<p>Directors to continually assess the impact of financial</p>

	<ul style="list-style-type: none"> • 55% of Torbay residents are aged between 18 to 64 years old. • 27% of Torbay residents are aged 65 and older. <p>Council Tax Support recipients</p> <ul style="list-style-type: none"> • In Torbay pensioners represent 26.7% of the population (ONS, 2021 census). • 5,082 pension age households receive Council Tax Support, which is 48.37% of the total Council Tax Support caseload. • 5,424 working age households receive Council Tax Support, which is 51.63% of the total Council Tax Support caseload. • Around 54% of all working age households receiving Council Tax Support are single people, 30% single parents, 8% couples with children and just over 8% are couples with no children. 	<p>management decisions in Adult Social Care.</p> <p>Children's Services Sustainability Plans Due to their overrepresentation as service user children and young people could be disproportionately impacted by Financial Sustainability Plans in Children's Services especially around the Locality Model and home to school transport budget decisions and Children's Social Care Placements.</p> <p>Housing Needs The current level of the cost of living and the increasing cost of accommodation costs is especially challenging for families, younger people, and older people.</p> <p>Council Tax and fees and charges Older people may be disproportionately impacted by increases to Council Tax and fees and charges due to the increased likelihood of them experiencing poverty during retirement. Young people may be disproportionately impacted by increases to Council Tax due to the increased likelihood of them experiencing low earnings.</p>	<p>child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently where appropriate. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.</p> <p>Council Tax and fees and charges A Council Tax Support Scheme is in place which limited the amount that eligible applicants are required to pay to 75%. The Exceptional Hardship fund is also available to provide financial support to eligible applicants facing exceptional financial hardship.</p>	<p>sustainability plans within their departments.</p>
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Carers	<ul style="list-style-type: none"> At the time of the 2021 census there were 14,900 unpaid carers in Torbay. 5,185 of these carers provided 50 hours or more of care. <p>Council Tax Support Scheme</p> <p>Specific Council Tax Support Scheme data is not available for this demographic. However data is available which tells us;</p> <ul style="list-style-type: none"> There are 1,644 single parents receiving Council Tax Support, which represents 30.31% of all working age households. 1,518 or 92.21% of single parent households are women. There are 418 couples with children receiving Council Tax Support, which represents 8% of all working age households. 	<p>Adult Social Care Due to their overrepresentation as service users, carers could be disproportionately impacted by budget management decisions in Adult Social Care.</p> <p>Children's Services Sustainability Plans Due to their overrepresentation as service users, children and young people who are carers could be disproportionately impacted by Financial Sustainability Plans in Children's Services especially around the Locality.</p> <p>Housing Needs The current cost of living and the increasing cost of accommodation costs is especially challenging for carers who are more likely to experience financial difficulty and thus homelessness.</p> <p>Council Tax and fees and charges Carers may be disproportionately impacted by increases to Council Tax and fees and charges due to the increased likelihood of them experiencing poverty.</p>	<p>Financial Sustainability Plans Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently where appropriate. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.</p> <p>Housing Needs All individuals, and families, will continue to be assessed based on their identified needs.</p>	Directors to continually assess the impact of financial sustainability plans within their departments.

			<p>We will continue to monitor data to identify trends in those experiencing housing challenges.</p> <p>Council Tax and fees and charges A Council Tax Support Scheme is in place which limited the amount that eligible applicants are required to pay to 75%. The Exceptional Hardship fund is also available to provide financial support to eligible applicants facing exceptional financial hardship.</p>	
Care experienced	<ul style="list-style-type: none"> As of January 2026, there were 277 former care experienced young people aged 18-24 in Torbay. 	<p>Children's Services Sustainability Plans Due to their overrepresentation as service users, care experienced individuals could be disproportionately impacted by Financial Sustainability Plans in Children's Services.</p> <p>Council Tax and fees and charges Care experienced individuals may be disproportionately impacted by increases to Council Tax and fees and charges due</p>	<p>Financial Sustainability Plans Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will</p>	Directors to continually assess the impact of financial sustainability plans within their departments.

to the increased likelihood of them experiencing poverty.

Housing Needs

The cost of living and the increasing cost of accommodation costs is especially challenging for care experienced individuals who are more likely to experience financial difficulty and thus homelessness.

be further assessed as proposals develop and go through the decision-making cycle independently where appropriate. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.

Housing Needs

All individuals, and families, will continue to be assessed based on their identified needs. We will continue to monitor data to identify trends in those experiencing housing challenges.

