

# Council Tax Reduction Scheme 2017/2018 Consultation

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## Headlines

	<b>% Agreeing with option</b>	<b>Rank of preferable Option</b>
Option 1 - Reducing the maximum level of support for working age applicants from 81.5 per cent to 80 per cent	62%	8.64
Option 2 - Removing the Family Premium for all new working age applicants	47%	6.56
Option 3 - Reducing backdating to one month	77%	8.82
Option 4 - Using a set income for self-employed earners after one year's self-employment	48%	5.53
Option 5 - Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks	78%	8.74
Option 6 - Reduce the capital limit from the existing £16,000 to £6,000	57%	7.43
Option 7 - To introduce a standard level of non dependant deduction of £10 for all claimants who have non dependants resident with them	72%	6.83
Option 8 - To take any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction	53%	6.57
Option 9 - To restrict the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge	57%	6.98
Option 10 - To remove Second Adult Reduction from the scheme	59%	6.47
Option 11 - To remove the Work Related Activity component in the calculation of Council Tax Reduction	54%	5.05
Option 12 - To limit the number of dependant children within the calculation for Council Tax Reduction to a maximum of two	71%	7.33
Option 13 - To introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship	79%	7.97

## Methodology

Tunbridge Wells Council undertook a consultation on its proposed changes to council tax benefit between 1 July and 24 August 2016. A copy of the survey is available at Appendix B.

The survey was carried out online, with a direct email to 12,108 council tax customers who had signed up for e-billing, 91 stakeholder groups and was promoted on the Councils website, social media and in the local newspaper. Paper copies were available on request.

The survey was open to all Tunbridge Wells's residents aged 18 years and over (i.e. people who pay council tax or receive council tax benefit). Data has been weighted according to the known population profile to counteract nonresponse bias.

A total of 1117 people responded to the questionnaire, this report discusses the weighted results; however unweighted results are shown at appendix A for reference. Please note 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.

There was a low response rate from people aged 18 to 24 years, those aged 75 years and over and people from a BME background (each group received less than 30 responses), therefore although weighting has been applied (age and gender) the results for these groups should be treated with caution.

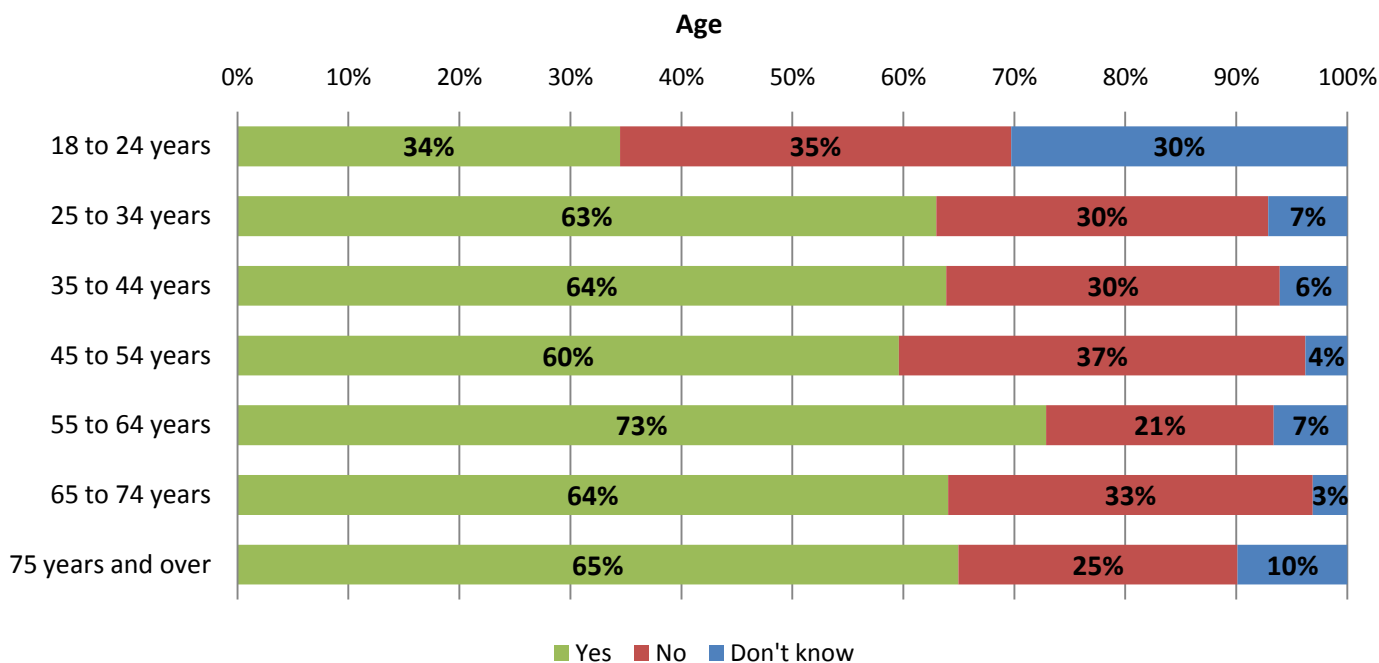
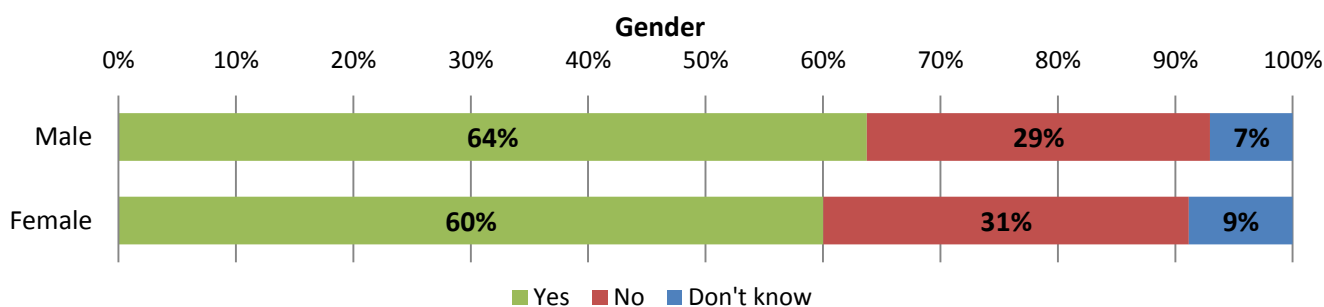
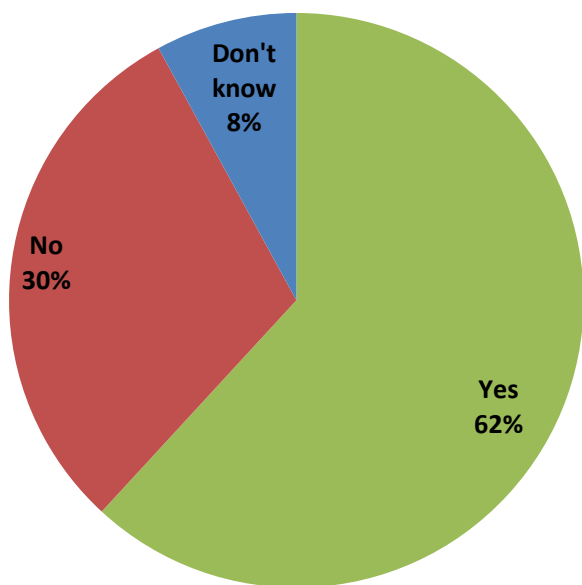
## Option 1 - Reducing the maximum level of support for working age applicants from 81.5 per cent to 80 per cent

The majority of respondents were in favour of option 1, reducing the maximum level of support of working age applicants from 81.5% to 80%.

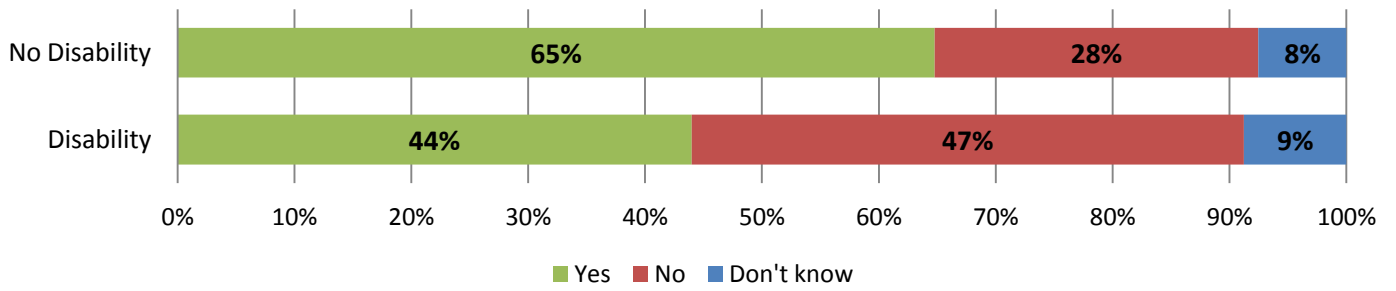
18-24 year olds were the group least in favour of this option and with just under a third of respondents not sure about it. Please note there was a low response rate to the survey from 18-24 years olds therefore these results should be treated with caution.

Respondents with a disability were not in favour of option one there is a 24% difference between those with a disability and those without in favour of this option.

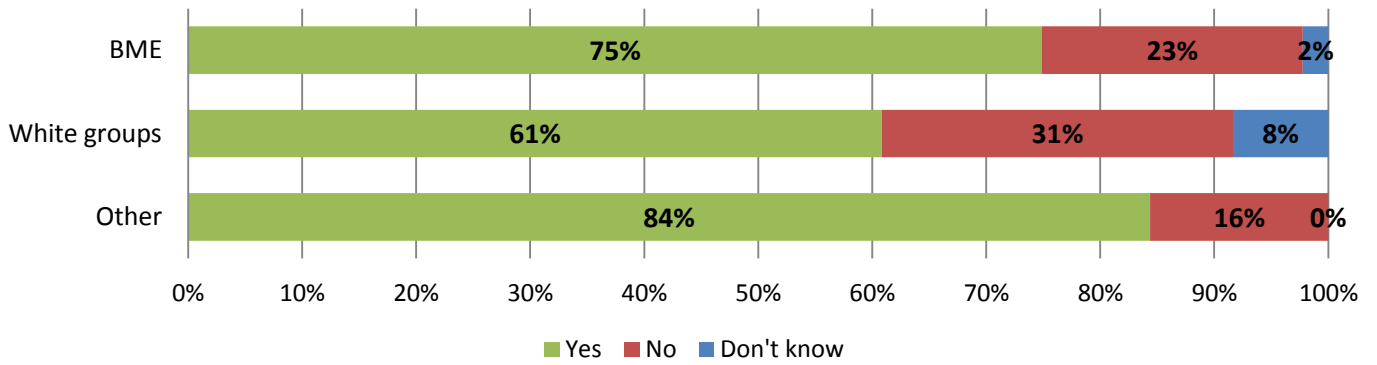
Those receiving Council Tax Benefits answered similarly to those with a disability, however this group overall were marginally more in favour of option 1 than the disability group.



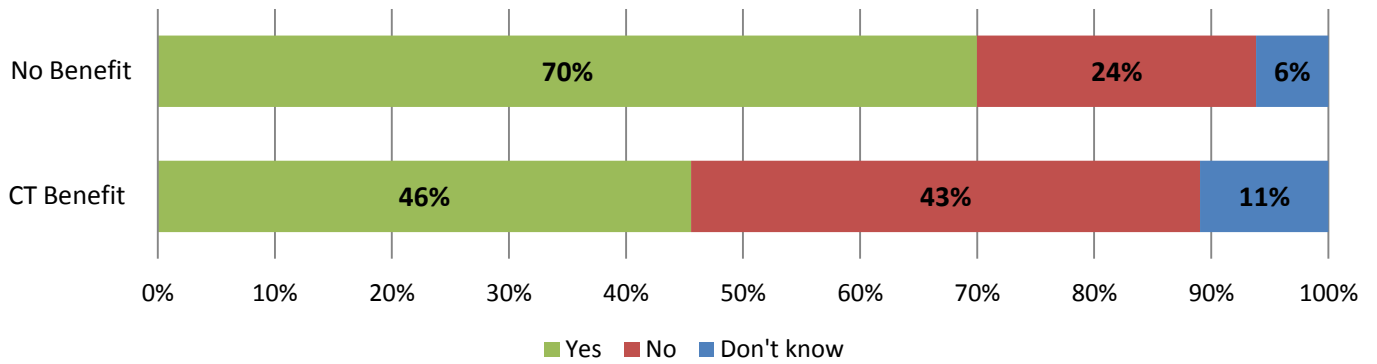
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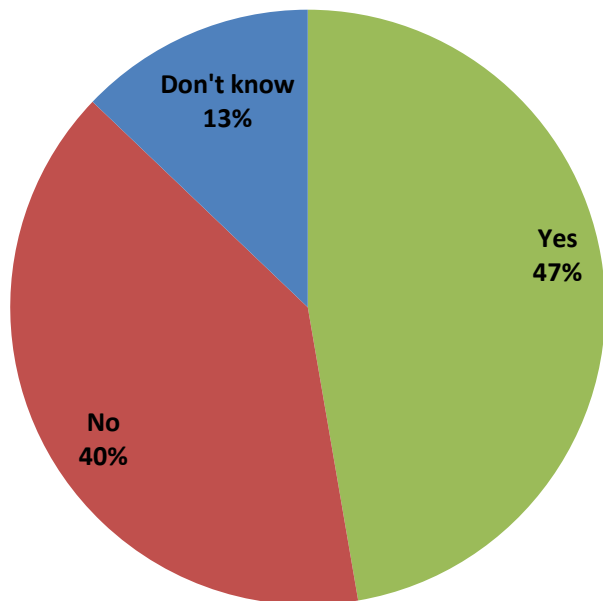
### Ethnicity



### Benefit Recipient



## Option 2 Removing the Family Premium for all new working age applicants

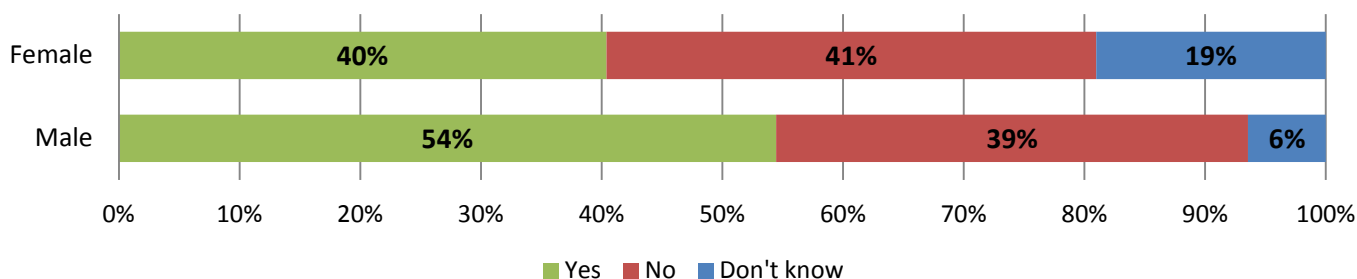


Overall, the greatest proportion of respondents (47%), were in favour of removing the family premium for all new working age applicants. However, the graphs below show that there significant variances in support for this option between groups.

