

Tunbridge Wells Borough Council

Council Tax Reduction Scheme Consultation

2020

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Borough Council
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Methodology

The survey was open between 20 August and 2 October 2020. It was promoted online through the Council's website and social media channels. In addition, CTRS claimants were either emailed directly and notified of the consultation or were sent a survey and details of the proposals by post.

Background information, that explained the impacts of each of the proposed models for the Council Tax Reduction Scheme and the rationale behind why each option was being considered was provided as part of the consultation.

There was a total of 492 responses to the survey. However, of the 492 responses to the survey, 214 people did not answer survey question that ranked the models in order of preference. Because of this, the results outlined in this report were limited to those who answered the ranking question (278). Comments from all respondents are included in the comments section regardless of whether the ranking question was answered. This report discusses the actual responses with no weighting applied.

Where reference has been made in the report to a 'significant difference' in response between difference groups, the proportional data has been z-tested and means have been t-tested. These tests determines if the difference between subgroups is large enough, taking into account the population size, to be statistically significant (meaning that if we were to run the same survey 100 times, at least 90 times out of 100 the same result would be seen) or whether the difference is likely to have occurred by chance.

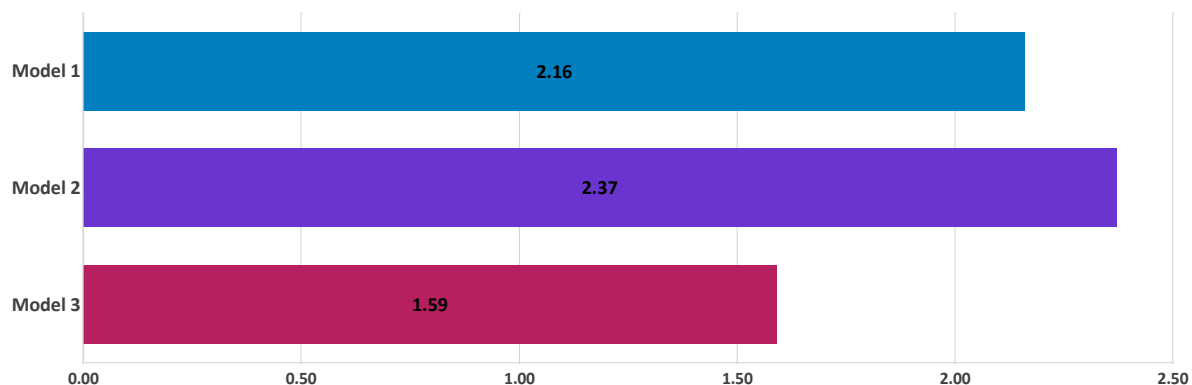
Please note that not every respondent answered every question, therefore the total number of respondents refers to the number of respondents for the question being discussed, not to the survey overall.

Overall Results

Survey respondents were asked to rank the three models in order of preference.

Models that were ranked as 1st (favourite model) were allocated a weighting of 3, the second favourite models were allocated a weighting of 2 and the least favourite models (ranked 3rd) were allocated a weighting of 1. This allowed a weighted average (score) to be calculated the results of which are shown below. The greatest score indicates the preferred model.

There were 278 responses to this question. It should be noted that not all respondents ranked all options hence the disparity in votes.



Model 2 was ranked the highest at 2.37, followed by model 1 and model 3 was the lowest rated model.

Results by Demographic Grouping

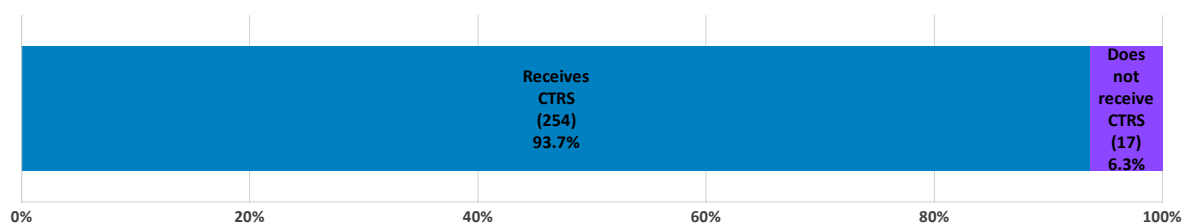
The charts below show the rating awards to the models by the different demographic groups.

Respondents in receipt of support under the existing scheme

Survey respondents were asked if they were currently in receipt of support through the Council Tax Reduction Scheme. More than nine in ten respondents said they were in receipt of support.

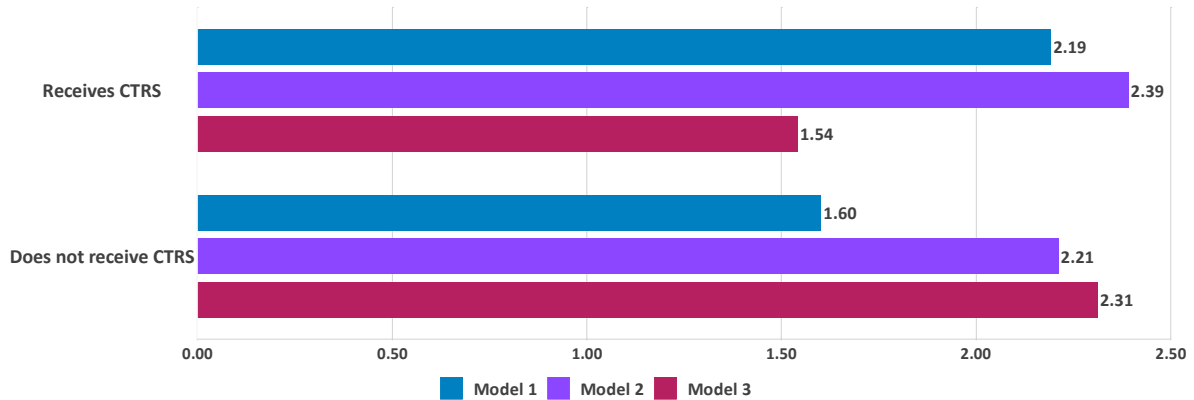
Please note that respondents who said they were in receipt of Council Tax support will be referenced in the report as 'CTRS respondents' and those who were not will be referenced as 'Non CTRS Respondents'.

