

Equality Impact Analysis

This equality impact analysis establishes the likely effects both positive and negative and potential unintended consequences that decisions, policies, projects and practices can have on people at risk of discrimination, harassment and victimisation. The analysis considers documentary evidence, data and information from stakeholder engagement/consultation to manage risk and to understand the actual or potential effect of activity, including both positive and adverse impacts, on those affected by the activity being considered.

To support completion of this analysis tool, please refer to the equality impact analysis guidance.

Section 1 – Analysis Details (Page 5 of the guidance document)

Name of Policy/Project/Decision	Policy - Charging and Financial Assessment Decision - Annual Review of Adult Social Care Fees and Charges 2026/27
Lead Officer (SRO or Assistant Director/Director)	Adrian Crook - Director of Adult Social Services and Community Commissioning
Department/Team	ASC Financial Support Service (FSS)
Proposed Implementation Date	06/04/2026
Author of the EqIA	Richard Berry – Service Manager ASC FSS
Date of the EqIA	11/02/20226

1.1 What is the main purpose of the proposed policy/project/decision and intended outcomes?

The Council's Charging and Financial Assessment policy details how Bury will charge people who receive care and support services ensuring this is in accordance with the wellbeing and charging principles covered within the Care Act 2014 and associated Care and Support Statutory Guidance.

The Annual Review of Adult Social Care Fees and Charges 2026-27 Cabinet Paper requests that the Health and Adult Care Directorate approves the annual increase for the rate charged for a number of Adult Social Care Fees and Charges and gives permission to implement revised charges in April 2026.

The intended outcome is to ensure that 2026/27 Adult Social Care fee rates are:

- Broadly, in-line with the 2026/27 Adult Social Care Provider Fee uplifts
- In line with the November 2025 Autumn Statement which announced that Department of Works and Pensions inflation linked benefits and tax credits will increase by 3.8% ([Benefits Uprating 2026/27 - House of Commons Library](#))

People will continue to be entitled to claim financial support based on their personal circumstances and some will be entitled to free care

Section 2 – Impact Assessment (Pages 6 to 10 of the guidance document)

2.1 Who could the proposed policy/project/decision likely have an impact on?

Employees: **No** – fees and charge increases affect the people paying a contribution towards the cost of their care services

Community/Residents: **Yes**

Third parties such as suppliers, providers and voluntary organisations: **No** – fees and charge increases affect the people paying a contribution towards the cost of their care services

2.2 Evidence to support the analysis. Include documentary evidence, data and stakeholder information/consultation

Documentary Evidence:

The following evidence has been considered

- [Charging and Financial Assessment 2025](#)
- [Annual Review of Adult Social Care Fees and Charges 2026-27.docx](#)
- [Benefits Uprating 2026/27 - House of Commons Library](#)

Each year government releases the Social Care – Charging for Care and Support Local authority circular. This circular prescribes the minimum amounts of allowances to be given in Charging and Financial Assessment policies and advises of the increases for the following year.

[Social care - charging for care and support 2026 to 2027: local authority circular - GOV.UK](#)

Data:

Around 2,500 adults per year on average are eligible to receive a social care service.

All adults who are assessed under the Care Act 2014 as eligible to receive an adult social care service will undertake a financial assessment. This assessment will establish whether they need to pay for their service, pay for some of their service or if they have a nil-contribution. This is based on their income including pensions, benefits, salary and savings and further information is provided per the Bury Council ASC [Charging and Financial Assessment 2025](#) policy.

The annual uplift in social care fees is set in line with the government uplift in pensions/benefits etc. For 2026/27 this is 3.8%. Information on the government uplifts of benefits and pensions can be found at [Benefit and pension rates 2026 to 2027 - GOV.UK](#)

Stakeholder information/consultation:

Workplace teams/Colleagues

2.3 Consider the following questions in terms of who the policy/project/decision could potentially have an impact on. Detail these in the impact assessment table (2.4) and the potential impact this could have.

- Could the proposal prevent the promotion of equality of opportunity or good relations between different equality groups? - No
- Could the proposal create barriers to accessing a service or obtaining employment because of a protected characteristic? - No
- Could the proposal affect the usage or experience of a service because of a protected characteristic? - No
- Could a protected characteristic be disproportionately advantaged or disadvantaged by the proposal? - No
- Could the proposal make it more or less likely that a protected characteristic will be at risk of harassment or victimisation? No
- Could the proposal affect public attitudes towards a protected characteristic (e.g. by increasing or reducing their presence in the community)? - No
- Could the proposal prevent or limit a protected characteristic contributing to the democratic running of the council? - No

