



Equalities Impact Assessment (“EIA”) relating to:

Boat Licence Review

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Background

The Canal & River Trust (“the Trust” or “we”) has consulted the public and in particular users of the waterway network on boat licence pricing (BLP) over the next ten years to help support the long-term future of the 2,000 miles of waterways that we look after as a charity. Increasing pressures on our finances and the costs of maintaining the waterway network means that boat licence fees will need to rise by more than the rate of inflation for the foreseeable future to continue to help fund essential work to the network.

Purpose of EIA

This EIA is intended to help us understand the possible impact of the proposed changes on our customers with additional needs (primarily those from equalities groups) and to ensure that any future decision about boat licence pricing is based on equalities evidence and is taken having due regard to any equalities impacts of that decision. This assessment helps us to identify any potential measures that might mitigate the negative impacts on equalities groups from the proposals and ensure that we do not discriminate against any protected group.

Our Public Sector Equality Duty

The Trust has undertaken this EIA to assess each proposal’s potential impact on people protected under the Equality Act 2010 (“the Act”).

Whilst the Trust is not a ‘public authority’ named in Schedule 19 to the Act, for the purposes of the Act and the Specific Duties Regulations which flow from it, we recognise that we exercise some public functions as a statutory navigation authority

including in respect of boating and, when exercising those functions, we are subject to the general Public Sector Equality Duty (“PSED”) under s.149(1). The Trust understands it must therefore have ‘due regard’ to the following objectives when exercising those public functions:

- The need to eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Act (s.149(1)(a));
- The need to advance equality or opportunity between persons who share a relevant protected characteristic and persons who do not share it (s.149(1)(b)). This involves having due regard to the needs to:
 - remove or minimise disadvantages suffered by persons who share a relevant protected characteristic that are connected to that characteristic;
 - take steps to meet the needs of persons who share a relevant protected characteristic that are different from the needs of persons who do not share it;
 - encourage persons who share a relevant protected characteristic to participate in public life or in any other activity in which participation by such persons is disproportionately low.
- The need to foster good relations between persons who share a relevant protected characteristic and those who do not share it (s.149(1)(c)). This includes having due regard to the need to tackle prejudice and promote understanding (s.149(5)).

This EIA is intended to demonstrate how we have had due regard to the PSED objectives above in responding to the BLP review. Specifically, this EIA has been prepared to reflect our consideration of possible impacts on equalities groups arising from our proposed actions in response to the BLP review and the mitigation of those impacts.

Policy aims:

Our relevant charitable objects in relation to this policy are as follows:

To preserve, protect, operate and manage Inland Waterways for public benefit:

- i) For navigation;
- ii) For walking on towpaths; and
- iii) For recreation or other leisure-time pursuits of the public in the interest of their health and social welfare.

The Trust’s stated aims for the review of boat licences are:

- Ensure sustainable funding to maintain the waterway network;
- Increased the contribution from boat licences to the Trust’s income; and
- To apply boat licence increases in the fairest way possible.

Available evidence:

The March 2023 national boat count identified there were 35,814 boats on the Trust’s waterway network (including private marinas), of these 27,388 were boats with a home mooring, and 7379 were boats without a home mooring (continuous cruisers). Other boats counted include those that are trailable (i.e. are kept out of the water) or where mooring status has not been declared yet.

The 2022 boater census indicated that 23.4% of boaters with a home mooring were permanently living aboard and 79.9% of boaters without a home mooring were permanently living aboard.

Approximately half of liveaboard boaters responding to the boat licence consultation stated that reducing the cost of living was a motivation when they first started to boat, with liveaboard continuous cruisers even more likely than those with a home mooring to state this as a motivation.

In the 2022 Boater census 33.7% of respondents stated that their day-to-day activities were affected by a disability or a long-term health condition (10.1% a lot, 23.6% a little). 17.5% of respondents to the boater census said that they faced challenges living on a boat due to a disability or a long-term health condition.