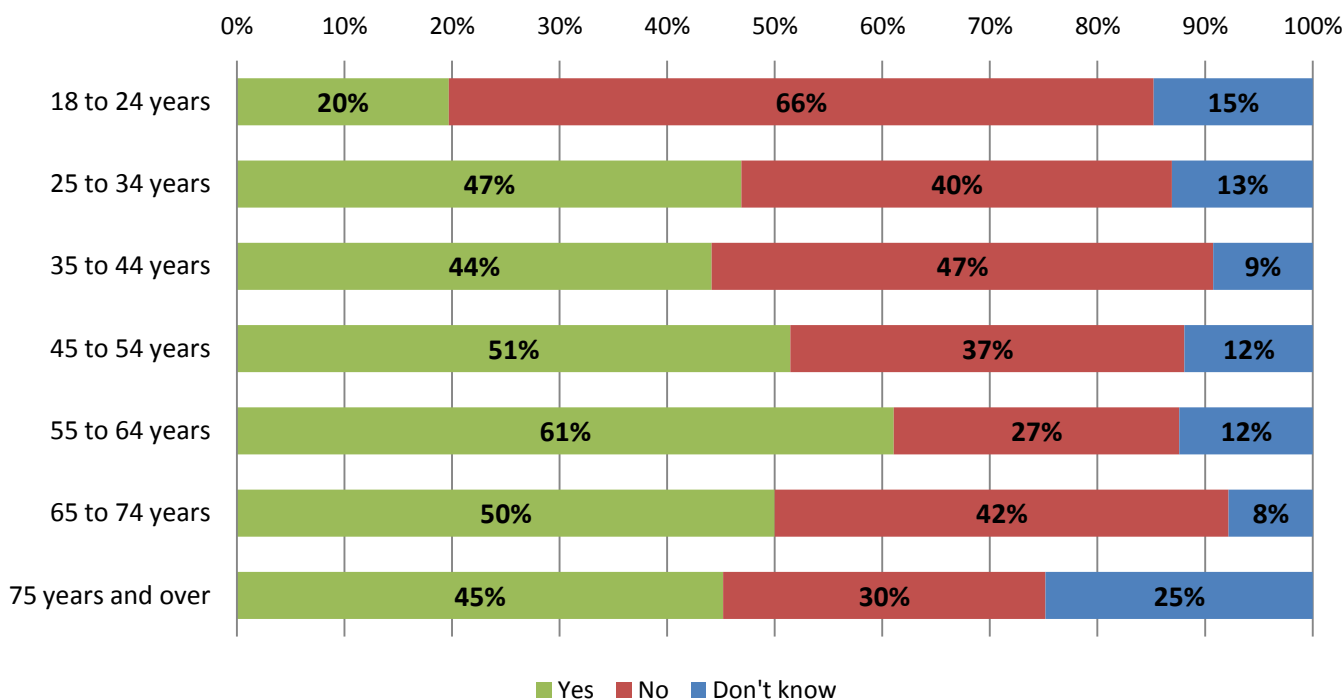
As a group women were not in favour of option 2, this could be because women are more likely to be the recipient of the Family Premium. In addition almost 1 in 5 women were uncertain about making this change to the scheme.

Those aged 18 to 24 years, with a disability and in receipt of council tax benefit had significantly lower levels in favour of this option.

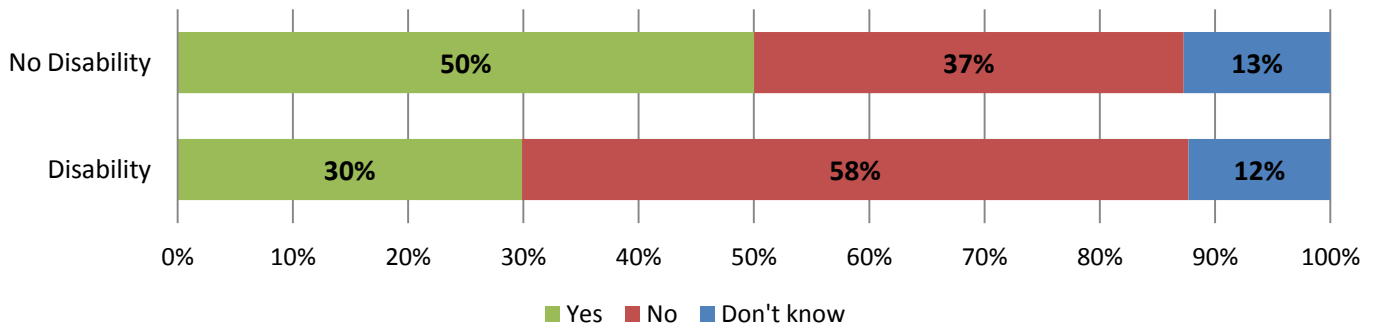
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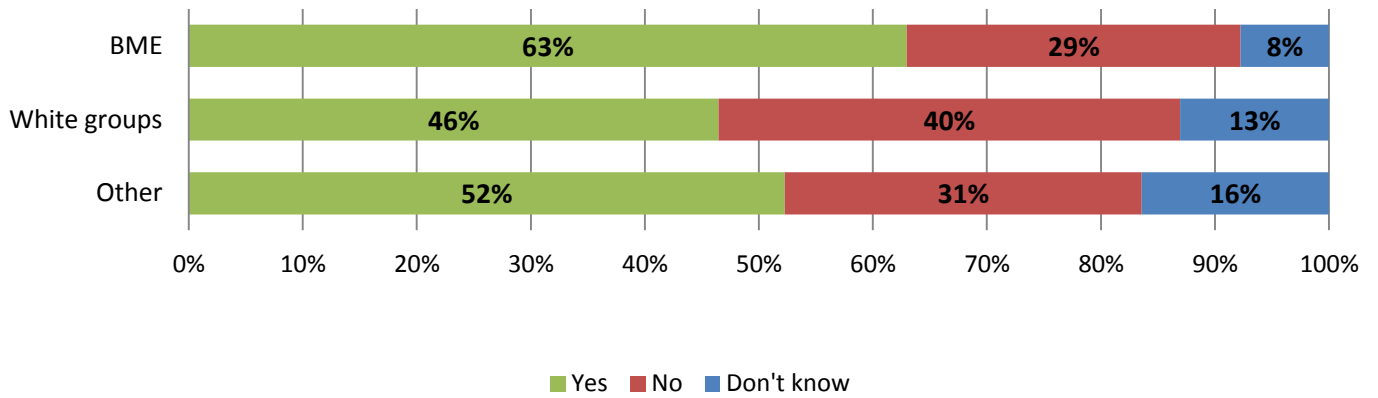
**Age**



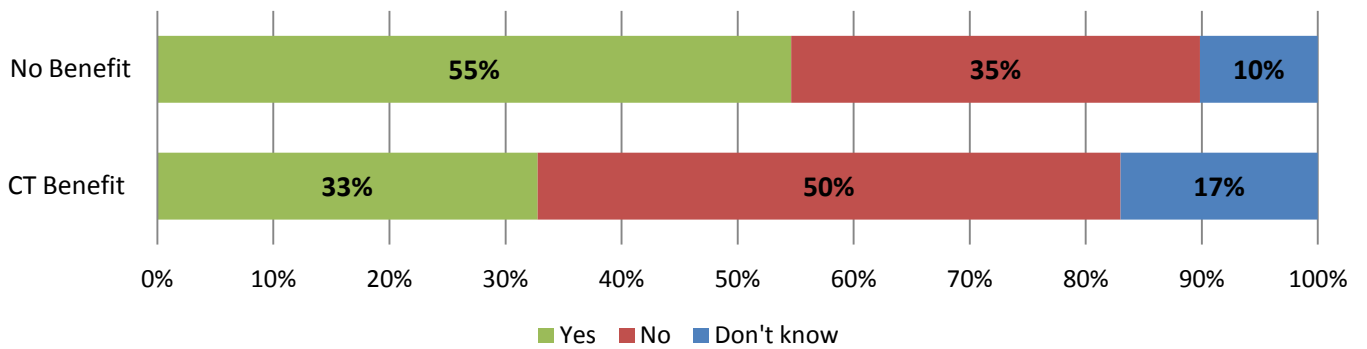
**Disability or Health problem Expected to last , at least 12 months**



**Ethnicity**

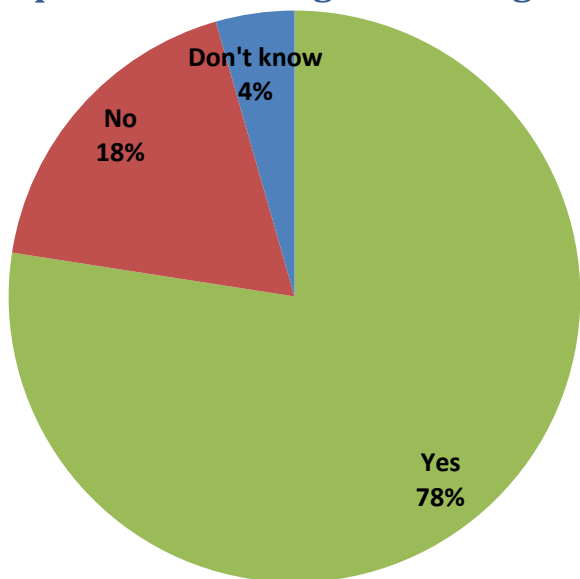


**Benefit Recipient**





### Option 3 Reducing backdating to one month

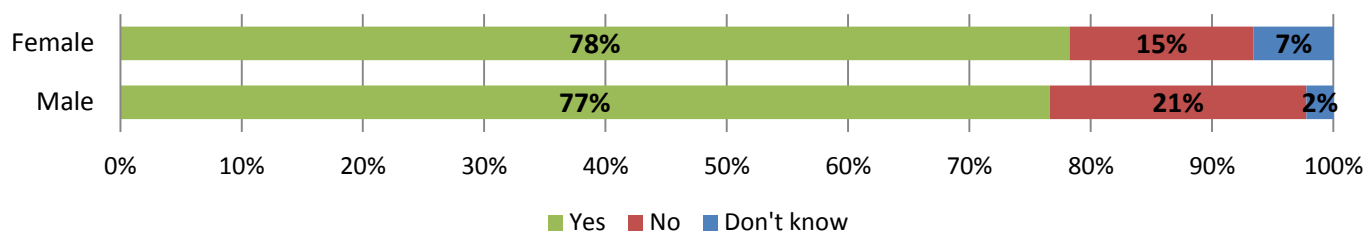


The majority of respondents said they were in favour of reducing the backdating of Council Tax Benefit applications to one month.

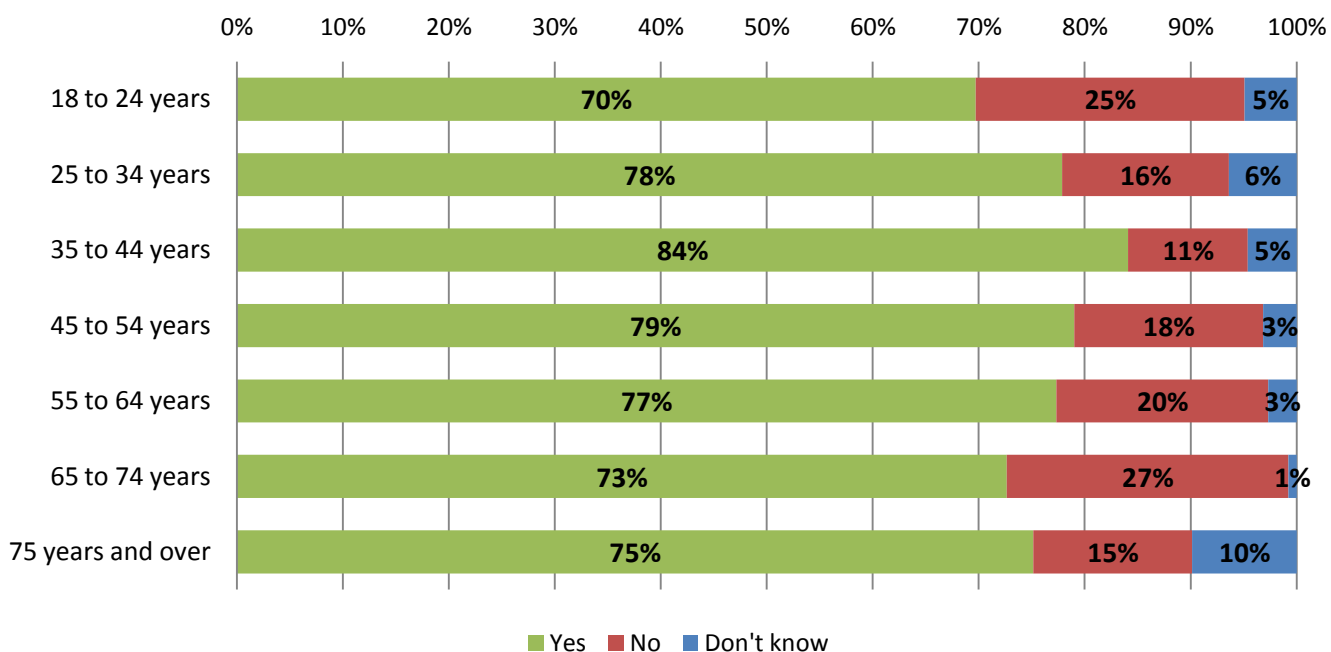
The lowest levels of agreement with this option came from respondents with a disability. It is possible that there is a concern from this group about accessing services. There was comment about people in ill health needing extra time to claim and one querying if handicapped people would be made aware of time scale. There were also several comments regarding vulnerable or people in financial stress who may need extra time to complete the application.

There were a lot of comments in favour of this option, with an emphasis on taking responsibility.

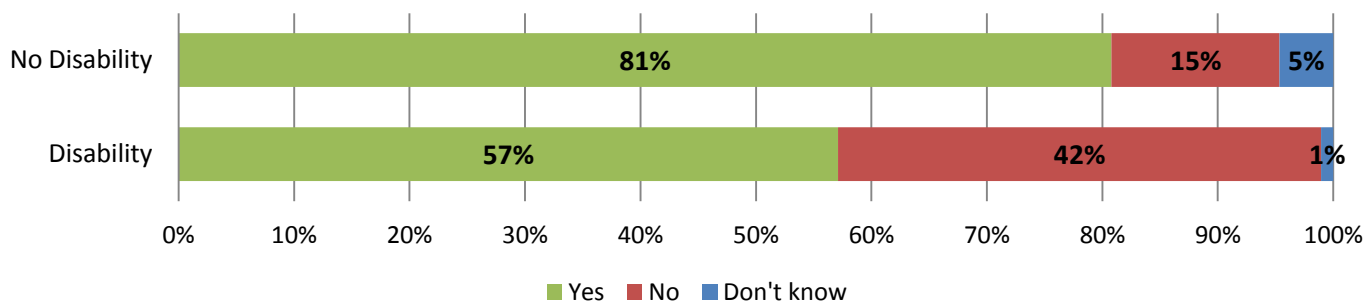
#### Gender



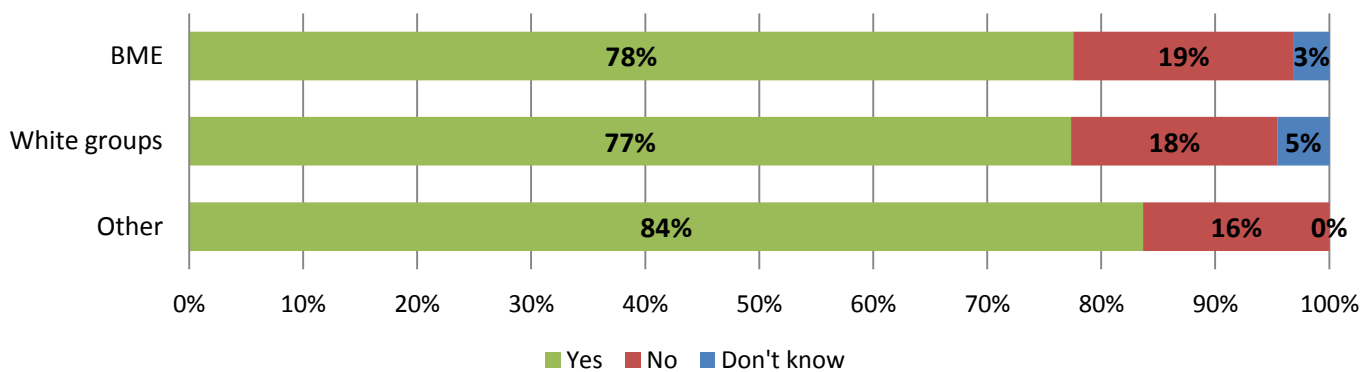
#### Age



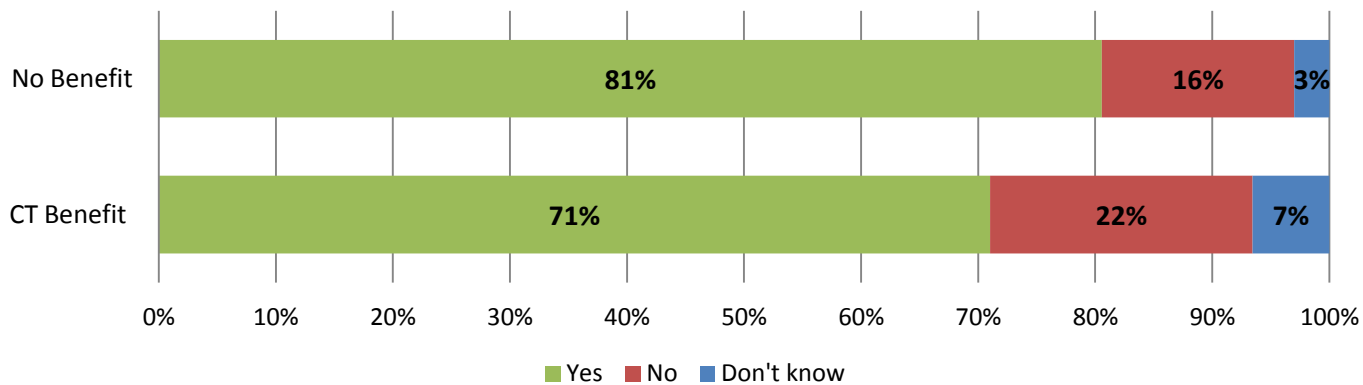
### Disability or Health problem Expected to last , at least 12 months