Council Tax and fees and charges

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			facing exceptional financial hardship.	
Disability	<ul style="list-style-type: none"> In the 2021 Census, 23.9% of Torbay residents answered that their day-to-day activities were limited a little or a lot by a physical or mental health condition or illness. <p>Specific Council Tax Support Schemed data is not available for this demographic.</p>	<p>Adult Social Care Due to their overrepresentation as service users, people with disabilities could be disproportionately impacted by financial sustainability plans in Adult Social Care.</p> <p>Children’s Services Sustainability Plans Due to their overrepresentation as service users, children and young people with disabilities could be disproportionately impacted by Financial Sustainability Plans in Children’s Services especially around the Locality Model.</p> <p>Housing Needs The current level of the cost of living and the increasing cost of accommodation costs is especially challenging for people with disabilities who more likely to experience financial difficulty and thus homelessness. Any service changes could impact this group.</p> <p>Council Tax and fees and charges People with disabilities may be disproportionately impacted by increases to Council Tax and fees and charges due to the increased likelihood of them experiencing poverty.</p>	<p>Financial Sustainability Plans Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently where appropriate. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.</p> <p>Housing Needs All individuals, and families, will continue to be assessed based on</p>	Directors to continually assess the impact of financial sustainability plans within their departments.

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<p>Gender reassignment</p>	<ul style="list-style-type: none"> In the 2021 Census, 0.4% of Torbay’s community answered that their gender identity was not the same as their sex registered at birth. 	<p>Financial Sustainability Plans People with the protected characteristic of gender reassignment may disproportionately impacted by reductions in Adult Social Care and Children’s Services provisions if the ability to put in place appropriate and considered care and support is limited. Due to the limited data collected locally, it is not possible to fully understand the possible impacts on this group of service users.</p>	<p>Financial Sustainability Plans Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered,</p>	<p>Directors to continually assess the impact of financial sustainability plans within their departments..</p>

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Marriage and civil partnership	<ul style="list-style-type: none"> Of those Torbay residents aged 16 and over at the time of 2021 Census, 44.2% of people were married or in a registered civil partnership. 	No adverse impacts are anticipated.	Not applicable	Not applicable
Pregnancy and maternity	<ul style="list-style-type: none"> Between 2013 and 2024, the rate of live births (as a proportion of females aged 15 to 44) has been slightly but significantly higher in Torbay (average of 56.0 per 1,000) than the Southwest (53.4) and broadly in line with England (56.3). For the period 2022 to 2024, rates in Torbay (44.6) have been significantly below England (50.0). 	<p>Children’s Services Sustainability Plans Due to their overrepresentation as service users, those pregnant could be disproportionately impacted by Financial Sustainability Plans in Children’s Services especially around the Locality.</p>	<p>Financial Sustainability Plans Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will</p>	Directors to continually assess the impact of financial sustainability plans within their departments.

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Race	<p>In the 2021 Census, 96.1% of Torbay residents described their ethnicity as the following:</p> <ul style="list-style-type: none"> • 1.6% as Asian, Asian British or Asian Welsh • 0.3% as Black, Black British, Black Welsh, Caribbean or African • 1.5% as being of Mixed or Multiple ethnic groups • 96.1% as White • 0.4% described their ethnicity another way. <ul style="list-style-type: none"> • Black, Asian and minoritised ethnic communities are more likely to live in areas of Torbay classified as being amongst the 20% most deprived areas in England. 	<p>Adult Social Care Due to their overrepresentation as service users, people with disabilities could be disproportionately impacted by financial sustainability plans in Adult Social Care.</p> <p>Children’s Services Sustainability Plans Due to their overrepresentation as service users, children and young people with disabilities could be disproportionately impacted by Financial Sustainability Plans in Children’s Services especially around the Locality Model.</p> <p>Housing Needs The current level of the cost of living and the increasing cost of accommodation costs is especially challenging for people from minoritised backgrounds who are more likely to experience financial difficulty and thus homelessness. Any service changes could impact this group.</p> <p>Council Tax and fees and charges People with disabilities may be disproportionately impacted by increases to Council Tax and fees and charges due to the increased likelihood of them experiencing poverty.</p>	<p>Financial Sustainability Plans Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently where appropriate. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.</p> <p>Housing Needs All individuals, and families, will continue to be assessed based on their identified needs. We will continue to</p>	Directors to continually assess the impact of financial sustainability plans within their departments.