Generally, CTRS respondents are over-represented when compared to the population of Tunbridge Wells overall, however as these proposals have the greatest impact on CTRS recipients it is not unexpected that this group would be more interested in responding to the proposals.



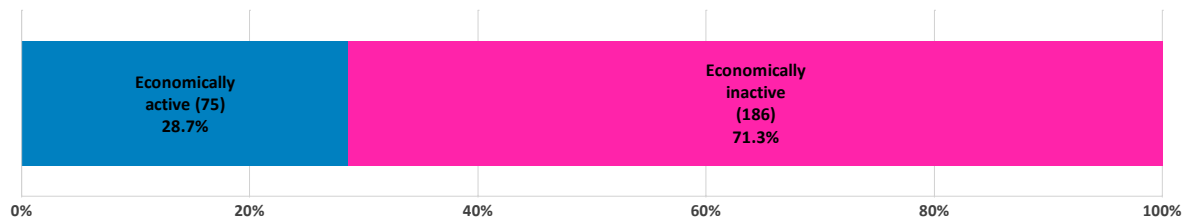
Overall, the respondents that said they receive CTRS 35.1% (84) stated they are permanently sick or disabled and unable to work and 28.5% (68) said they were wholly retired from work.

Due to the small number of non-CRTS recipients the difference between these groups has not been tested for significance.



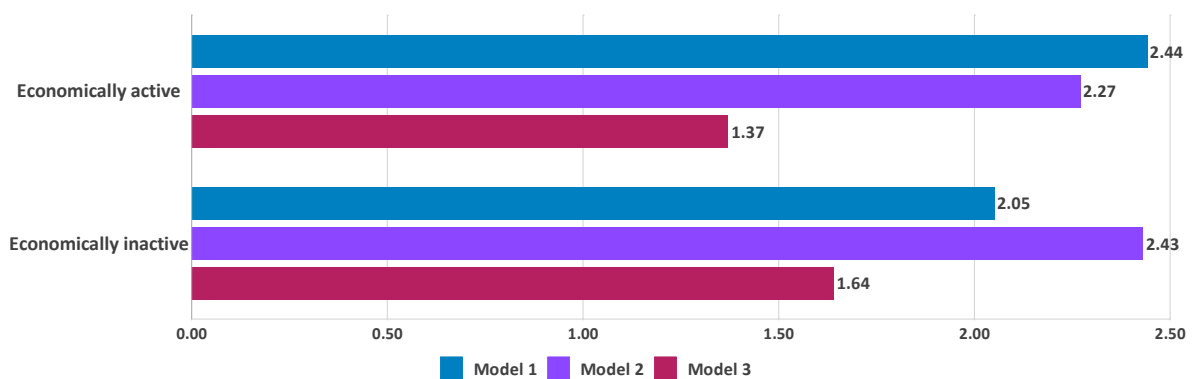
Economic Activity

Survey respondents were asked to select from a list of activities that best described what they are doing at present as a means of identifying economic activity.



Overall, 28.7% of respondents indicated that they were economically active. This is lower than the overall proportion for the borough where 73.1%¹ of residents are classified as economically active.

The chart below shows how economically active and economically inactive respondents ranked the three models.



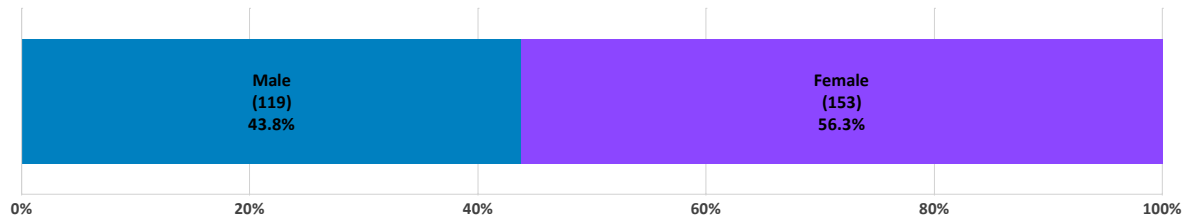
There were significant differences in the way economically active and economically inactive respondents have ranked the models. The preferred model for economically active respondents was model 1 and the preferred model for economically inactive respondents was model 2.

Overall, there were no significant differences between these groups when scoring model 2.

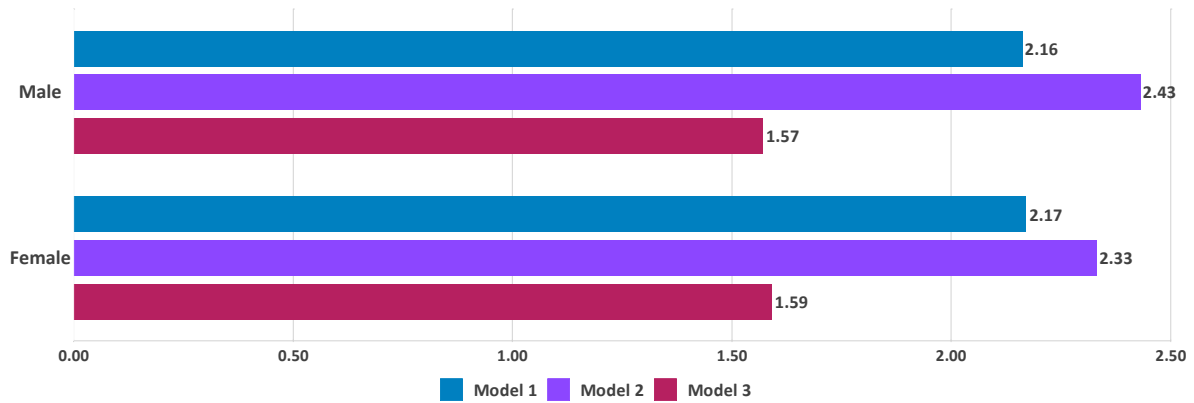
¹ 2011 Census

Gender

Survey respondents were asked to select their gender. The chart below shows the proportion of respondents answering male and female (filtered for respondents that answered the ranking question).