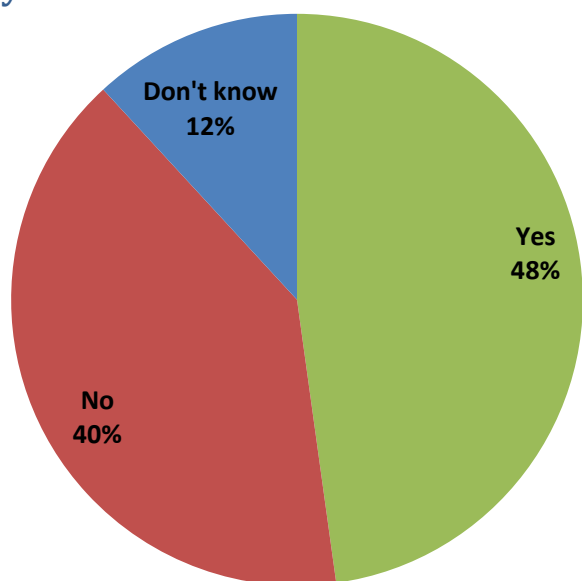
### Ethnicity



### Benefit Recipient



## Option 4 Using a set income for self-employed earners after one year's self-employment

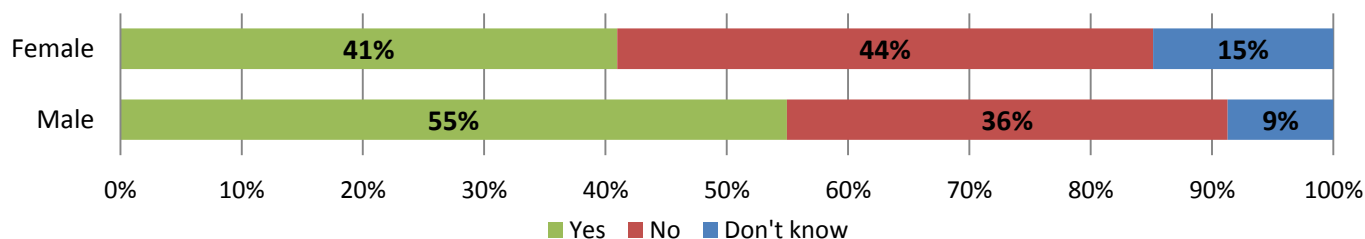


Overall, 48% of survey respondents were in favour of option 4 – using a set income for self-employed earners after one year of self-employment.

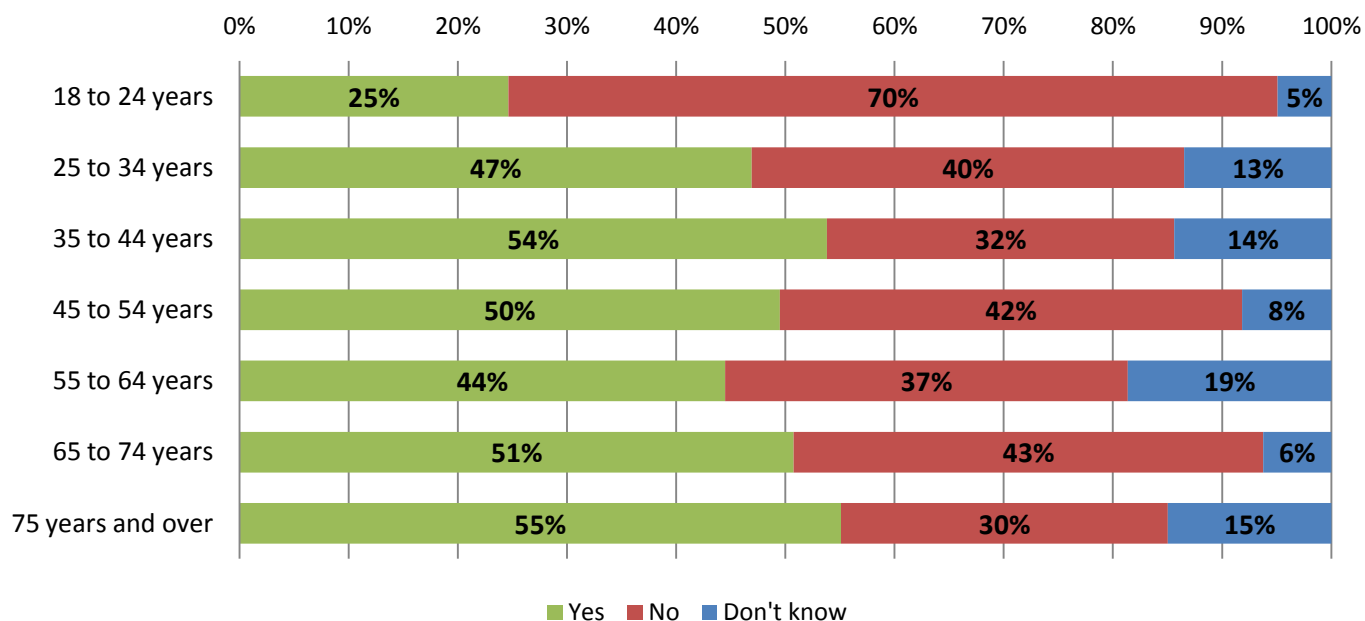
The majority of respondent aged 18 to 24 years, respondents with a disability or on Council Tax Benefit were less in favour of this option.

Some of the comments show concern for business start-ups and query if one year's income is fair (with a suggestion of three years).

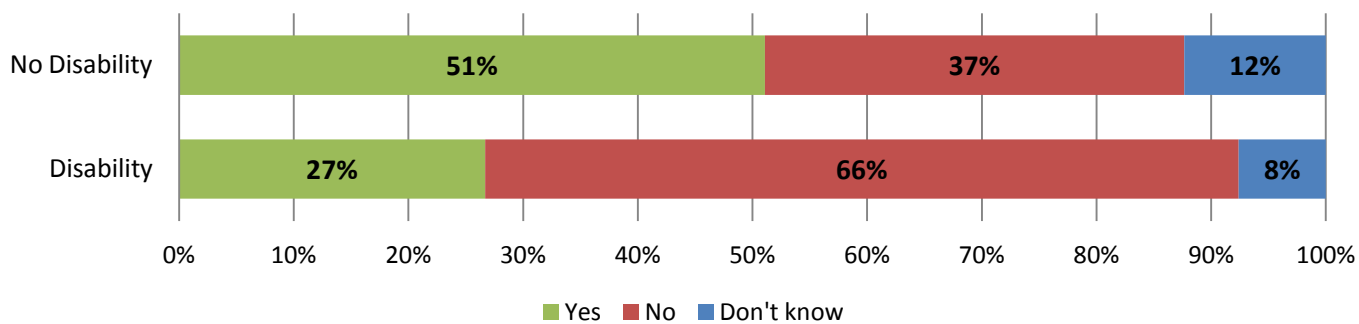
Gender



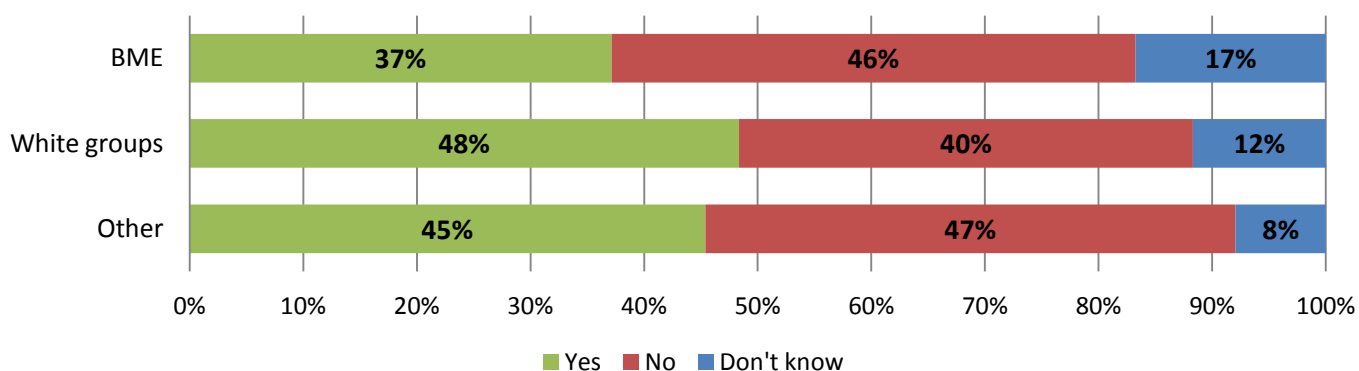
Age



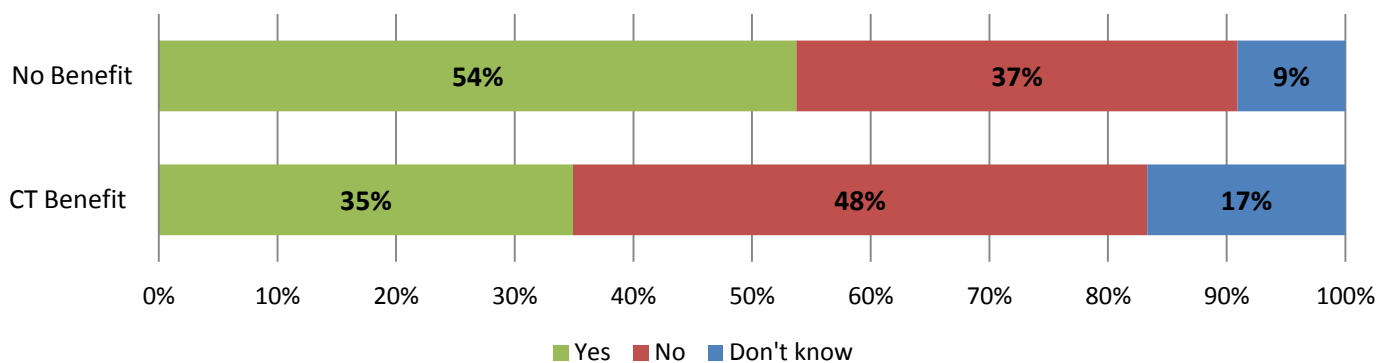
### Disability or Health problem Expected to last , at least 12 months



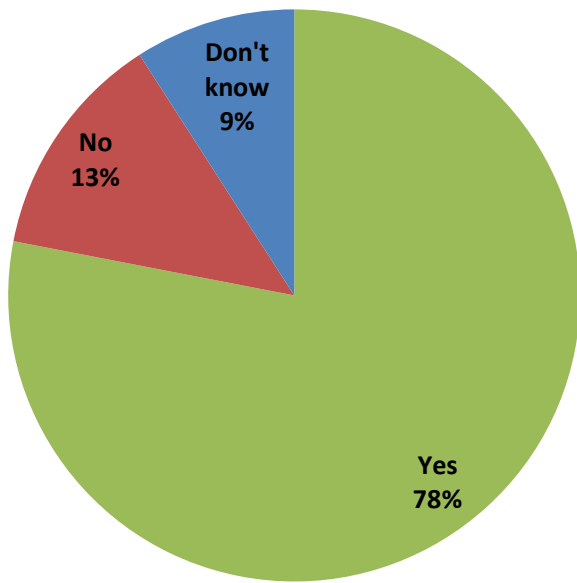
### Ethnicity



### Benefit Recipient



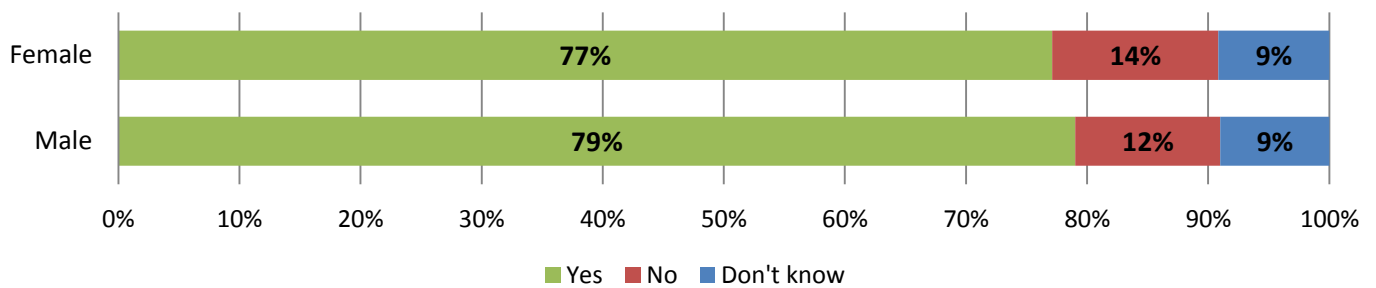
## Option 5 Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks



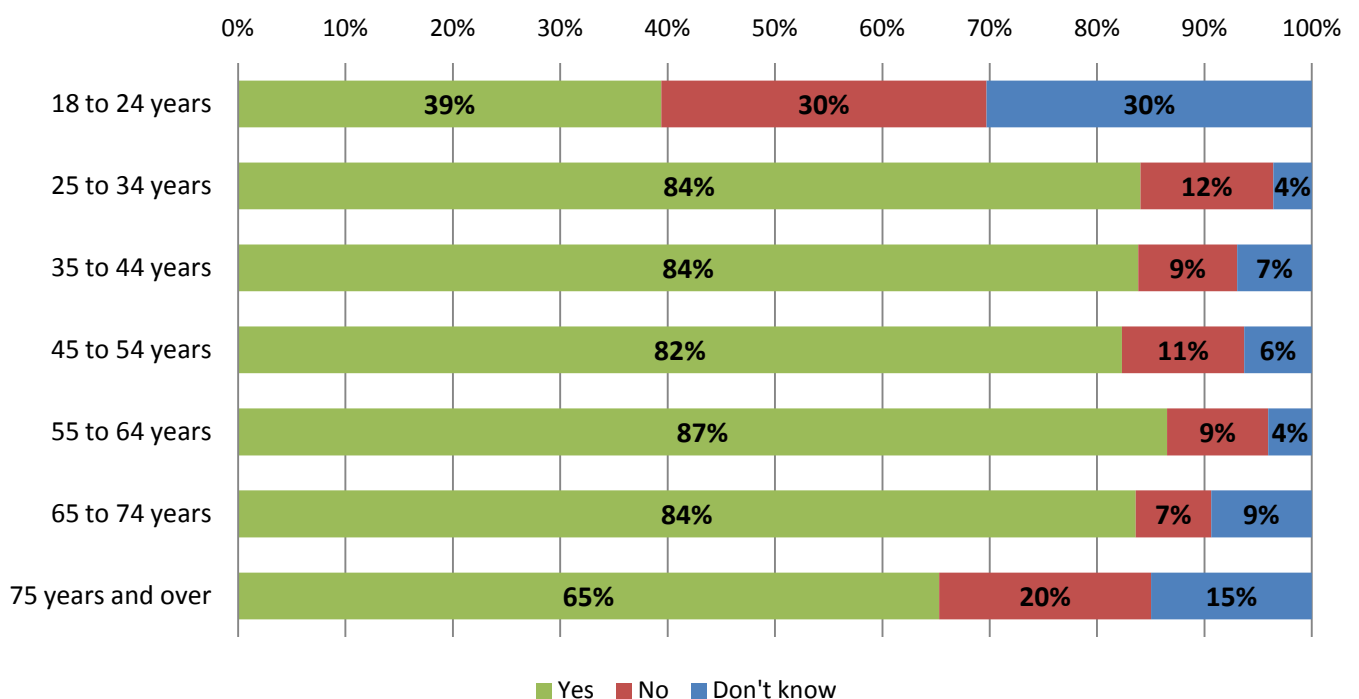
The majority of respondents were in favour of option 5 – reducing the period for which a person can be absent from Great Britain and still receive Council tax benefit for to four weeks.