Fifty-seven percent (57%) of disabled boaters responding to the boat licence consultation who stated that they either started boating or continue to boat as part of a more affordable lifestyle believed that introducing a surcharge for continuous cruisers was 'much less reasonable' than the current model.

The 2022 boater census indicates that 74% of all boat licence holders are aged over 55 (43% over 65) and 19% of boaters without a home mooring were aged over 55 (8% over 65).

5.2% of boaters responding to the boater census stated that they had children living aboard.

2.5% of boaters responding to the boater survey 2023 ethnicity questions categorised themselves as being Asian/Asian British, from a Mixed/or Multiple ethnic Group or from another ethnic group. No respondents identified themselves as being Black/African/Caribbean/Black British, Chinese or Arab. This percentage is lower than the national figures for UKME individuals living in England and Wales.

As part of the boat licence consultation, we asked for information about household income. 53% of boaters stated that their household income was below £40,000, 43% stated their household was income below £30,000, and just over a quarter (27%) stating their household income was below £20,000. It is clear that for a significant proportion of boaters, including those with protected characteristics, their boats serve as their main or only residence.

Boat licence fee pricing is calculated by length, with three width price bands, with a surcharge added to the middle band and a larger surcharge for the largest width band.

As of October 2022, the average price charged for an annual boat licence was £856.63. Boats over 2.16m (7ft 1") up to and including 3.24m (10ft 7.5") wide pay a 10% surcharge and boats over 3.24m (10ft 7.5") wide pay a 20% surcharge.

Our existing equality adjustment (EA) process provides longer term reasonable adjustments for disabled boaters under the Equality Act 2010 ([see our policy here](#)). As

of March 2023, nationally there were 679 open EA cases (397 approved / 279 in process), 258 of the EA cases are for boaters in London and South East (121 approved and 136 in process). These adjustments are to ensure that the waterway network is reasonably accessible to all users. 36% of all EA cases are in L&SE. 11% of CC boats in L&SE have an EA case, although this is a high proportion of cases, it is important to note that nearly a third of all CC boaters on the Trust's waterways are in L&SE.

We consider that the up-to-date census provides a robust evidence base for understanding the profile of boaters using the waterway network and helps us to identify groups with protected characteristics.

In the consultation on boat licence fees, we asked consultees if they had a disability and we also consulted specialist stake holders such as the Accessible Waterway Association for their views.

Whilst we did not gather specific equalities information from consultees with other protected characteristics, we consider that data from the 2022 boater census provides a reliable indication of the number of boaters with protected characteristics. Consultees were able to raise equalities issues in the general comment section.

We have estimated the likely impact on other groups of boaters.

We will keep its actions under review, as described below.

We will consider any feedback and use it to determine relevant actions required in order to meet our PSED objectives.

Involvement and consultation:

Our Navigation Advisory Group has been consulted on the BLP options and we have also sought feedback from the elected boater reps to the Trust council.

Between 15th February and 6th April 2023 we consulted with boaters to help us consider the fairest way to apply these increases.

There were 8,479 responses to the consultation survey. There were 6412 (76%) responses from boaters with a home mooring and 1908 (23%) responses from boaters without a home mooring (continuous cruisers). 159 responses declared 'other mooring status' which could include craft stored out of the water. This was a high level of response.

We have involved internal colleagues from Legal and Governance, Inclusion and Diversity, Boat Licence Customer Support, and our Welfare teams in the development of this EIA.

We have shared our EIA with representatives from the Accessible Waterway Association (AWA) and invited their feedback. The feedback received included the comments about the lack of availability of affordable permanent moorings, particularly in the L&SE area, and the fact that some disabled boaters need longer boats due to their disabilities and would be unfairly penalised by a price increase. We accept that higher licence fees for

continuous cruisers with longer boats could have a disproportionate negative impact on disabled boaters, because disabled boaters are more likely than non-disabled boaters to need longer, adapted, or more spacious, boats and are therefore more likely to end up paying more by way of licence fees. We are looking into both these issues further.