The chart below shows the how male and female respondents ranked the models.

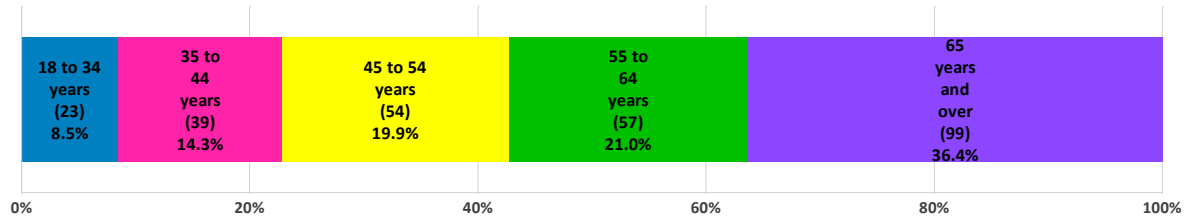


Male and female respondents ranked the models in the same order, with model 2 receiving the highest score.

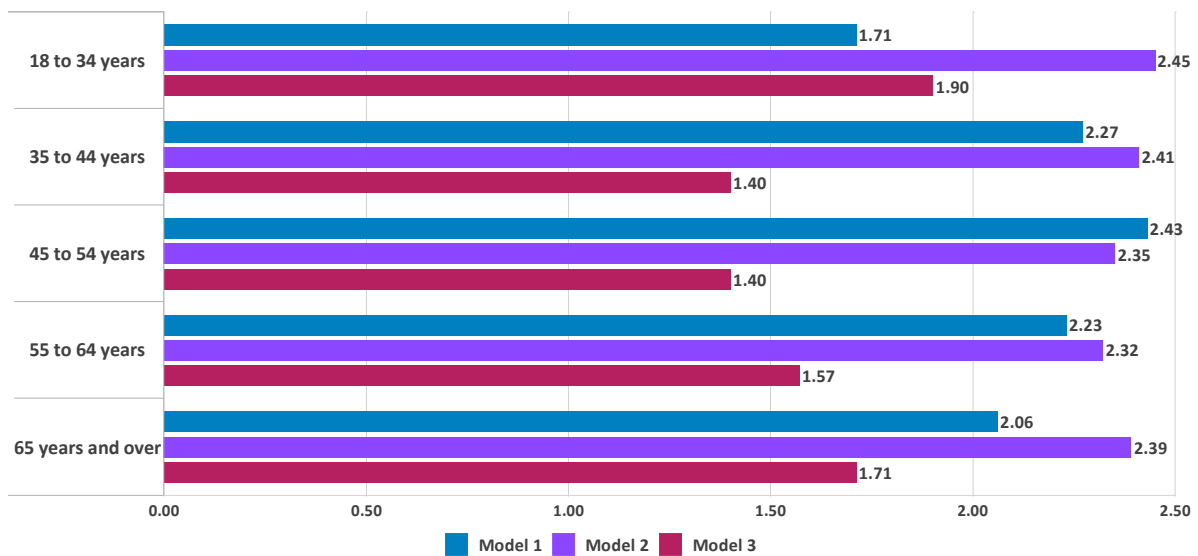
Further assessment of the data did not show any significant difference between the way male and female respondents ranked the models.

Age

The chart below shows the proportion of respondents across the different age groups. Respondents aged 18 to 34 are under-represented when compared to the population of Tunbridge Wells.



The chart below shows how the different age groups ranked the models.



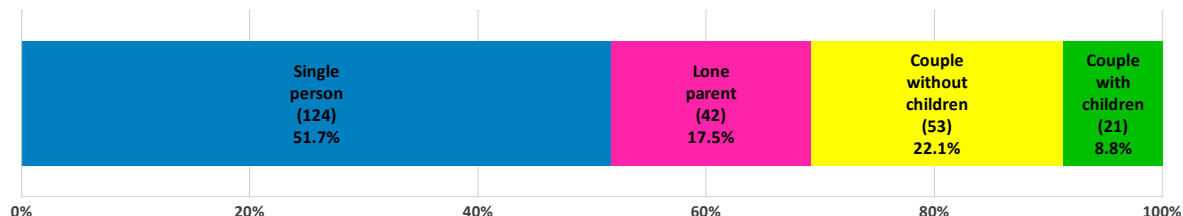
Model 2 was the preferred option for all age groups except for those aged 45 to 54 years where model 1 was the highest ranked.

While there were significant differences in the scores between age groups for models 1 and 3, the scores for model 2 were statistically similar.

- The 18 to 34 years group had the greatest proportion ranking model 1 as third at 52.4%. This was significantly higher than the proportion responding the same for the age groups up to 64 years.
- Respondents aged 35 to 44 years and 45 to 54 years were less likely to rank model 3 highly compared to the other age groups, with over 70% of these groups placing model 3 last.