High levels of agreement were found across all groupings with the exception of the 18 to 24 years old group, who were under represented in the survey responses.

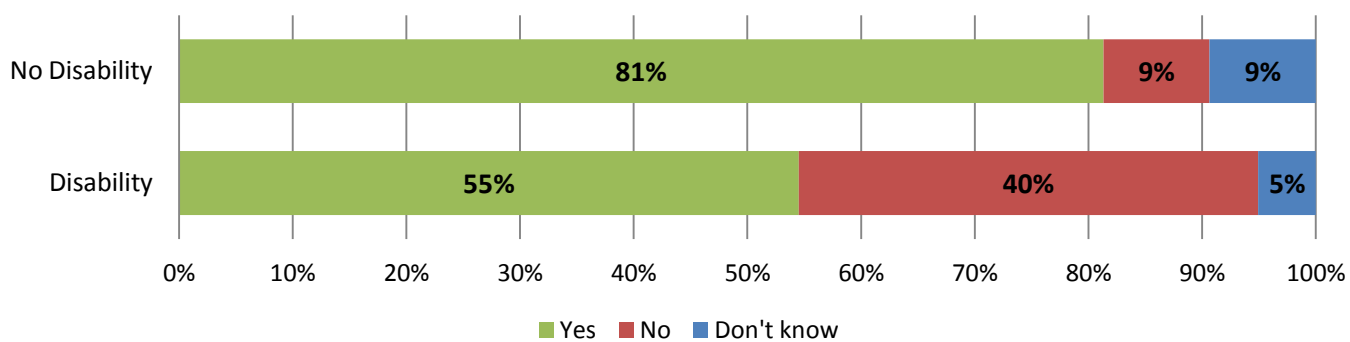
### Gender



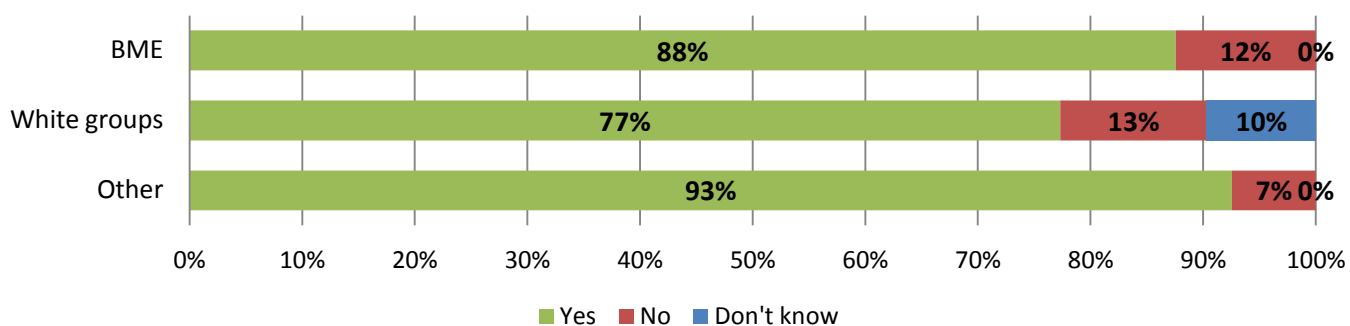
### Age



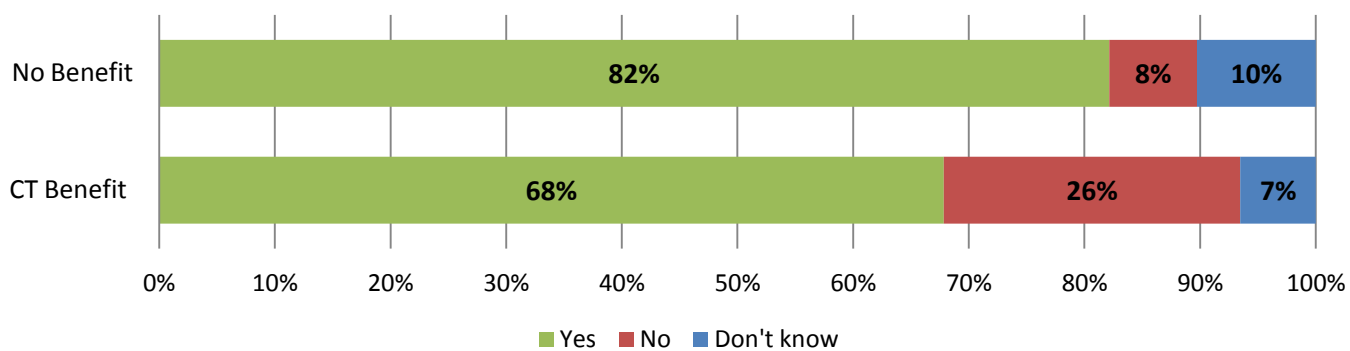
### Disability or Health problem Expected to last , at least 12 months



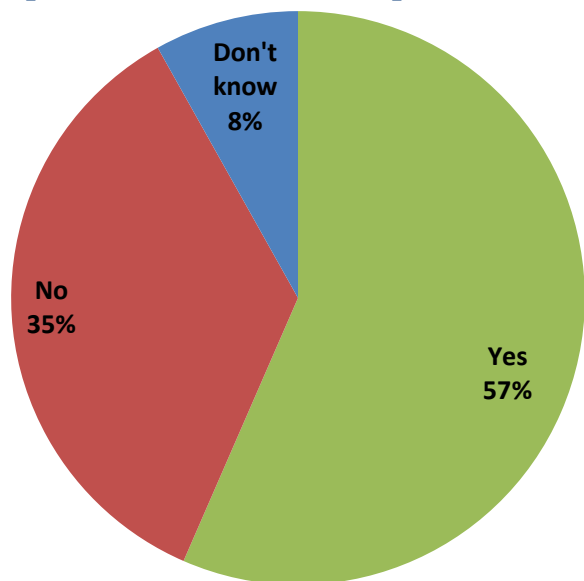
### Ethnicity



### Benefit Recipient



## Option 6 Reduce the capital limit from the existing £16,000 to £6,000



57% of respondents were in favour of option 6.

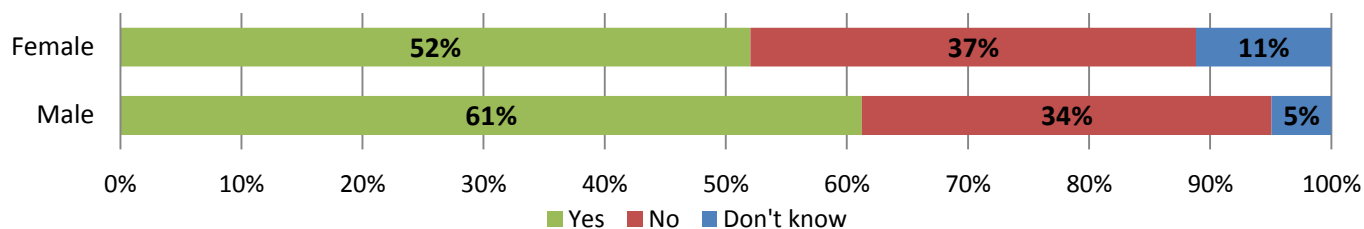
For this option there were significant variance in every grouping, with a 9% difference in agreement between men and women and an 11% difference in agreement between respondents from white backgrounds compared to respondents from BME backgrounds.

However, the greatest variance was within the age groupings with 25% of those aged 75 years and over agreeing with this option, less than half the level of agreement across all other age groups.

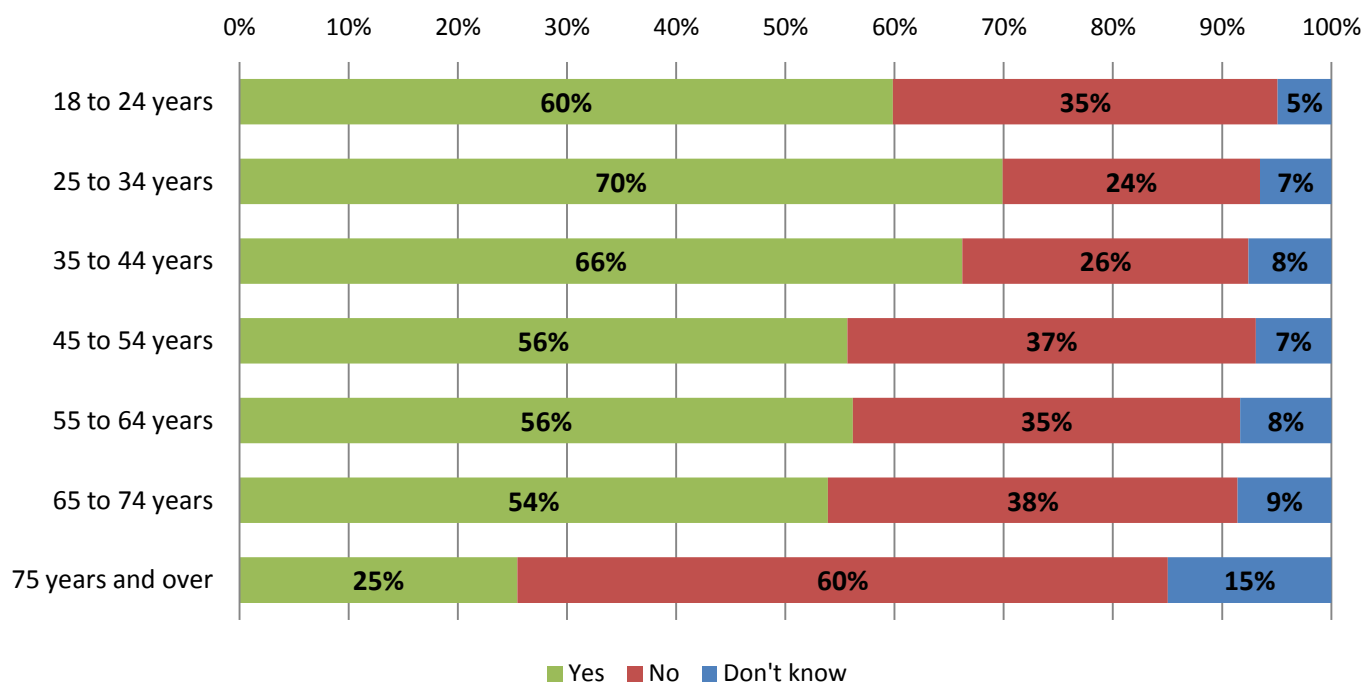
People without a disability were almost 50% more likely to be in favour of this option compared to those with a disability.

In addition Council Tax Benefit recipients were almost split on this option with 44% in favour and 43% against. Comments in relation to this option state that £6000 is not a lot of money, express concern in relation to inheritance and that this option does not encourage saving. Other comments state if they have the money they should not be claiming benefit.

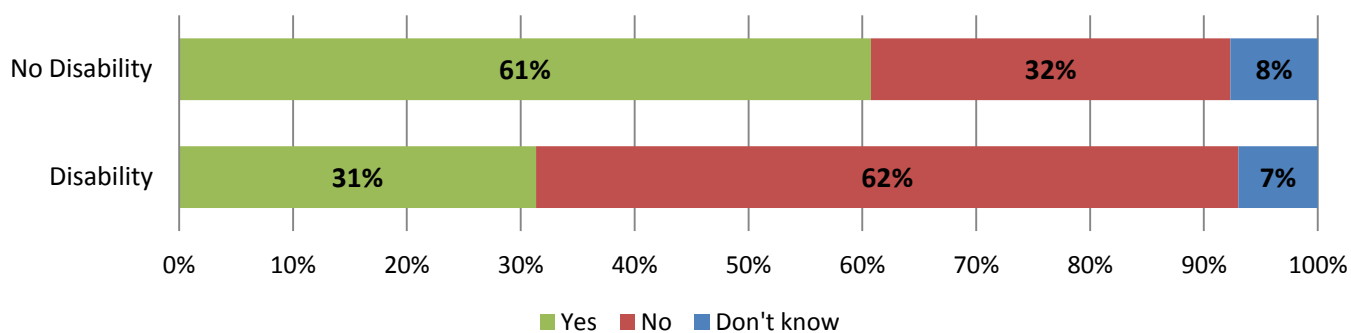
**Gender**



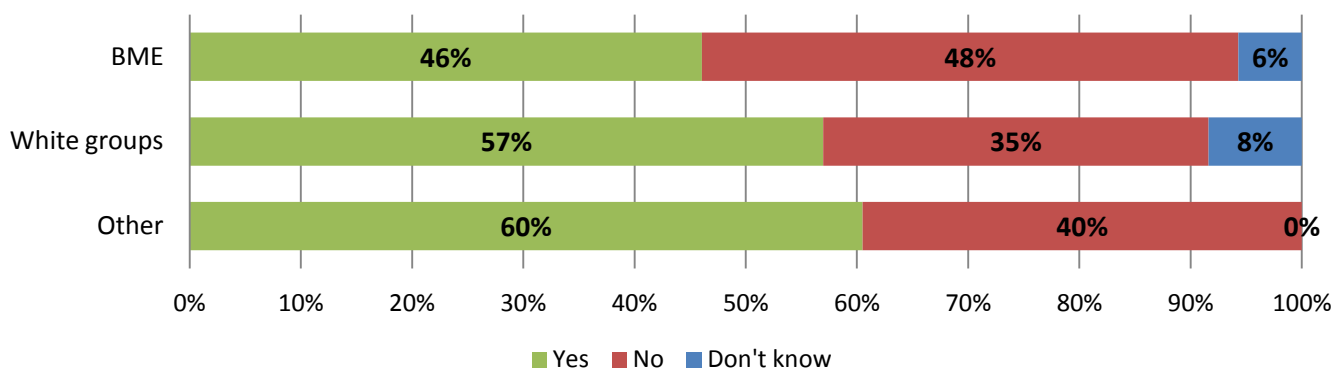
**Age**



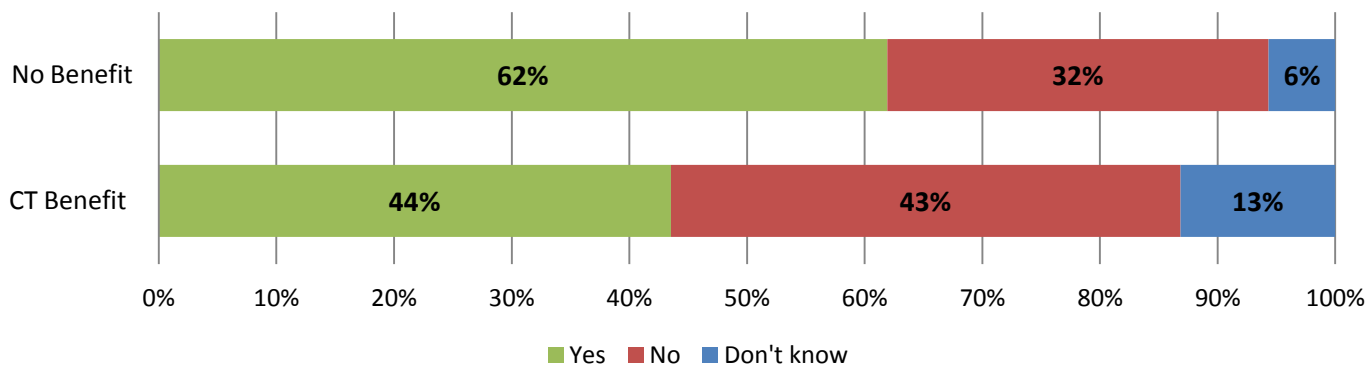
### Disability or Health problem Expected to last , at least 12 months