The actual / likely impact:

We have reviewed the BLP options and considered the likely impacts on people with each of those “[protected characteristics](#)” identified in the Act (as indicated low=little or no impact/medium=some moderate impact /high=will unfairly impede on ability to boat). Further detail on likely impact is set out in this paper, but the headline likely impact for each group is as follows:

- age (low – medium)
- gender reassignment (low)
- married or civil partnership (low)
- being pregnant or having a child (medium)
- disability (medium)
- race including colour, nationality, ethnic or national origin (medium)
- religion, belief or no religion or belief (low)
- sex (low)
- sexual orientation (low)

The impact of the proposals on different groups have been considered using a matrix where the likelihood and consequence of the proposals have been scored to reach a decision as to whether there will be a low, medium or high impact on these groups.

We have compared the anticipated impacts of the changes on boaters with and without the protected characteristics in question. We do not believe that the changes will have a high impact on any group. We believe there could be a medium impact on boaters who are disabled. That is because disabled boaters with mobility issues are more likely to require wider and longer boats to meet their needs and those boats are disproportionately likely to attract higher licence fees. In addition, disabled boaters are more likely to have a lower income due to their disability making the impact of a licence fee increase more of a burden. Moreover, and for similar reasons, we consider that pregnant boaters and those with a protected characteristics by virtue of their race (including colour or ethnicity) could face medium impacts. There could also be a low-medium impact on older boaters and on children who have no or lower incomes. We believe we can mitigate the impact on these groups.

Potential impact of possible issue for different groups	Age	Gender reassignment	Married or civil partnership	Being pregnant or having a child	Disability	Race including colour, nationality, ethnic or	Religion, belief or no religion or belief	sex	Sexual orientation
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A) Increased licence fees will impact on ability to afford to continue to boat.	Med	Low	Low	Med	Med	Med	Low	Low	Low
B) Increased licence fees will impact on ability to afford to continuously cruise.	Med	Low	Low	Med	Med	Med	Low	Low	Low
C) Increased licence fees will impact on ability to afford to continue boat with a home mooring.	Low	Low	Low	Med	Med	Med	Low	Low	Low

The Trust has identified the following specific potential impacts and how they can be mitigated.

A) Increased licence fees will impact on the ability of certain boaters to afford to continue to boat. In extreme cases, an increase in the licence fee could impact some boaters ability to continue to live on the waterway and render them homeless.

Impact

We have considered average income information from the most recent UK census to see if any groups are more likely to have lower incomes and therefore may find the impact of any increase to boat licence fees greater than other groups.

43% of all those who responded to the boat licence consultation stated that their household income was below £30,000 per annum. The Office for National Statistics estimates that from the most recent data available, the median household income was £30,500.¹ Although this suggests that the household income for a significant minority a boaters is below the median, the current average licence fee is also well below comparable costs for land-based accommodation.

27% of boaters responding to the BLP review consultation indicated their household income was below £20,000. The average annual boat licence fee as of October 2022 was £856.63, this would be equivalent to approximately 4.3% of a £20,000 annual household income. This is considerably lower than what households on median income on accommodation costs.

The 2021 UK Census states that private renters on a median household income could expect to spend 26% of their income on a median-priced rented home in England compared with 23% in Wales in the financial year ending March 2021. London was the

¹ In financial year ending (FYE) 2020 (April 2019 to March 2020), the period leading up to the coronavirus (COVID-19) pandemic, median household income in the UK was £30,500, based on estimates from the Office for National Statistics (ONS) Household Finances Survey (source ONS).

least affordable region with a median rent of £1430 being equivalent to 40% of median income.²

It is important to note that the cost of a boat licence is only part of the cost of owning and/or living on a boat. Maintenance costs, and mooring fees (for those with a home mooring) would all be additional costs. The cost of maintaining and running a boat will depend on different factors. For example, how a boat has been maintained, or the age of boat (older boats are likely to require more maintenance). Even taking these additional costs into account, accommodation costs for living on a boat are regarded as a much more affordable than land-based housing costs.