2.4 Characteristic	Potential Impacts	Evidence (from 2.2) to demonstrate this impact	Mitigations to reduce negative impact	Impact level with mitigations Positive, Neutral, Negative
Age	Disproportionate financial disadvantage due to fixed income (e.g. pension age)	1) Social Care – Charging for Care and Support Local authority circular – Minimum Income Guarantee	1) Age related allowances are prescribed to mitigate the risk of a negative impact and will also increase in April '26.	Neutral
Disability	Disproportionate financial disadvantage due to fixed income (disability related benefits)	1) Social Care – Charging for Care and Support Local authority circular – Minimum Income Guarantee 2) Charging and Financial assessment Policy – Chapter 13 Disability Related Allowances	1) Disability related premiums are prescribed to mitigate the risk of a negative impact and will also increase in April '26. 2) Additional allowances can be applied for if the person has any disability related expenses mitigating	Neutral

			the risk of a negative impact.	
Gender Reassignment	No Impact			
Marriage and Civil Partnership	Disproportionate financial disadvantage due to marital status	1) Social Care – Charging for Care and Support Local authority circular – Minimum Income Guarantee 2) Charging and Financial assessment Policy – Chapter 7 How charges will be financially assessed	1) Allowances for couples are prescribed to mitigate the risk of negative impact and will also increase in April '26. 2)The policy allows for a 'better off' assessment to ensure each member of the couple are left with sufficient resources.	Neutral
Pregnancy and Maternity	No Impact			
Race	No Impact			
Religion and Belief	No Impact			
Sex	No Impact			
Sexual Orientation	No Impact			
Carers	Disproportionate financial disadvantage due to carers status – Unpaid carers likely to be on lower incomes	1) Social Care – Charging for Care and Support Local authority circular – Minimum Income Guarantee 2) Charging and Financial assessment Policy – Chapter 13 Disability Related Allowances	1) Disability related premiums are prescribed to mitigate the risk of a negative impact and will also increase in April '26. 2) Additional allowances can be applied for if the person has any disability related expenses mitigating	

			<p>the risk of a negative impact.</p> <p>Carers benefit from the same income protection rules (MIG/various disregards) and councils have an underlying requirements to support carers (eg carers allowance and direct payments)</p>	
Looked After Children and Care Leavers	No Impact			
Socio-economically vulnerable	Disproportionate financial disadvantage due to Socio-economic & vulnerability factors.	1) Charging and Financial Assessment Policy	<p>All people receiving care services have the opportunity to request a revised financial assessment to consider their personal situation. The financial assessment is based on a person's income so their eligibility for free care or their contribution level can change in line with their change in circumstances. This calculation ensure safeguard for the individual</p>	Neutral

			for example Disability Related Expenditure (DRE) and Minimum Income Guarantee (MIG)	
Veterans	No Impact			

Actions required to mitigate/reduce/eliminate negative impacts or to complete the analysis

2.5 Characteristics	Action	Action Owner	Completion Date
All Groups	Ensure automated financial reassessments are carried out to include new allowances and give opportunity for people to request a revised financial assessment to consider their personal situation	Paula Ward Scott Gildea <i>(Team Leaders - ASC FSS – Financial Assessment Team)</i>	23/04/26

Section 3 - Impact Risk

Establish the level of risk to people and organisations arising from identified impacts, with additional actions completed to mitigate/reduce/eliminate negative impacts.

3.1 Identifying risk level (Pages 10 - 12 of the guidance document)

Impact x Likelihood = Score			Likelihood			
			1	2	3	4
			Unlikely	Possible	Likely	Very likely
Impact	4	Very High	4	8	12	16
	3	High	3	6	9	12
	2	Medium	2	4	6	8
	1	Low	1	2	3	4
	0	Positive / No impact	0	0	0	0

Risk Level	No Risk = 0	Low Risk = 1 - 4	Medium Risk = 5 – 7	High Risk = 8 - 16
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3.2 Level of risk identified	Low Risk = 1- 4
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3.3 Reasons for risk level calculation	<ul style="list-style-type: none"> It is possible there will be complaint or challenge that can be easily resolved about charge increases across all groups
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Section 4 - Analysis Decision (Page 11 of the guidance document)

4.1 Analysis Decision	X	Reasons for This Decision
There is no negative impact therefore the activity will proceed		
There are low impacts or risks identified which can be mitigated or managed to reduce the risks and activity will proceed	X	<p>Charges are not set at a higher rate than it costs the Council to commission services, where there are differing hourly rates, the lower rate has been applied to ensure consistency for all service recipients.</p> <p>The financial assessment review and inflationary increases in minimum income allowances will mitigate and reduce risk</p>
There are medium to high risks identified which cannot be mitigated following careful and thorough consideration. The activity will proceed with caution and this risk recorded on the risk register, ensuring continual review		

Section 5 – Sign Off and Revisions (Page 11 of the guidance document)

5.1 Sign Off	Name	Date	Comments
Lead Officer/SRO/Project Manager			
Responsible Asst. Director/Director			

EDI	L. Cawley	03/03/26	QA Complete: The analysis has identified the characteristics and circumstances where there is likely impact from the annual fees uplift which is in line with inflation and is lower and equal to the planned uplifts in national minimum wage, state pension and other welfare payments. Therefore all impacts resulting from this activity are expected to be neutral
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EqIA Revision Log

5.2 Revision Date	Revision By	Revision Details