### Ethnicity

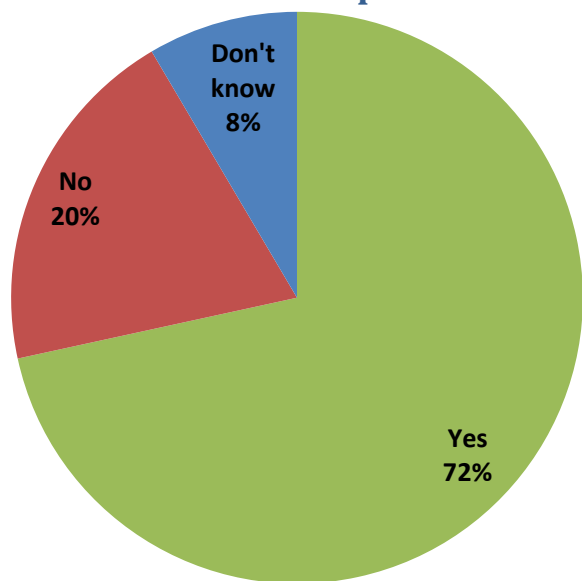


### Benefit Recipient





## Option 7 To introduce a standard level of non dependant deduction of £10 for all claimants who have non dependants resident with them

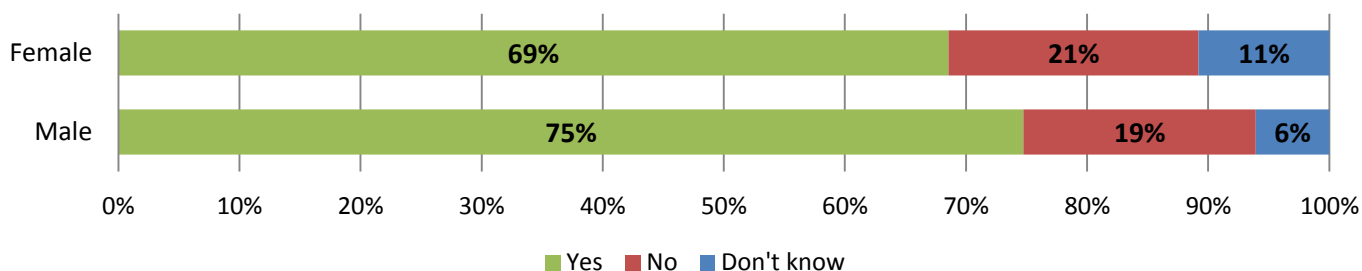


The majority of respondents were in favour of option 7 - to introduce a standard level of nondependent deduction of £10 for all claimants who have non dependant's resident with them. This trend is reflected across all groupings.

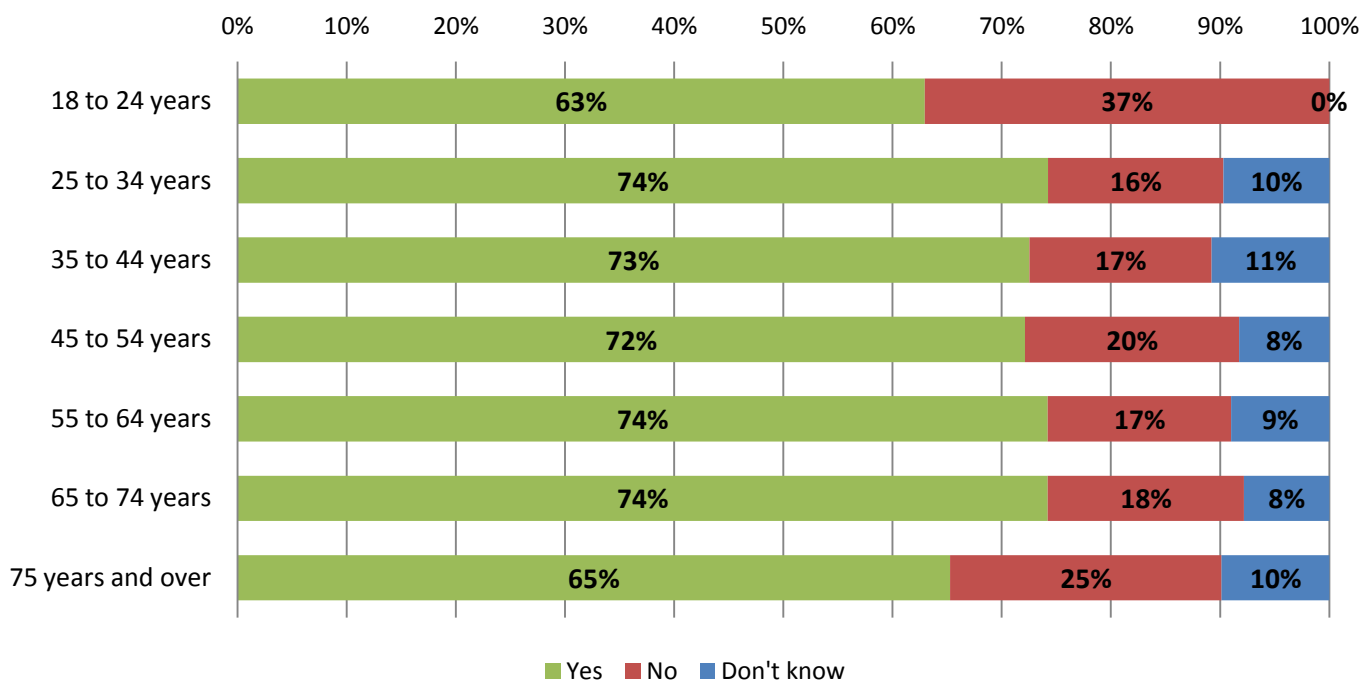
Those with a disability had the lowest levels of agreement with this option at 53%. There could be concern here around carers and what their status in the household is.

Comments suggest there is confusion about if this will apply to people in full-time education or on apprenticeships. Generally comments seem to suggest that this option is fair for working age dependants who are able to work.

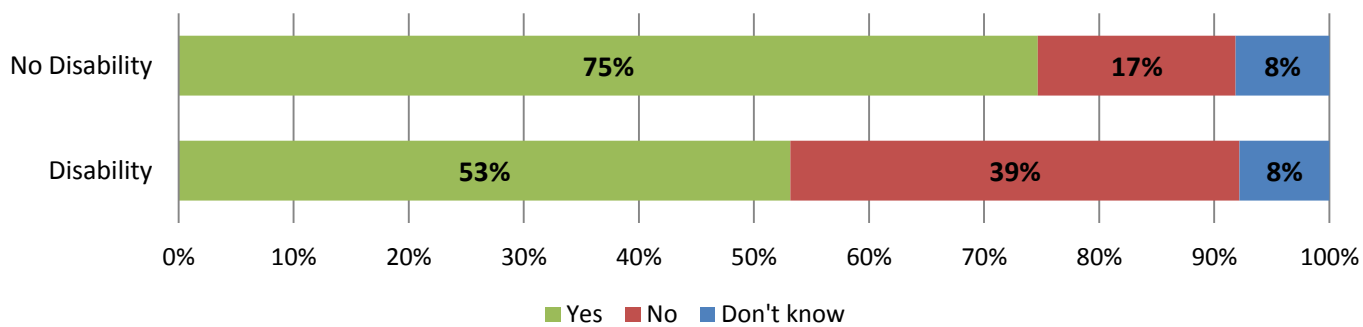
### Gender



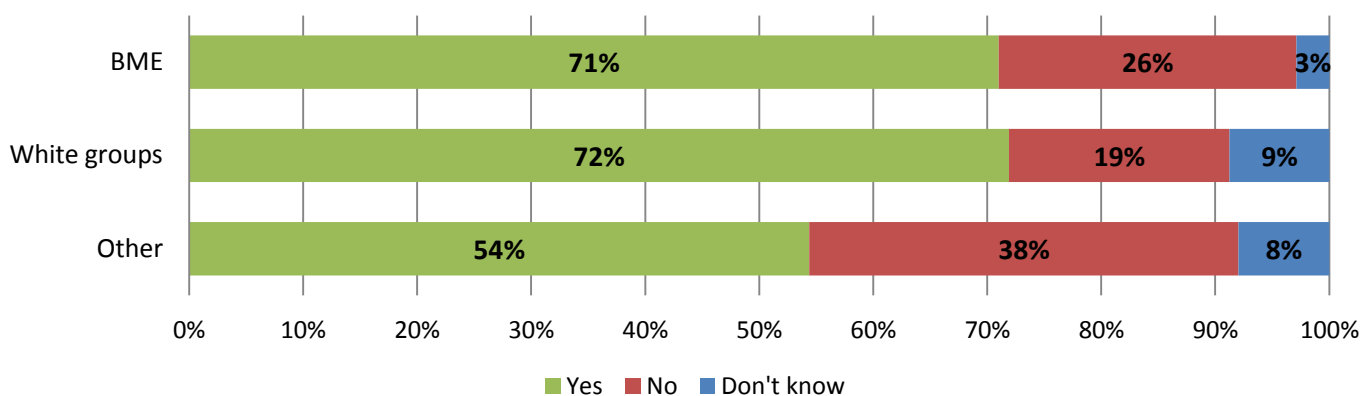
### Age



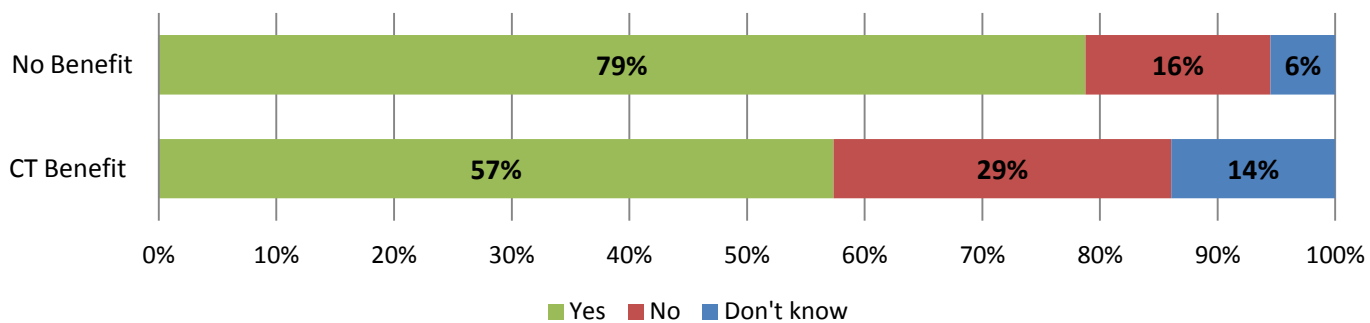
### Disability or Health problem Expected to last, at least 12 months



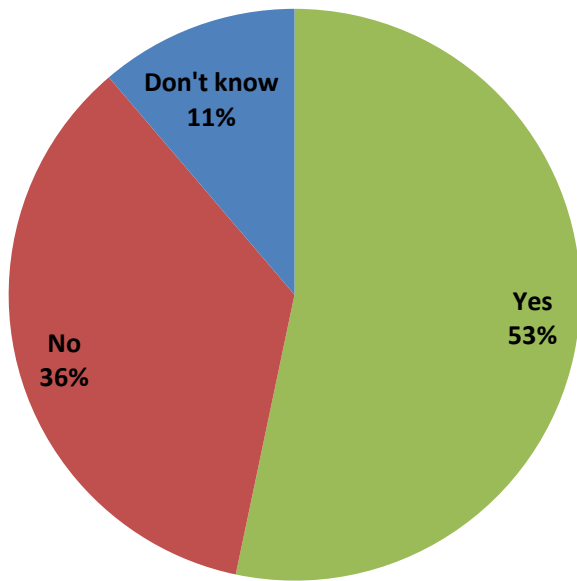
### Ethnicity



### Benefit Recipient



## Option 8 To take any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction

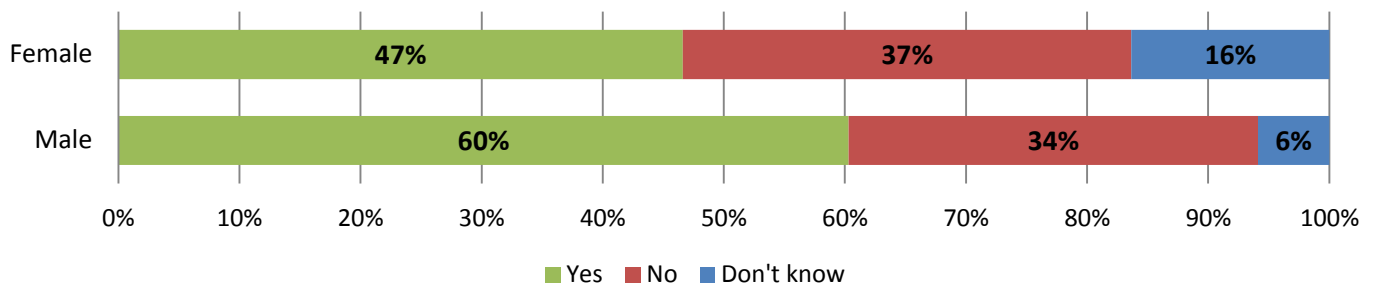


Just over half (53%) of respondents were in favour of option 8.

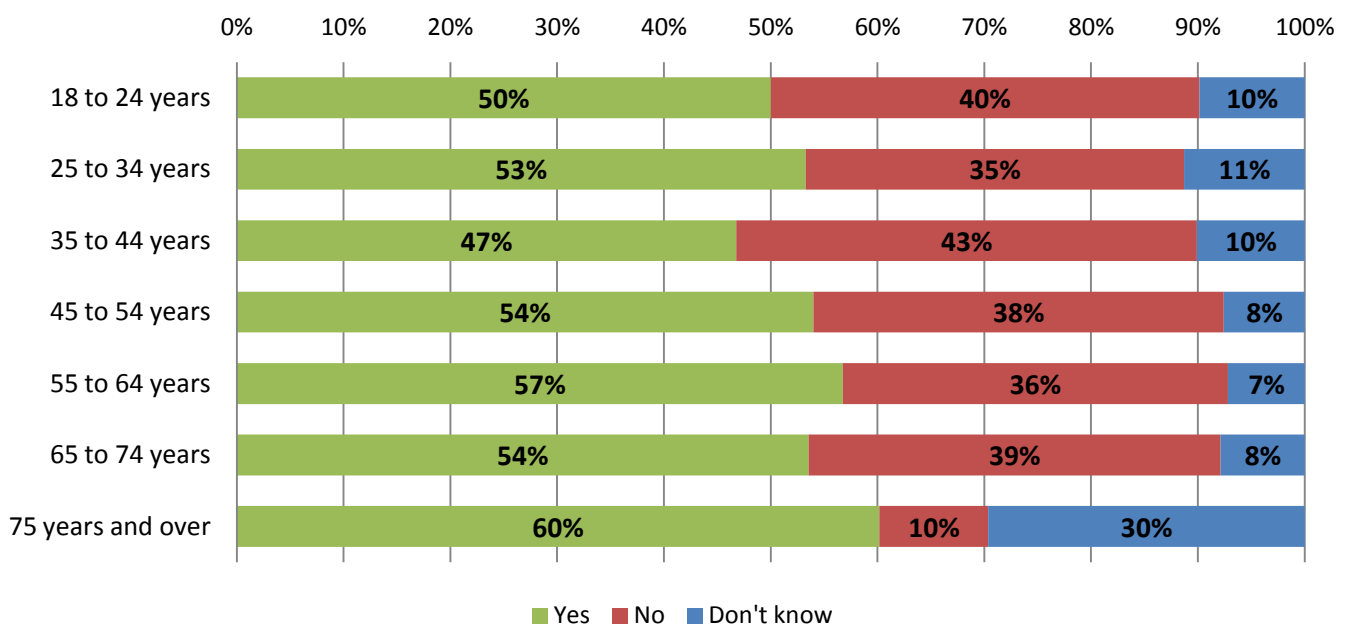
Respondents receiving Council Tax Benefit had the lowest level of agreement with this option at 37%. The comments suggest maintenance is an income and that all income should be considered when calculating benefits. While others suggest that child maintenance is for the child and not the adult and therefore should not be considered as part of the household income.