A rise in the costs of the boat licence would increase the proportion of income liveaboard boaters spend on accommodation, this would impact most on those on lower or fixed income (see below). However, the boat licence increase would have to be very high before it impacted significantly on the affordability to live on a boat. Even if the average boat licence price were to double, therefore increasing the accommodation costs for living on a boat, the cost of living on a boat would still be well below that spent on accommodation costs by households on a median income in England and Wales, and less than a quarter of that spent by households on a median income in London. Boaters who continuously cruise do not pay a mooring fee, or for accessing water, Elsan, or refuse facilities provided by the Trust, so the cost of living on a boat would remain comparatively more affordable than median-priced rented homes on land.

Although there is no income data available for all equality groups, the ONS state that income inequality for retired households remains consistently lower than that of non-retired households. The UK government also report that there is a disability pay gap with disabled persons earning 13.8% less than non-disabled persons³. The UK government also report that there is a gender pay gap of 8.3%. The ONS state that the ethnicity pay gap differs across regions and is largest in London (23.8%) and smallest in Wales (1.4%)⁴. Older people, those who are pregnant or disabled, can also be subject to reduced or fixed income due to personal circumstances or inability to work. Even where benefits are available to support certain groups, such as disabled people, these are to help cover the additional costs they experience as a disabled person, and not as additional unallocated income. Increases in the licence fee could be felt more acutely by these groups. The added cost of an increase in the boat licence could be a contributing factor in their ability to continue to boat or to continue to live aboard their boat. The increase would have a greater impact on those boaters living aboard their boat; for those who could no longer afford to live aboard their boat, this could lead to homelessness and the need to seek housing provision from their local council.

Mitigation

The Trust, alongside organisations such as the Waterway Chaplains, can provide welfare support including signposting to financial support and help with benefits applications. We also offer boaters the option to spread payments for licence fees across the year

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<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/privaterentalaffordabilityengland/2021#:~:text=1-.Main%20points,financial%20year%20ending%20March%202021>.

³ In 2021, the disability pay gap was 13.8% with disabled employees earning a median of £12.10 per hour and non-disabled employees a median of £14.03 per hour (source ONS).

⁴ Among full-time employees the gender pay gap in April 2022 was 8.3%; this was 7.7% in April 2021 (source ONS).¹

by direct debit, and for those facing extreme financial difficulties, can offer support with payment plans.

Housing benefit/universal credit support is available for those who are on very low income. An increase in boat licence fees is likely to be covered by housing benefit/universal credit. Assistance to claim benefits can be provided (as above).

Our equality adjustment process allows for the widebeam surcharge to be waived for any boater that requires a wider boat due to a disability, for example to allow them to move more freely in a wheelchair or to have additional space to store equipment required due to a disability. In other words, disabled boaters who require a larger boat due to their additional needs will have the additional costs associated with a licence for larger vessels waived.

Increase in licence fees or changes to how licence fees apply for certain groups could be phased over a number of years to help minimise the impact on those groups who may face financial challenges. We will keep this under review.

B) Increased licence fees will impact on ability to afford to continuously cruise.

Impact

52% of continuous cruisers responding to the 2023 boat licence review consultation stated that finding a more affordable way to live is often a motivation to taking up their lifestyle. The introduction of a surcharge for CC boaters may impact on some, who could find it harder to afford to remain living on the water. However, as set out in 'A' above when compared with alternative land-based accommodation costs, living on the water would still be a much more affordable option. The added cost of an increase in the boat licence could be a contributing factor in their ability to continue to boat or to continue to live aboard their boat. The increase would have a greater impact on those boaters living aboard their boat; for those who could no longer afford to live aboard their boat, this could lead to homelessness and the need to seek housing provision from their local council.