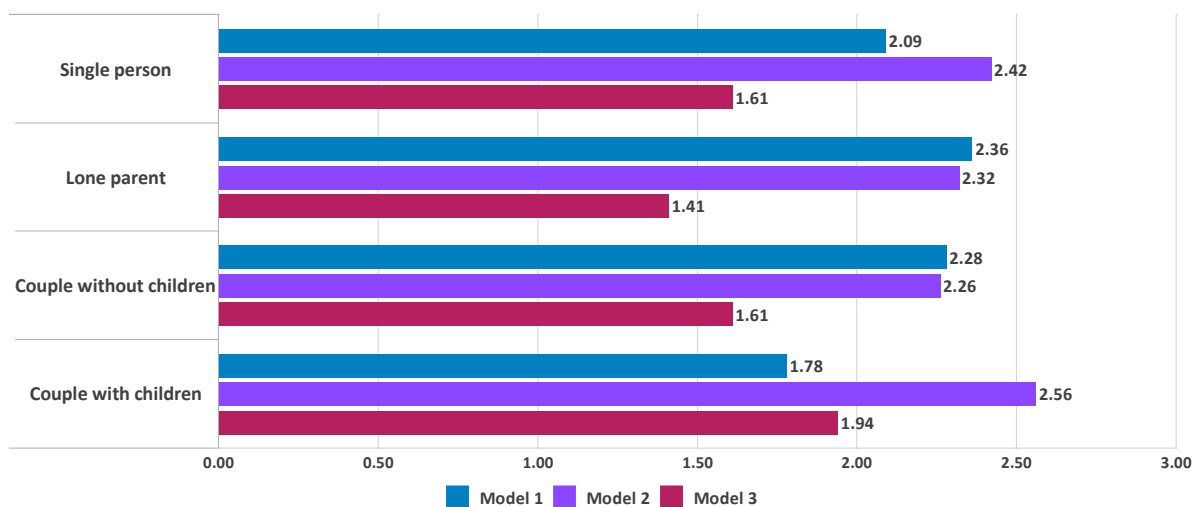
Household Make-up

Survey respondents were asked to select the type of household they lived in. The proportions of each different household type are shown below.



Compared to the population, single person households are over-represented with 51.7% of survey respondents in this group compared to 29.0%² in Tunbridge Wells overall. Lone parents were also over-represented in the respondent profile with 17.5%³ in the local population compared to 8.25% of survey respondents.

The chart below shows that model 1 was the highest rated model for lone parents and couples without children and model 2 was the highest rated model for single persons and couples with children. Respondents with children that do not live at home have been categorised as either single or couple without children.



Whilst there were significant differences in the scores between groups for models 1 and 3, the scores for model 2 are statistically similar.

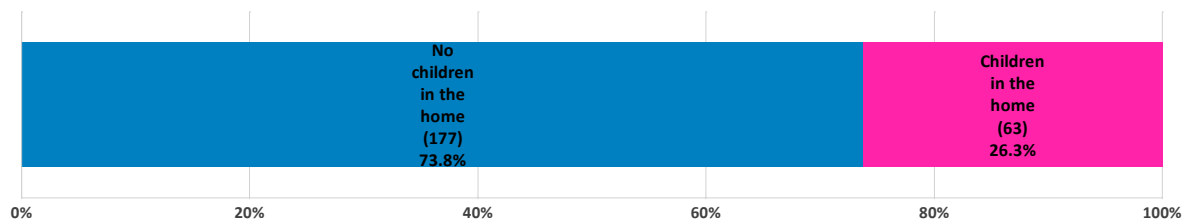
- The score for model 3 for couples with children was significantly higher than that for lone parents. Couples with children had the lowest proportion placing model 1 first.

² 2011 Census

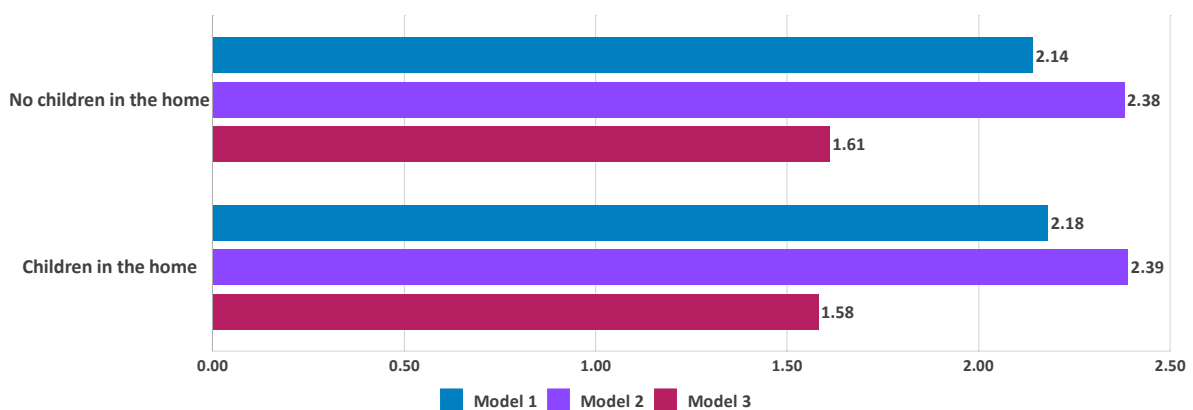
³ 2011 Census

Households with children

The household type question has been used to identify which survey respondents have dependent children at home. The proportion of respondents with dependent children in the home is greater than that of the Tunbridge Wells population overall where this household type account for 28.3%⁴ of the population.



The chart below shows the scores for households with children in the home and those without children in the home.

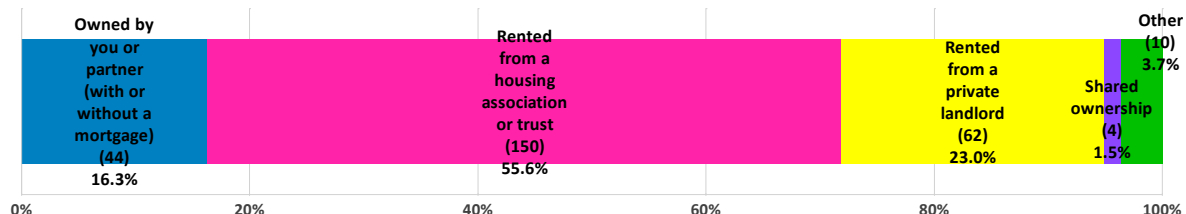


Both groups ranked the models in the same order, preferring Model 2 overall. There were no significant differences in the overall scores between these two groups. There were also no significant differences in the proportions selecting each ranking between these groups.