Women also had lower levels of agreement with this option compared to men. This is probably because women are more likely to be in receipt of child maintenance.

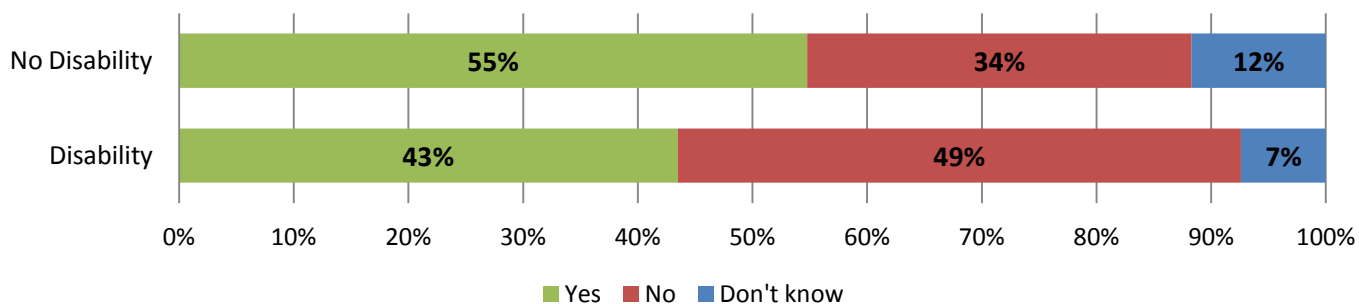
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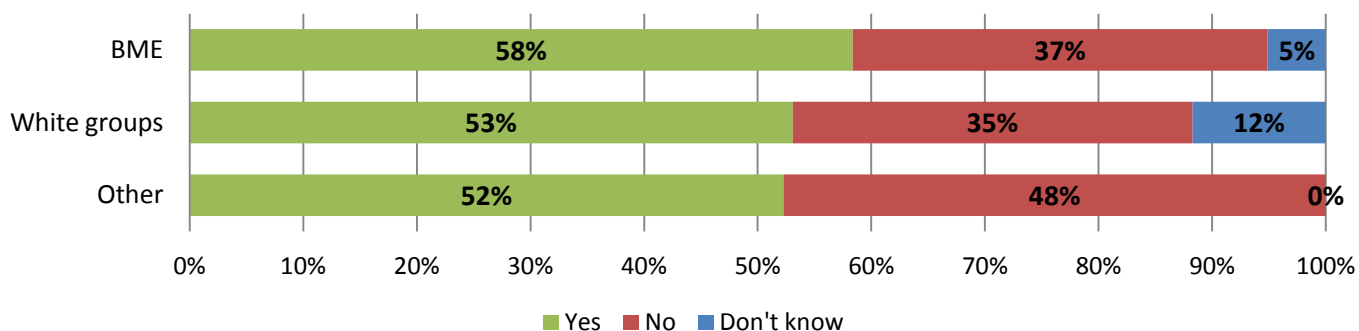
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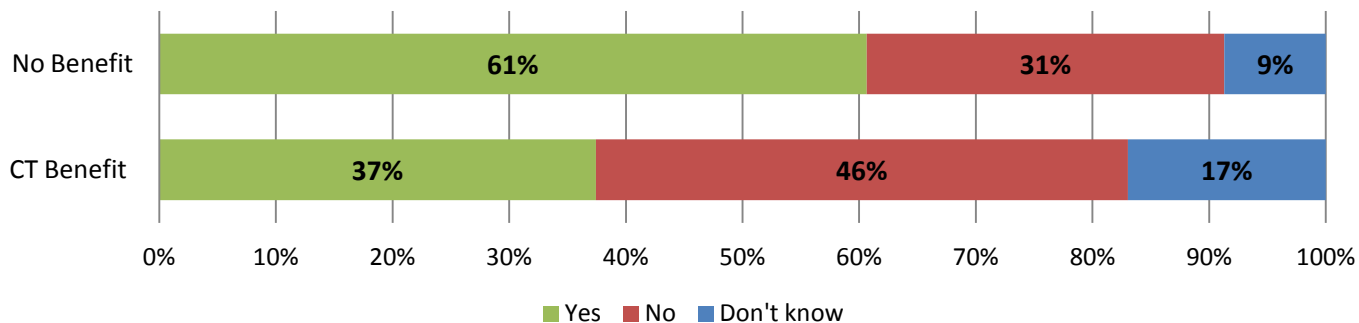
### Disability or Health problem Expected to last , at least 12 months



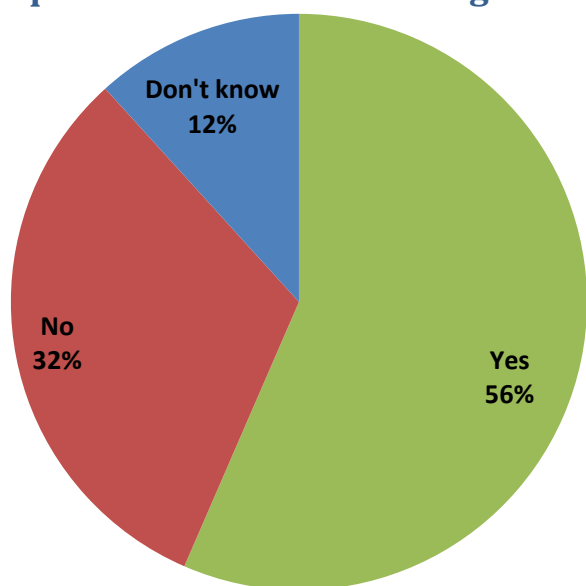
### Ethnicity



### Benefit Recipient



## Option 9 To restrict the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge



Overall, 56% of respondents were in favour of option 9

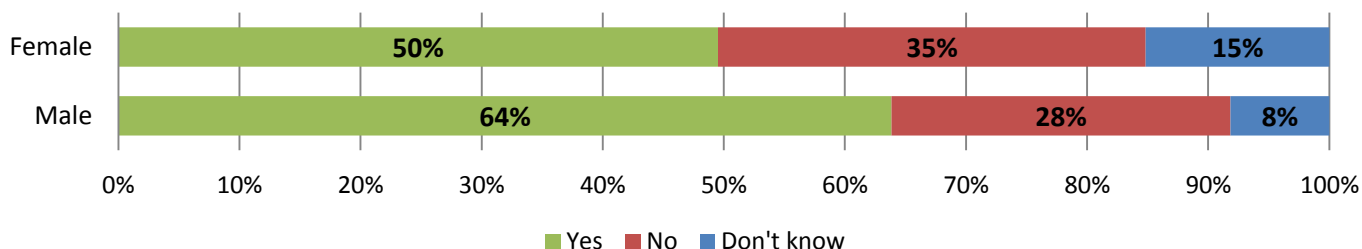
There is a 27% difference between the age group with the highest levels of agreement (65 to 74 years) and the lowest (75 years and over). We know that people aged 75 years and over were underrepresented in the survey; however it would be expected that the age grouping below this would have similar levels of agreement, and this is not the case.

There is a 29% difference in levels of agreement between respondents with a disability and those without. The comments suggest there could be a concern about having room for carers and or equipment, with these being reason for requiring a larger property.

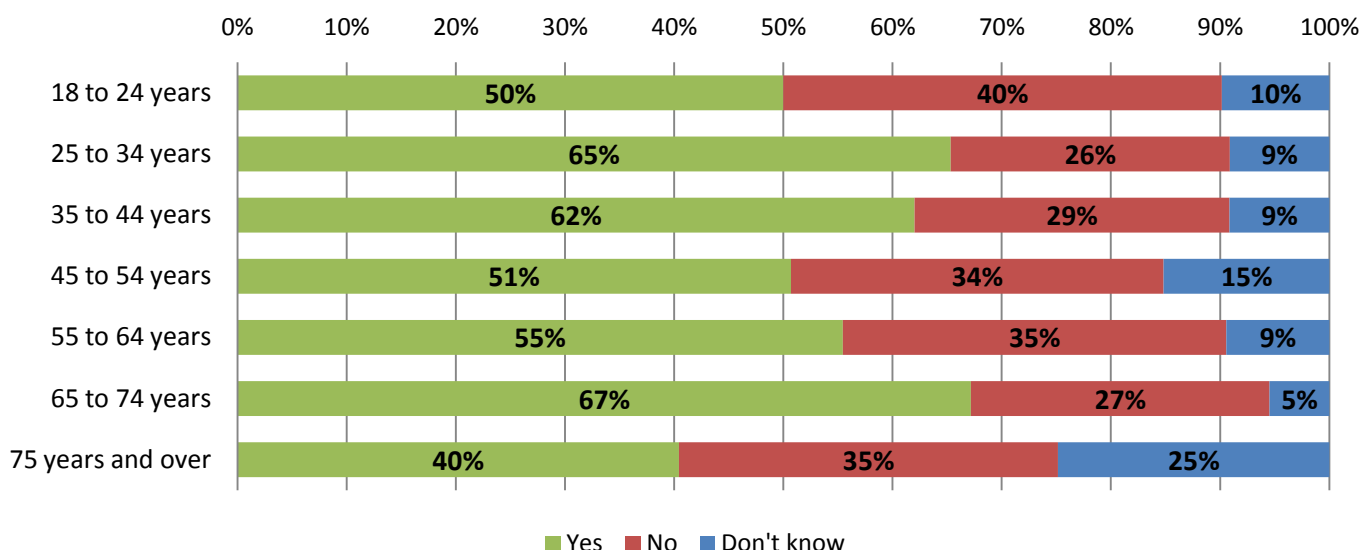
There is a 24% difference in level of agreement for this option between respondents that currently receive Council Tax benefit and those that do not. Currently 5% of council tax benefit recipients occupies properties band D or higher.

There is also 14% difference between men and women. Comments show concern for people who are asset rich but cash poor as well as consideration for people trying to downsize.

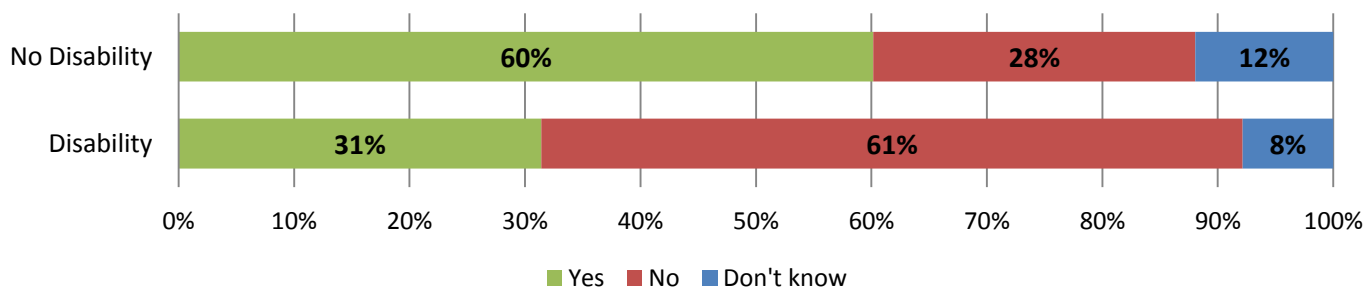
**Gender**



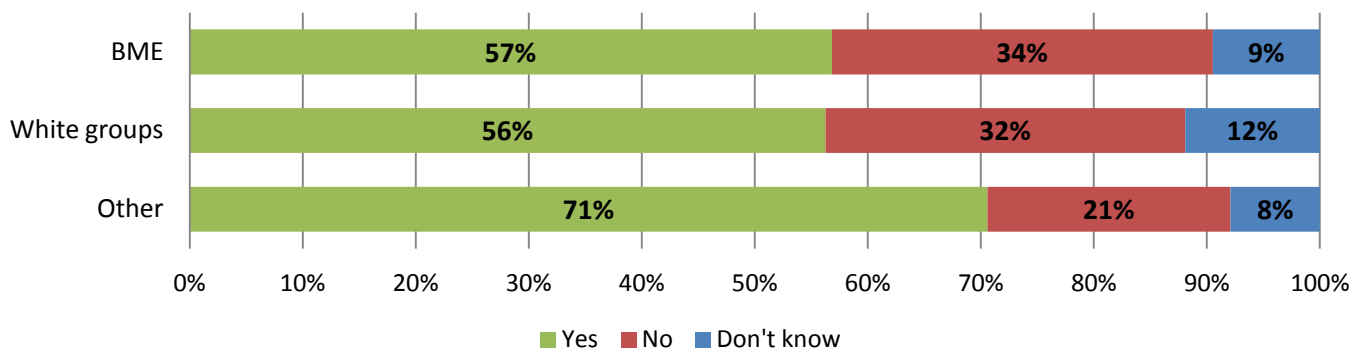
**Age**



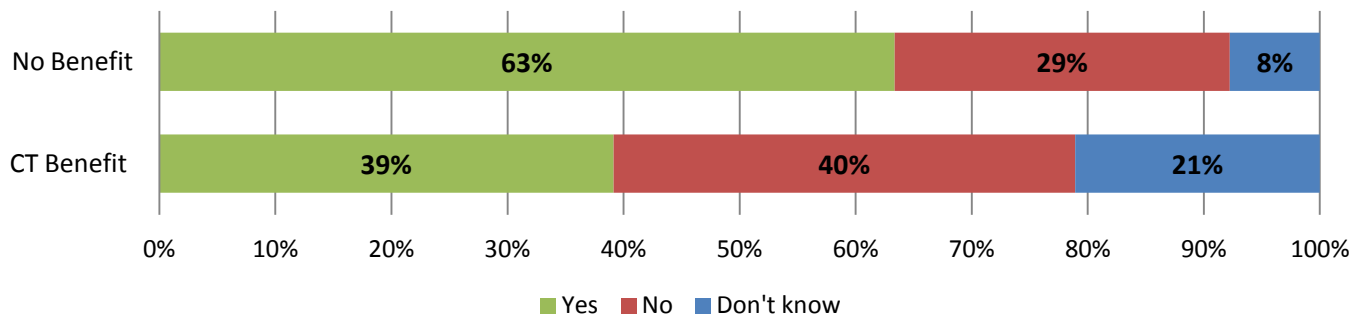
### Disability or Health problem Expected to last , at least 12 months



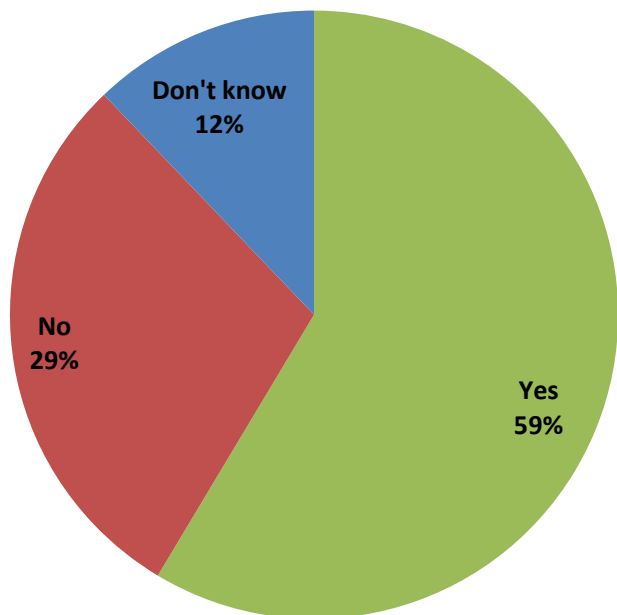
### Ethnicity



### Benefit Recipient



## Option 10 To remove Second Adult Reduction from the scheme



Overall, 59% of respondents were in favour of option 10

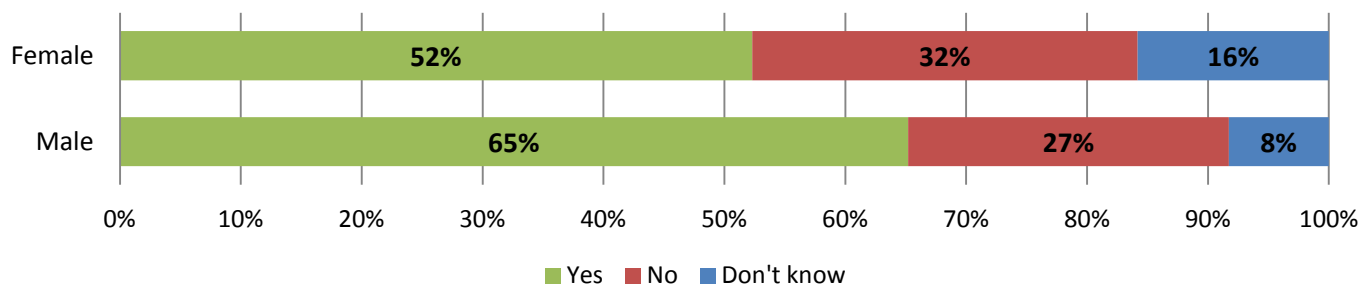
There are three groups where the levels of agreement are significantly lower than their counterparts. One of these is the over 75s which had an agreement level of 45%.