Mitigation

The Trust, alongside organisations such as the Waterway Chaplains, can provide welfare support including signposting to financial support and help with benefits applications. We can also offer boaters the option to spread payments for licence fees across the year by direct debit, and for those facing extreme financial difficulties, can offer support with payment plans.

Housing benefit/universal credit support is available for those who are on very low income. An increase in boat licence fees would be covered by housing benefit/universal credit. Assistance to claim benefits can be provided (as above).

Our equality adjustment process allows for the widebeam surcharge to be waived for any boater that requires a wider boat due to a disability, for example to allow them to move more freely in a wheelchair or to have additional space to store equipment required due to a disability.

Increase in licence fees or changes to how licence fees apply for certain groups could be phased over a number of years to help minimise the impact on those groups who may face financial challenges.

C) Increased licence fees will impact on ability to afford to continue to boat with a home mooring.

Impact

The licence fee is only one part of the cost of living aboard. A rise in boat licence price, along with increases in other cost of living factors (mooring fees, maintenance costs etc) may impact on some, who could find it harder to afford to remain on living the water. However, the proposed increase for those with a home mooring is lower than for CC boaters, and when compared with the cost of comparable land-based accommodation, living on a boat with a home mooring is likely to still be more affordable than most alternatives.

For those on low income, the Trust, alongside organisations such as the Waterway Chaplains, can provide welfare support including signposting to financial support and help with benefits applications. We can also offer boaters the option to spread payments for licence fees across the year by direct debit, and for those facing extreme financial difficulties, can offer support with payment plans.

Mitigation

The Trust, alongside organisations such as the Waterway Chaplains, can provide welfare support including signposting to financial support and help with benefits applications. We can also offer boaters the option to spread payments for licence fees across the year by direct debit, and for those facing extreme financial difficulties, can offer support with payment plans.

Housing benefit/universal credit support is available for those who are on very low income. An increase in boat licence fees would be covered by housing benefit/universal credit. Assistance to claim benefits can be provided (as above).

Our equality adjustment process allows for the widebeam surcharge to be waived for any boater that requires a wider boat due to a disability, for example to allow them to move more freely in a wheelchair or to have additional space to store equipment required due to a disability.

Increase in licence fees or changes to how licence fees apply for certain groups could be phased over a number of years to help minimise the impact on those groups who may face financial challenges.

Monitoring and review:

We will commit to monitor and assess the overall effects of the final decision in respect of the boat licence increase in 12 months' time. In particular we will monitor any impacts that the increase licence costs have on those boaters with protected characteristics.

We will monitor to see if changes to boat licence pricing result in any significant increases in licence evasion or reduction in overall boat numbers. If there are any significant impacts we may review the timetable for implementing any further increases in boat licensing due as a result of the review.

We will monitor and review the number of requests for welfare support related to financial difficulties where people are stating they are struggling to pay for their licence.

Conclusion

The potential equalities impacts relate to the additional costs burden on boaters with protected characteristics who may have lower incomes than boaters without those characteristics. In particular, the Trust has had due regard to the potential impacts on those boaters with disabilities who may require larger boats which attract larger licence fees, and who are less likely to be able to meet the additional costs.

Mitigation is available to meet those costs, and reduce or remove the additional costs for protected groups.

In so far as there may be some residual impacts on some protected individuals, those impacts are justified by the pressing need to fund essential work to the waterway network to ensure that it is viable and accessible to all boaters and users including those with protected characteristics. If the Trust was to maintain the status quo with regard to licence fees, it would no longer be possible to maintain parts of the network, which in turn would reduce accessibility to some groups. For that reason, the need to increase the licence fees is justified and outweighs the potential equalities impacts which we acknowledge.

15 September 2023