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Page 210</p>			<p>monitor data to identify trends in those experiencing housing challenges.</p> <p>Council Tax and fees and charges A Council Tax Support Scheme is in place which limited the amount that eligible applicants are required to pay to 75%. The Exceptional Hardship fund is also available to provide financial support to eligible applicants facing exceptional financial hardship.</p>	
<p>Religion and belief</p>	<p>The 2021 Census showed that the residents in Torbay identify their religion and/or belief as the following;</p> <ul style="list-style-type: none"> • 48.5% are Christian • 0.4% are Buddhist • 0.2% are Hindu • 0.6% are Muslim • Less than 0.1% are Sikh • 0.1% are Jewish • 0.7% have another religion • 43.2% have no religion • 6.3% did not answer 	<p>Financial Sustainability Plans The joint transformation plan for adult social care and Financial Sustainability Plans in Children’s Services may disproportionately impact people from different cultural backgrounds if the ability to put in place culturally appropriate and considered care and support is limited.</p>	<p>Financial Sustainability Plans Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as</p>	<p>Directors to continually assess the impact of financial sustainability plans within their departments.</p>

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<p>Sex</p> <p style="writing-mode: vertical-rl; transform: rotate(180deg);">Page 211</p>	<ul style="list-style-type: none"> • 51.3% of Torbay's population are female. • 48.7% of Torbay's population are male. <p>Council Tax Support recipients</p> <ul style="list-style-type: none"> • There are 2,939 single people receiving Council Tax Support, which represents 54.18% of all working age households;. <ul style="list-style-type: none"> • Women: 1,349 • Men: 1,590 • There are 1,644 single parents receiving Council Tax Support, which represents 30.31% of all working age households. • 1,518 or 92.21% of single parent households are women. 	<p>Financial Sustainability Plans Females may disproportionately impacted by reductions Children's Services provisions if the ability to put in place appropriate and considered care and support is limited as they are more likely to live in lone parent households. They may also be disproportionately impacted by the Children's Social Care placements, Locality Model, and home to school transport budget decisions.</p>	<p>Financial Sustainability Plans Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently where appropriate. In addition, where relevant existing council policies will continue to be followed</p>	<p>Directors to continually assess the impact of financial sustainability plans within their departments.</p>

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<p>Sexual orientation</p>	<p>In the 2021 Census, residents described their sexuality as follows;</p> <ul style="list-style-type: none"> • 89% as Straight or Heterosexual • 1.7% as Gay or Lesbian • 1.1% as Bisexual 	<p>Financial Sustainability Plans The joint transformation plan for adult social care and Financial Sustainability Plans in Children’s Services may impact people from LGBT+ communities if the ability to put in place appropriate and considered care and support is limited.</p>	<p>Financial Sustainability Plans Services will continue to take a case-by-case approach and person/child centred approach in their delivery of</p>	<p>Directors to continually assess the impact of financial sustainability plans within</p>

<p>Page 219</p>	<ul style="list-style-type: none"> • 0.1% as Pansexual • 0.1% described their sexuality another way • 7.4% of people didn't answer the question 	<p>Due to the limited data collected locally, it is not possible to fully understand the possible impacts on this group of service users.</p>	<p>services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as proposals develop and go through the decision-making cycle independently. In addition, where relevant existing council policies will continue to be followed to ensure that service delivery is equitable.</p>	<p>their departments.</p>
<p>Armed Forces Community</p>	<ul style="list-style-type: none"> • In 2021, 3.8% of residents in England reported that they had previously served in the UK armed forces. • In Torbay, 5.9% of the population have previously served in the UK armed forces. 	<p>Financial Sustainability Plans The joint transformation plan for adult social care and Financial Sustainability Plans in Children's Services may impact members of the armed force communities if the ability to put in place appropriate and considered care and support is limited.</p>	<p>Financial Sustainability Plans Services will continue to take a case-by-case approach and person/child centred approach in their delivery of services to ensure that individuals receive support tailored to their individual needs and circumstances. To ensure that equality is fully considered, individual decisions will be further assessed as</p>	<p>Directors to continually assess the impact of financial sustainability plans within their departments.</p>

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Additional considerations				
Socio-economic impacts (Including impacts on child poverty and deprivation)	<ul style="list-style-type: none"> Torbay is ranked as the 39th most deprived upper tier local authority in England in the Index of Multiple Deprivation 2025. 	While inflation has reduced significantly from the highs of 2022. Residents are continuing to struggle with the cost of living. This continues to impact the high level of need in the Bay and subsequent demand for council support services.	Not applicable	Not applicable
Public Health impacts (Including impacts on the general health of the population of Torbay)	<ul style="list-style-type: none"> For the five-year period 2020 to 2024, data shows there is a 6-year life expectancy gap between males who live in Torbay's least and most deprived areas and, a 3-year gap for females. 	No adverse impacts are anticipated.	Not applicable	Not applicable
Human Rights impacts		The Council remains committed to ensuring that human rights are protected. As some of the budget proposals are still high level it is not possible to fully understand the impacts on human rights that they may have. Departments are responsible for the adherence to the Human Rights Act in their delivery of services.	Not applicable	Not applicable
Child Friendly		Torbay has a higher proportion of young people with care experience when compared to the rest of the Southwest and England. The budget proposals aim to support care experienced individuals to meet their potential.	Not applicable	Not applicable