Just 26% of respondents with a disability agreed with this option, this could be due to the need to have a carer live in.

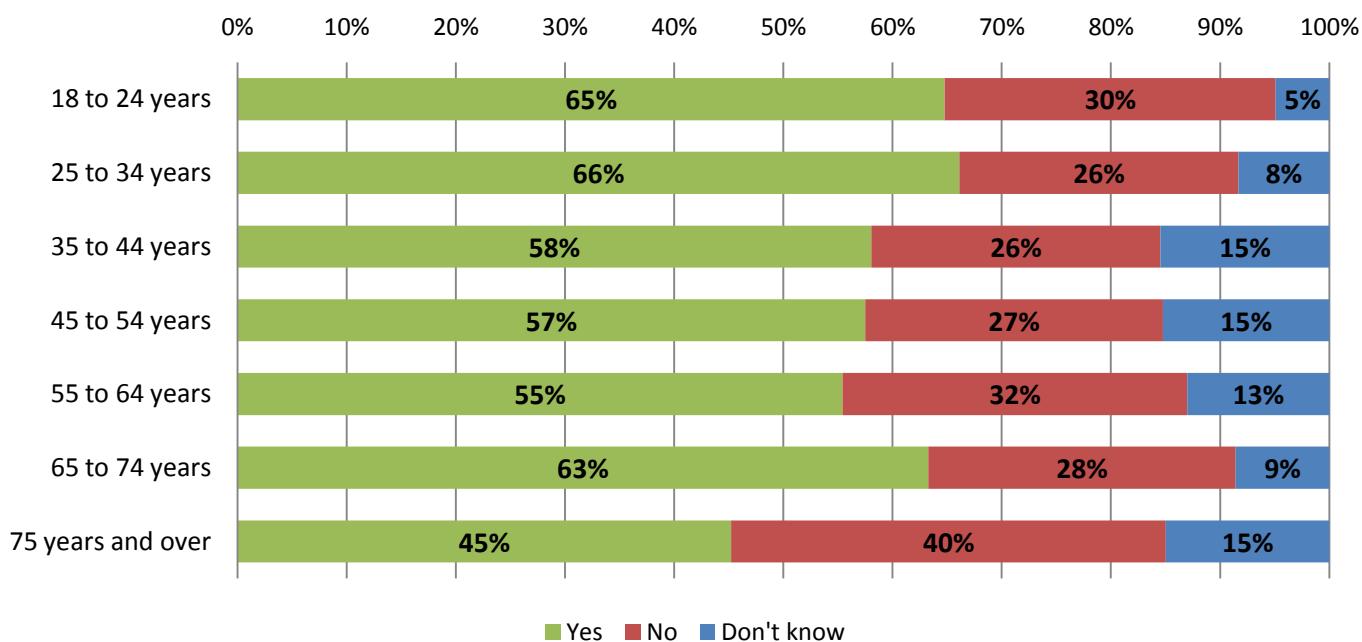
Council Tax benefit recipients also had lower levels of agreement at 40% compared to 67% for non-claimants.

The comments suggest there is concern for people who are out of work due to ill health or have adult children home. Other comments say this would provide an incentive to work.

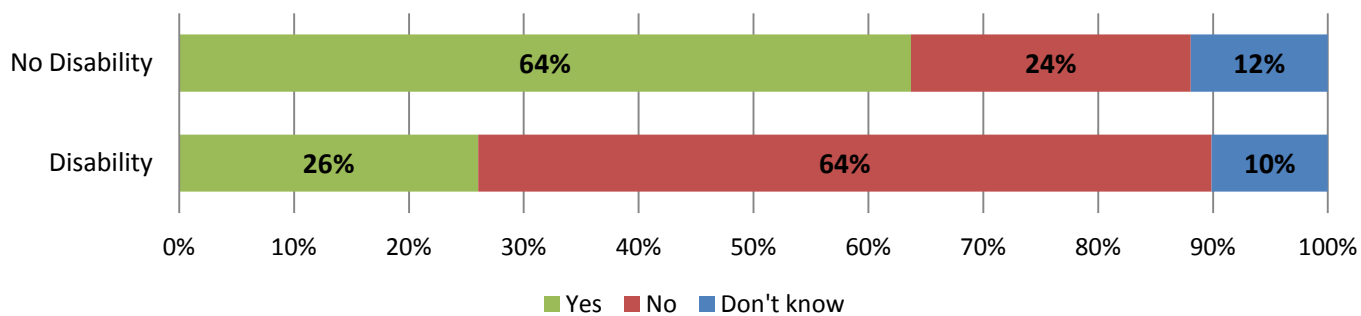
### Gender



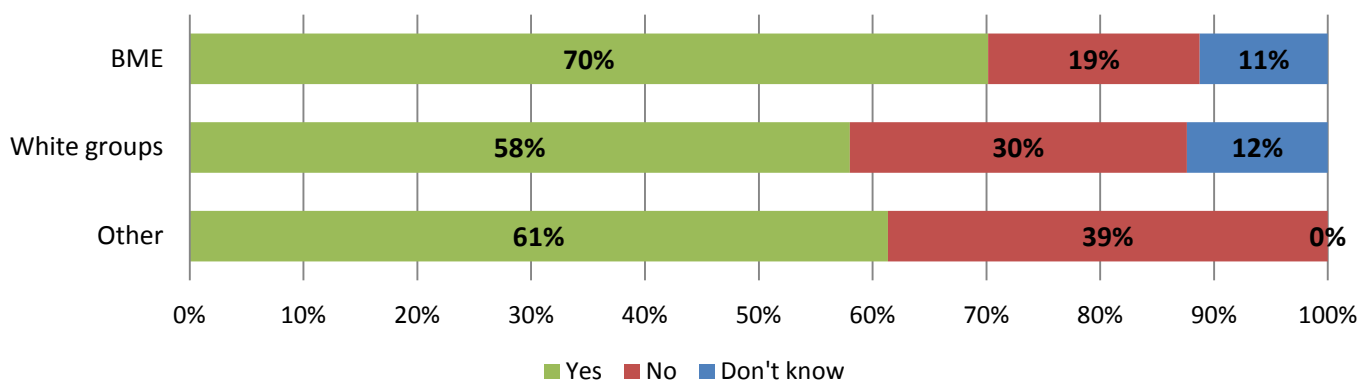
### Age



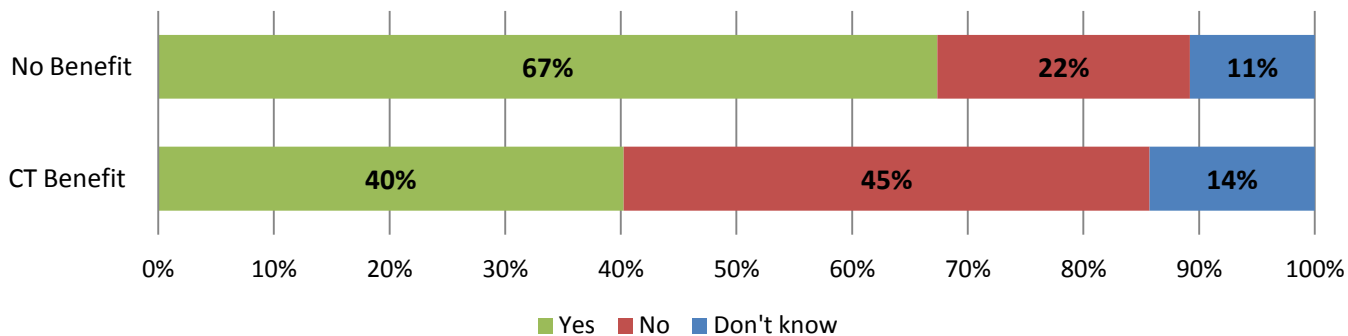
### Disability or Health problem Expected to last , at least 12 months



### Ethnicity



### Benefit Recipient





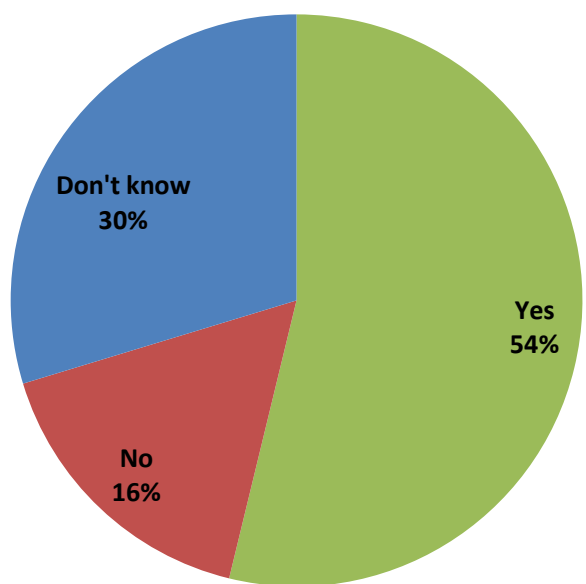
## Option 11 To remove the Work Related Activity component in the calculation of Council Tax Reduction

Overall, 54% of respondents are in favour of option11- remove the Work Related Activity component in the calculation of Council Tax Reduction.

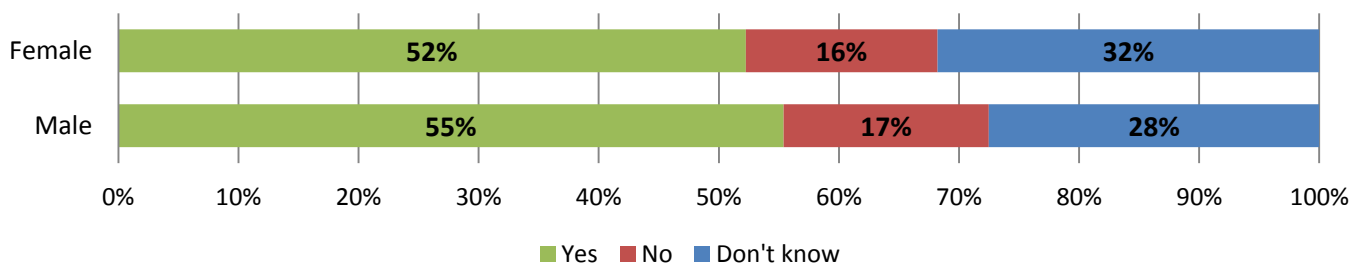
The 18 to 24 years old group had the lowest level of agreement with this option at 31%, however these result need to be treated with caution as this group was under represented in the responses.

Respondents with a disability were not in favour of this option with 34% in favour of this change, probably as this directly relates to disability benefit.

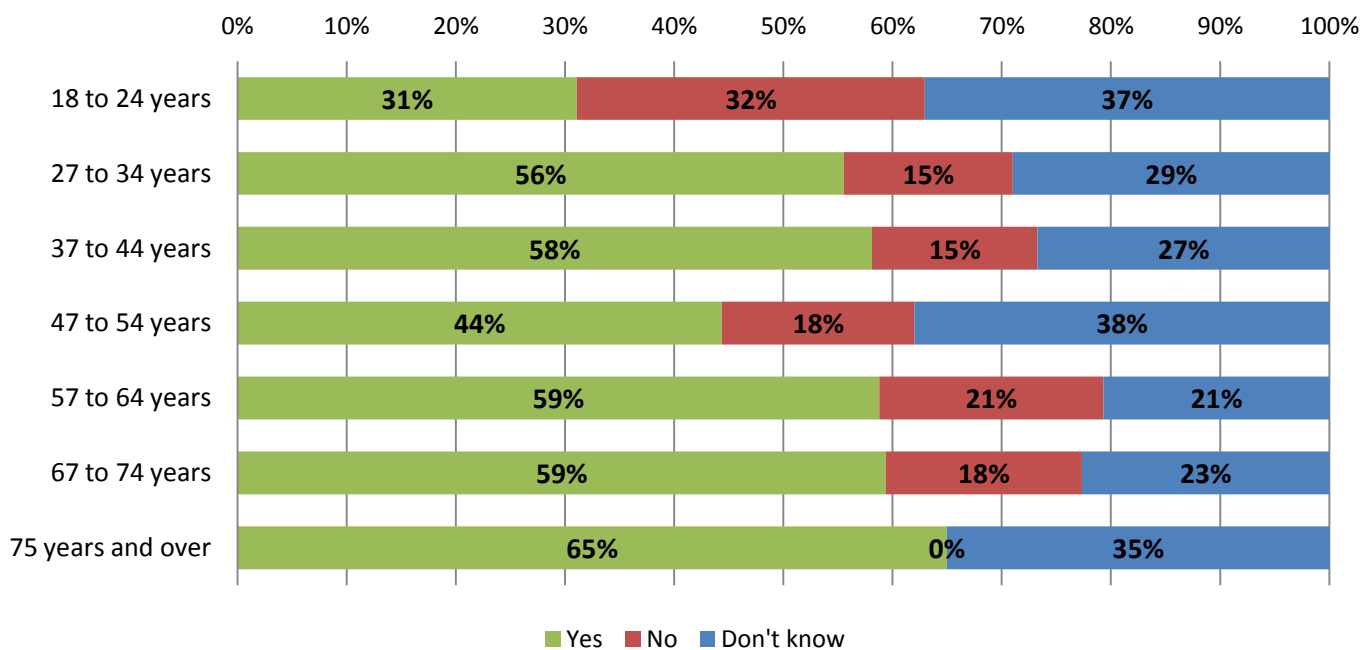
The comments imply that this option and potential impacts are not well understood.