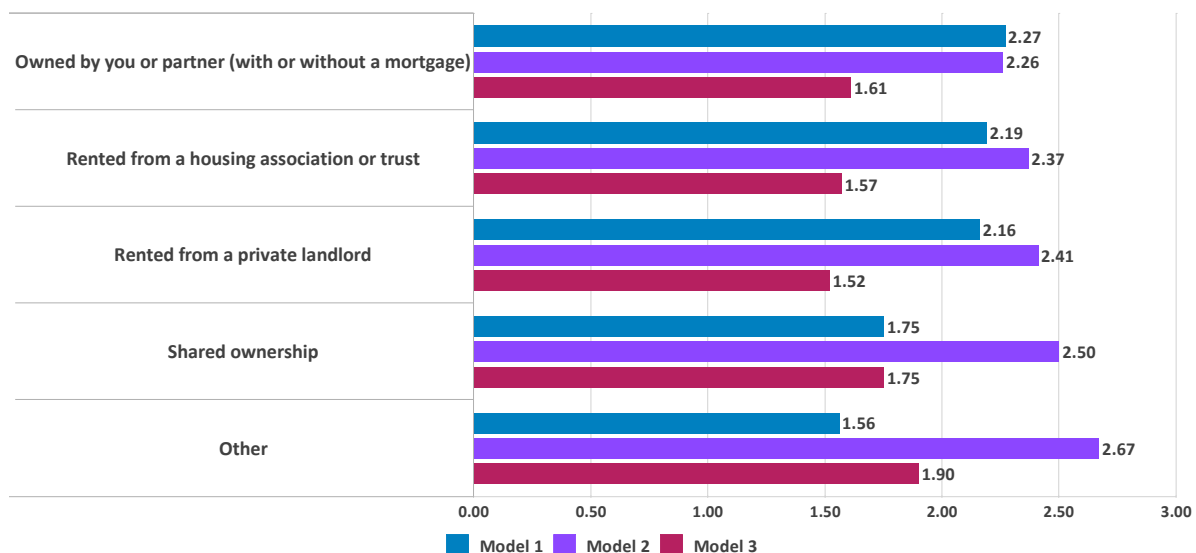
⁴ 2011 Census

Housing tenure

Survey respondents were asked to select their housing tenure. The proportions of each different household type are shown below.



The chart below shows the scores from respondents by housing tenure type. Please note 'Other and 'Shared ownership results cannot be assessed for significance due the small number of respondents in these groups.

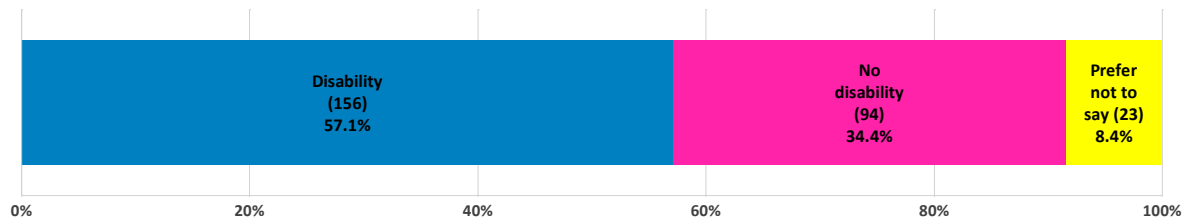


For the three categories that can be assessed, model 2 was the preferred option for respondents that rent either socially or privately. Respondents that owned their own property slightly preferred model 1 over model 2, however, error rates mean that there is no material difference in these scores.

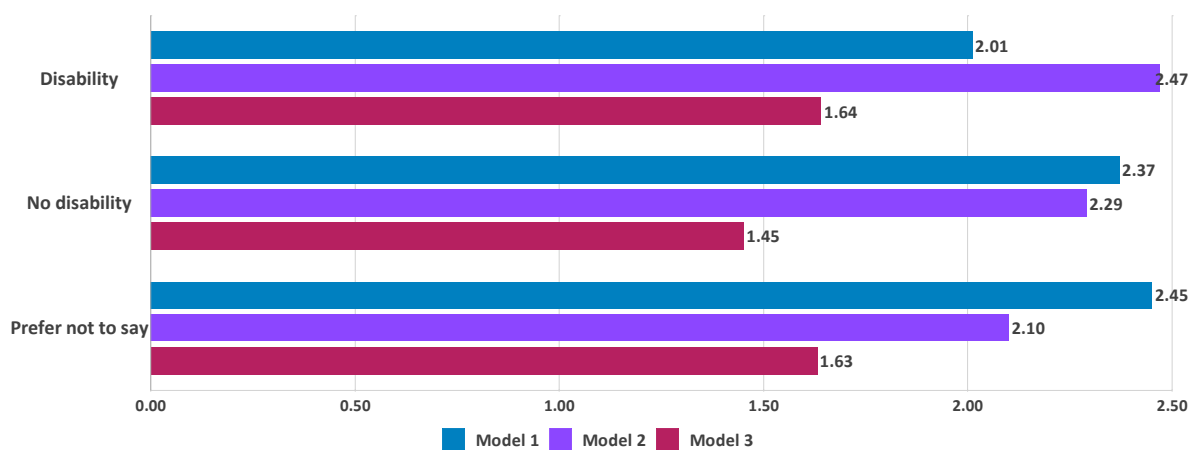
Overall, there were no significant differences in overall scores between these groups. There were also no significant differences in the proportions selecting each ranking between these groups.

Disability

Survey respondents were asked to if they have a disability or a long-term illness. The proportions of responses are shown below.



Respondents with a disability are over-represented in the results when compared to the Tunbridge Wells population where 13.5%⁵ of residents are reported to have a long-term health problem or disability.



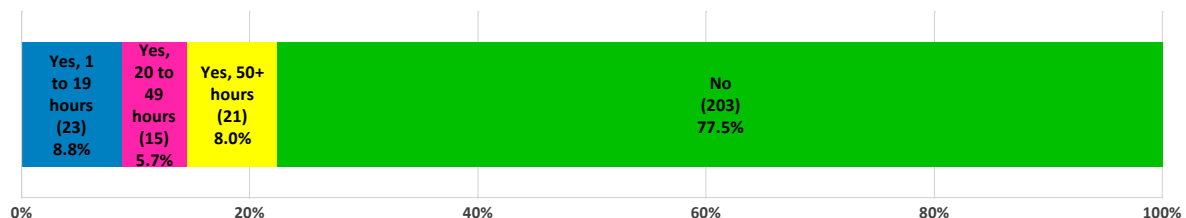
The preferred model for respondents with a disability was model 2, and the preferred model for respondents without a disability was model 1. The differences in scores for model 1 are significant.

- A significantly greater proportion of respondents without a disability placed model 1 first with 54.0% responding this way compared to 35.5% of non-disabled respondents.
- Whilst there was no significant difference between these groups in the scores for model 3, 69.9% of respondents without a disability rated this model as third compared to 56.9% of respondents with a disability.

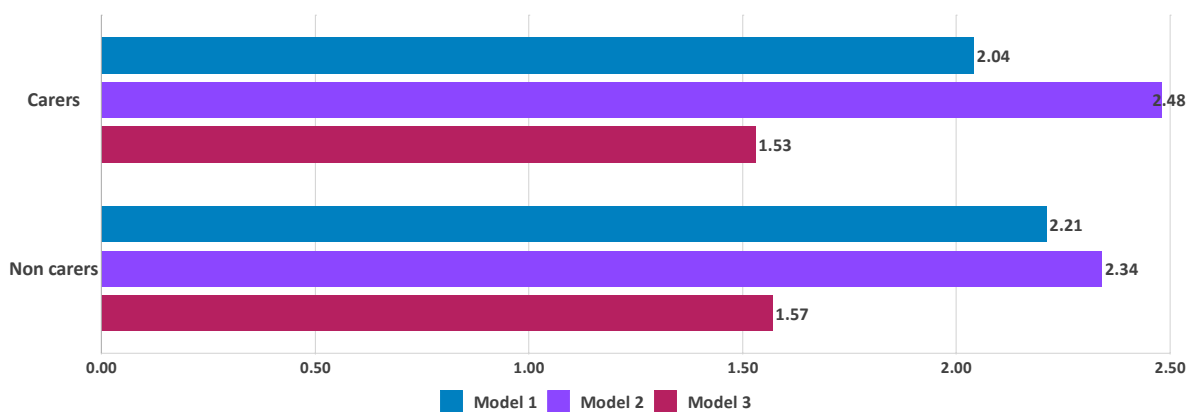
⁵ 2011 Census

Carers

Survey respondents were asked if they provided any unpaid care. The proportions of responses are shown below.



Compared to the population of Tunbridge Wells, carers are over-represented in the responses to the survey with 9.3%⁶ reported as providing unpaid care in Tunbridge Wells compared with 22.5% of survey respondents.

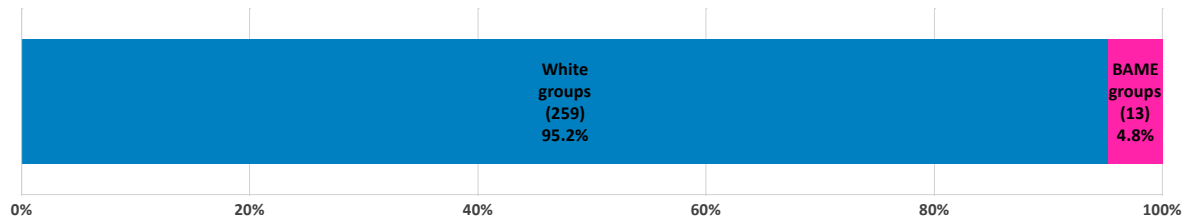


There was no significant difference in the way carers and non-carers answered this question – both groups favoured model 2.

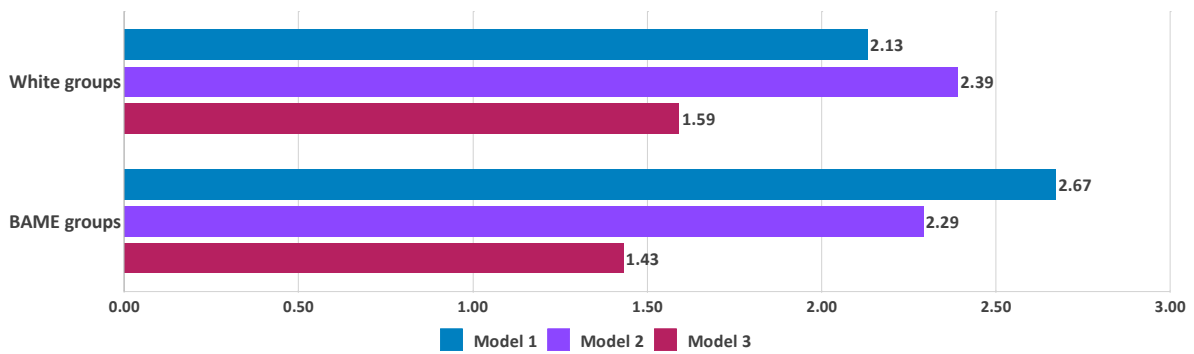
⁶ Census 2011

Ethnicity

Survey respondents were asked about their ethnicity. The proportions of responses are shown below.



Respondents from BAME groups are slightly under-represented compared to the local population where they make up 5.1% of the population.



Due to the small number of BAME respondents the difference between these groups has not been tested for significance.

Comments

Model 1 Comments

There were 118 comments submitted in the box for comments relating to measure 1.

Of these, 80 comments contained details of a respondent's personal circumstances. These mentioned benefits or support that people were receiving or in some cases details of an illness or details about their home situation.

There were thirteen comments that expressed confusion about the proposals stating that they did not understand or that it was too complicated. One specifically stated that the tables were confusing.

There were eleven comments in favour of model 1. Respondents stated that this model appeared fair, that it was their first choice and that it was easy to understand.

There were four comments that were negative about model 1 with respondents stating that this was their least favourite option. One commenter stated that this model did not provide support for people who are very ill.

Five comments raised concerns about how the proposals applied to people with disabilities. Four of these suggested that disabled people should get 100% Council Tax benefit and did not see the need for an uplift for disability when an income-based methodology (as proposed) was used.

Five comments have been classified as 'other' and highlighted the following concerns:

- How the scheme would apply to the self employed
- Clarification on whether the earnings quoted were a monthly figure
- That model 1 would only marginally reduce the amount they paid
- That the level of support between bands 1 and 2 seemed large to them when considering people in band 2 have lower incomes

The final comment said, "the simpler the better".

Model 2 Comments

There were 87 comments submitted in the box for comments relating to model 2.

Of these 46 comments contained details of respondent's personal circumstances. As with model 1 these mentioned benefits or support that they or their household were receiving or in some cases details of an illness or home situation.

There were 21 comments that were positive about model 2, with respondents stating that it seemed fair, that they agreed with model 2, that it was the best model and that it was inclusive.

There were six comments that were negative about model 2, stating that they were not sure about it, that there was little difference to model 1 and that the award for people with disabilities under model 2 is derisory.

Two respondents mentioned disability in more detail with one stating that this model did not take disability in the household into account and the other stating that this model appeared to support those with disabilities – but that the old scheme was more generous.

Six respondents expressed confusion or a lack of understanding about the proposals.

There were five comments classified as 'other':

- Two said that model 2 was their second favourite option
- One queried how self-employed earnings would be calculated
- One stated the survey was a waste of time
- One asserted that the model was attempting to "give everyone a chance while taking off the rich and increasing a little bit more".

Model 3 Comments

There were 63 comments submitted in the box for comments relating to model 3.

As with the previous two models, 32 comments contained details of respondent's personal circumstances, mentioning benefits or support that they or their household were receiving or in some cases details of an illness or details of their home situation.

Nine respondents made comments that expressed confusion or a lack of understanding about the proposals.

There were seven comments that were positive about model 3, with respondents stated that this model was the fairest, that it was best or their favourite option.

There were seven comments that were negative about model 3 with respondents stating that this model was their least favourite option, that it was unfair, or unacceptable. There was also one commenter that stated that support for disabled people should be 100%.

Seven comments have been classified as 'other' and included the following:

- A repeated query about the calculation of self-employed earnings
- A query about how the scheme will be funded
- A comment confirming that the models seemed fair
- Confirmation that model 3 was their second choice
- A reflection that model 3 fell between model 1 and model 2 (though gave no indication of their preferred model in the comment)
- An observation that model 3 was tougher on lower income bands and did not take into account the long-term sick.

Other comments

Survey respondents were given the opportunity to provide additional comments at the end of survey. A total of 96 comments were submitted.

The most common theme identified in these comments was understanding and confusion. 39 respondents concluded that they did not understand the proposals or why they have been asked to participate in the survey.

21 comments contained detail of respondent's personal circumstances. As with those in the previous comment sections these mentioned benefits or support that they or their household were receiving or in some cases details of an illness or home situation. A further seven respondents queried how the proposals would apply to their circumstances.

Five respondents made generally positive comments about changing the scheme, with one stating that it was good to align with universal credit and automate the system. Another two responders said to keep the current scheme.

Three respondents made comments in favour of model 1, four made comments in favour of model 2 and one made a comment in favour of model 3.

Acorn Analysis

The Acorn Profile provides a summary of the demographic, social and lifestyle attributes of the profile set and is derived using the recognised behaviours of Acorn Types across the whole of the UK. It is therefore an estimate of the likely characteristics that you might expect to find, based on the relative proportions of the individual Acorn Types found within the profile set.

The Acorn profile report helps you understand the underlying demographics and lifestyle attributes of your customers by comparing their Acorn profile to a base (e.g. UK population, specific area or other customer groups).

INDEX

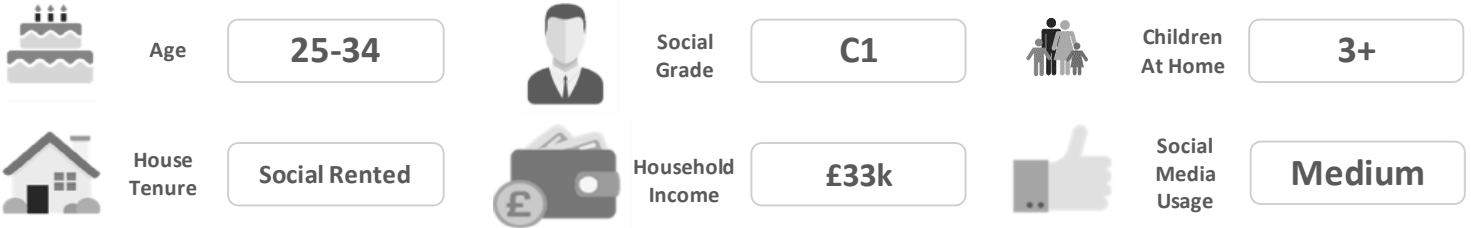


A profile has been run comparing respondent households (where the ranking question was completed) to Tunbridge Wells households overall.

- The profile shows that respondents that are unemployed are over-represented in the respondent profile.
- Lone parents and single person households are over-represented in the respondent profile.
- A greater proportion of respondents have low incomes (less than £20k) compared to Tunbridge Wells households in general. They are also slightly less likely to have savings and more likely to have been refused credit in the past.
- Respondents are more likely than the average Tunbridge Wells household to live in a terraced property or flat that is socially rented.

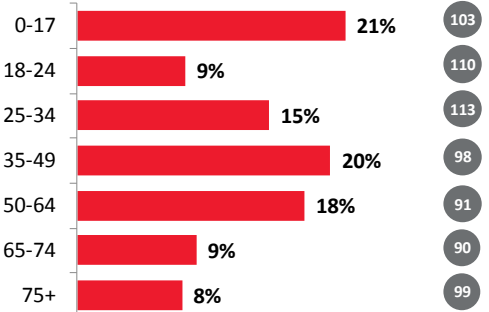
KEY FEATURES - Survey Respondents compared to Tunbridge Wells Households

(Based on most over-represented in the profile)

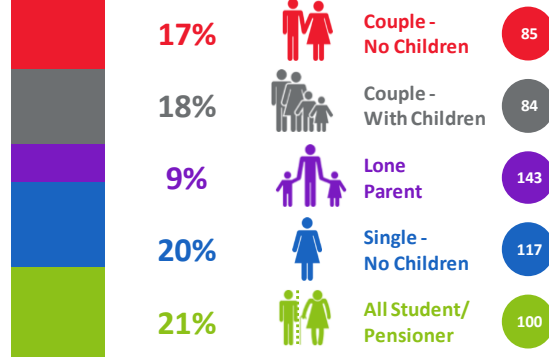


DEMOGRAPHICS

AGE



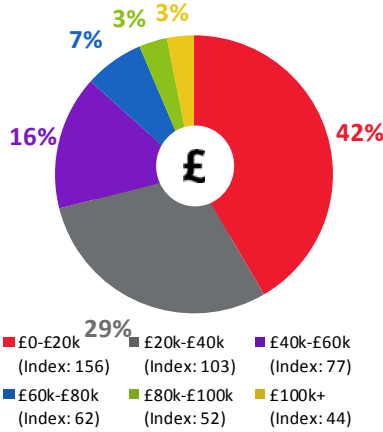
FAMILY



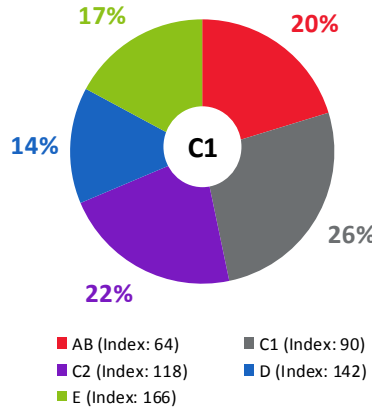
KEY INSIGHTS

- The average age of the population in the profiled households is slightly younger when compared to the base.
- Households containing lone parents occur more in this profile than in the base.
- 41.6% of the profile live in households with an income less than £20k.
- The dominant Social Grade is C1 and the most over-represented is E.
- There is a higher proportion of people in this profile who are unemployed than in the base.

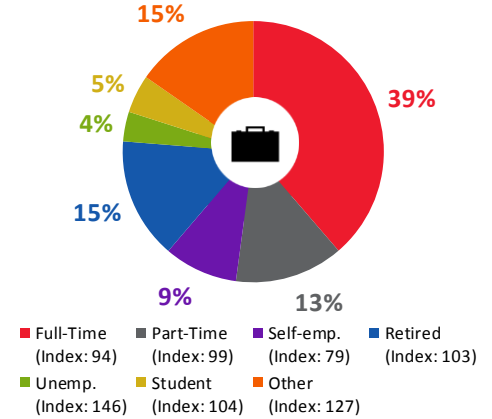
INCOME



SOCIAL GRADE

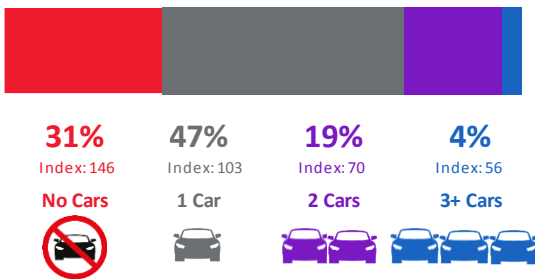


EMPLOYMENT

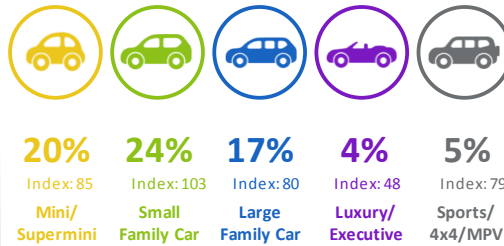


MOTOR & HOME

CARS



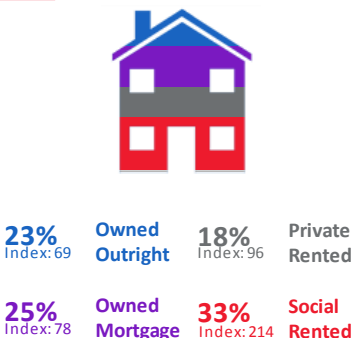
CAR TYPE



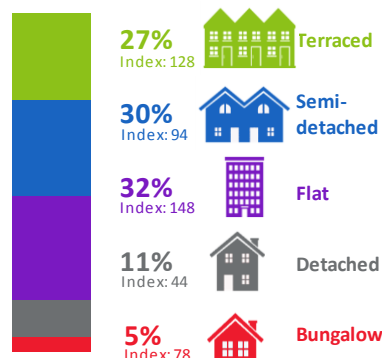
KEY INSIGHTS

- Most households will have access to a small family car.
- A higher proportion, in comparison to the base, are likely to have a small family car.
- Flats are 48.4% more likely than in the base.
- 33.4% of the households in the profile are likely to be social rented.
- About 14% of households will have 1 bedroom.
- The prevailing size is 2 people but households with 1 person appear more than in the base.

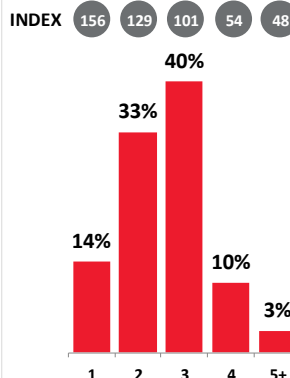
TENURE



TYPE



BEDROOMS



SIZE