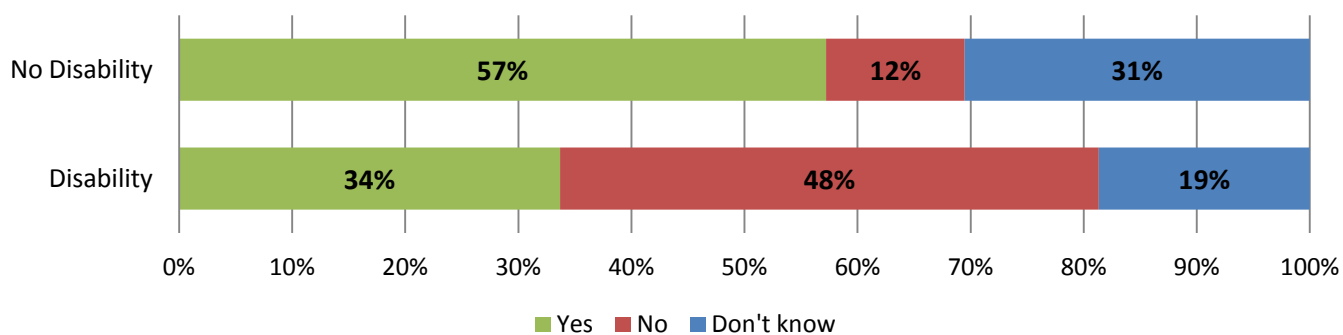
### Gender



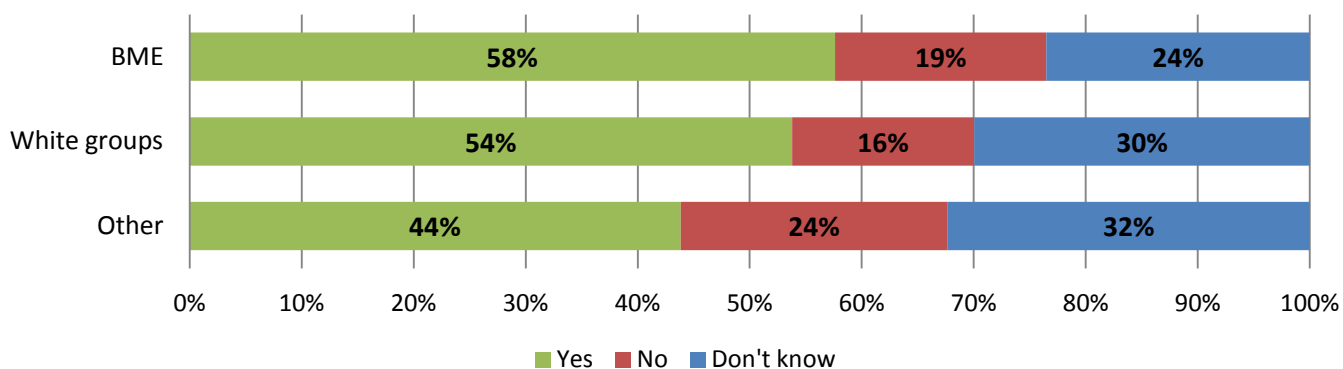
### Age



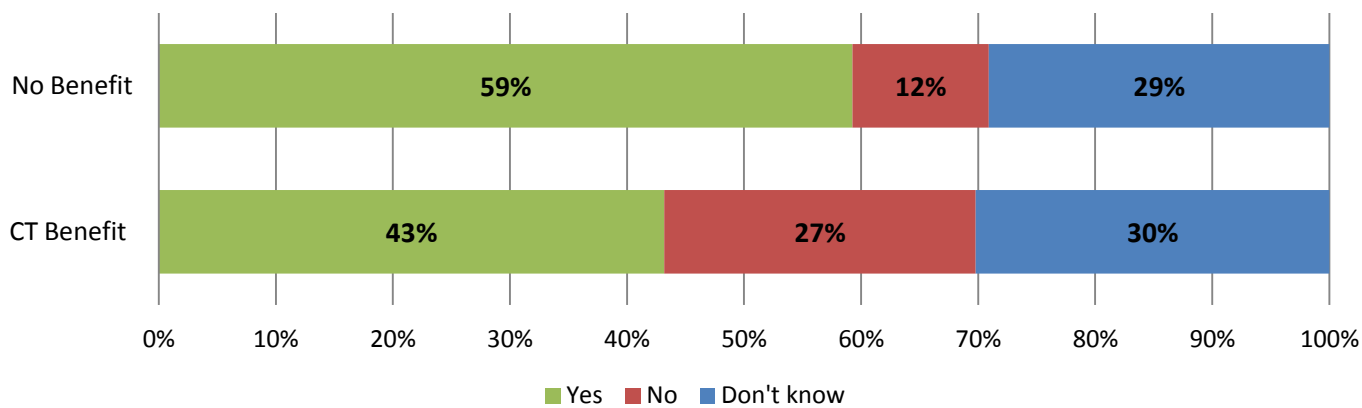
### Disability or Health problem Expected to last , at least 12 months



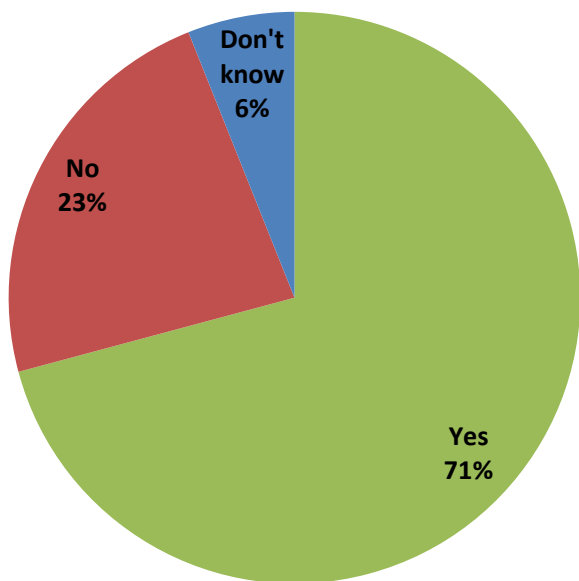
### Ethnicity



### Benefit Recipient



## Option 12 To limit the number of dependant children within the calculation for Council Tax Reduction to a maximum of two

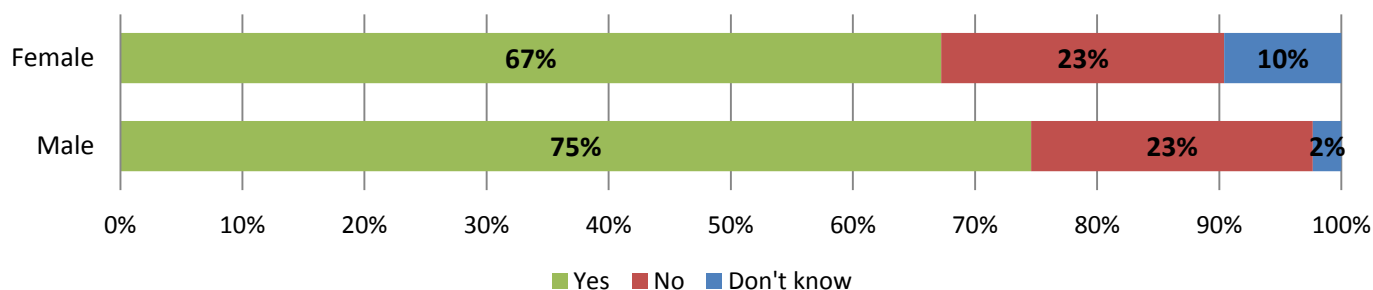


The majority of respondents are in favour of option 12 – to limit the number of dependant children within the Council Tax Reduction to a maximum of two.

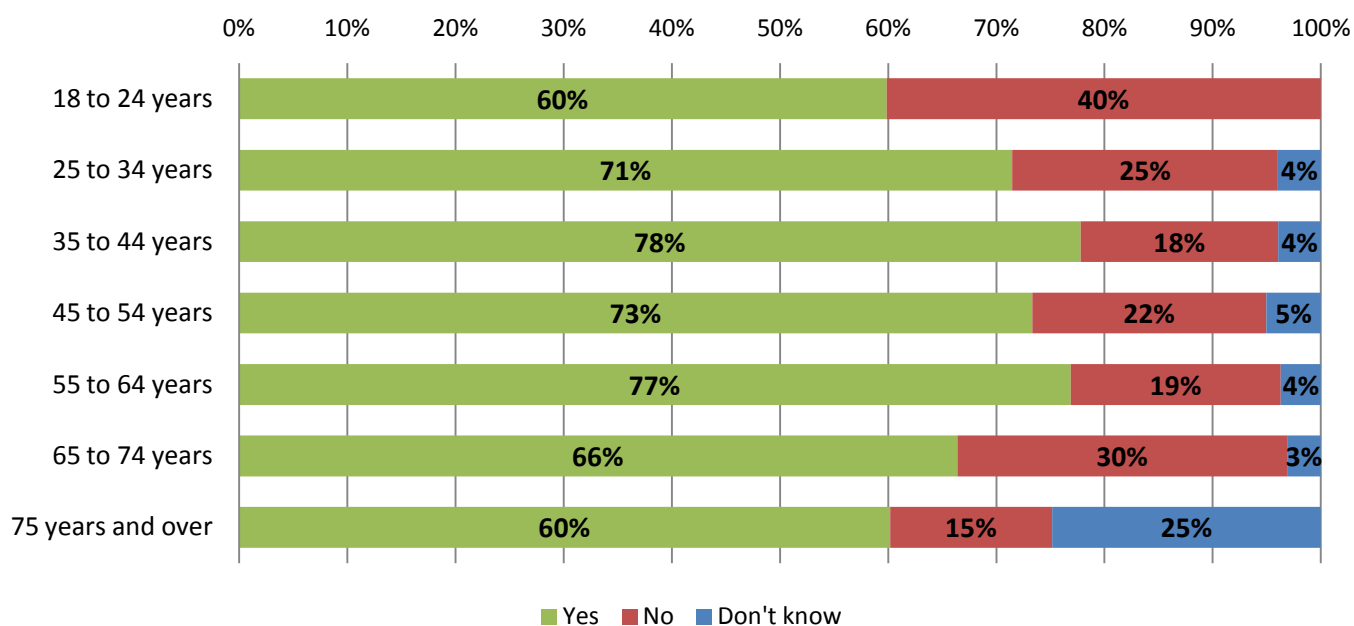
High levels of agreement were seen across all groups with disability having the lowest level of agreement at 55%.

The comments that relate to this option show concern for child poverty and that this proposal under values families, others demonstrate support for bringing this in line with other benefit calculations.

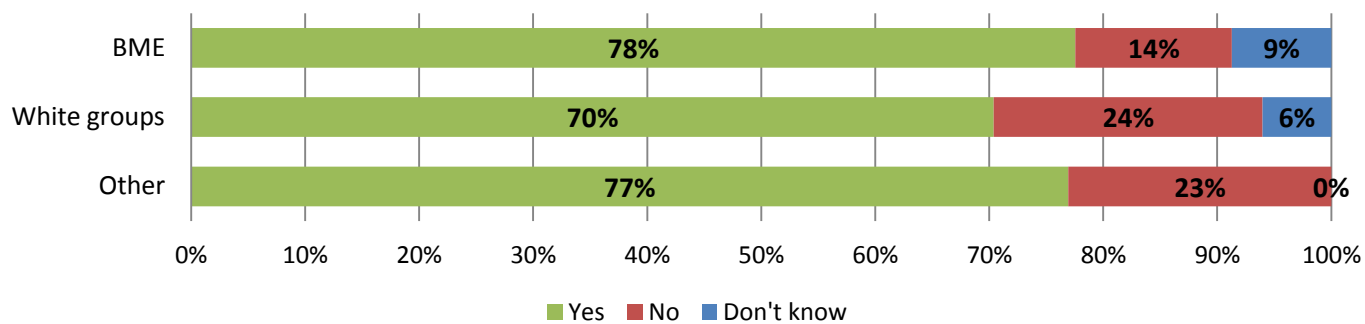
Gender



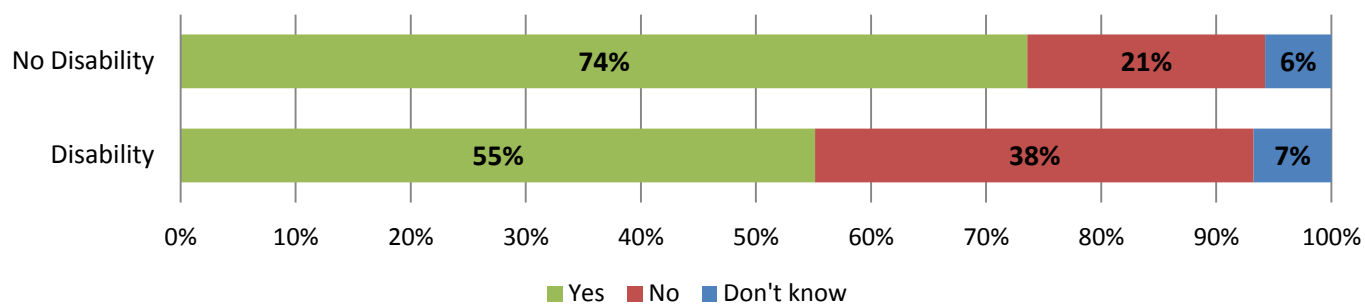
Age



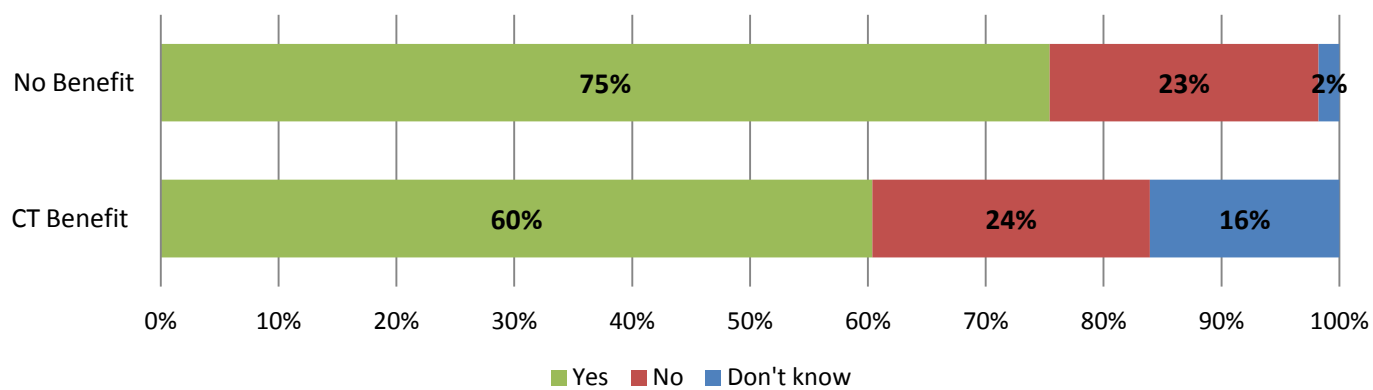
### Ethnicity



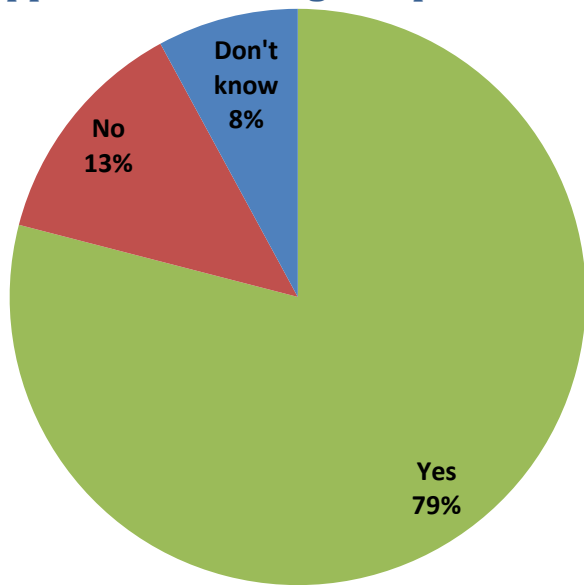
### Disability or Health problem Expected to last , at least 12 months



### Benefit Recipient



## Option 13 To introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship

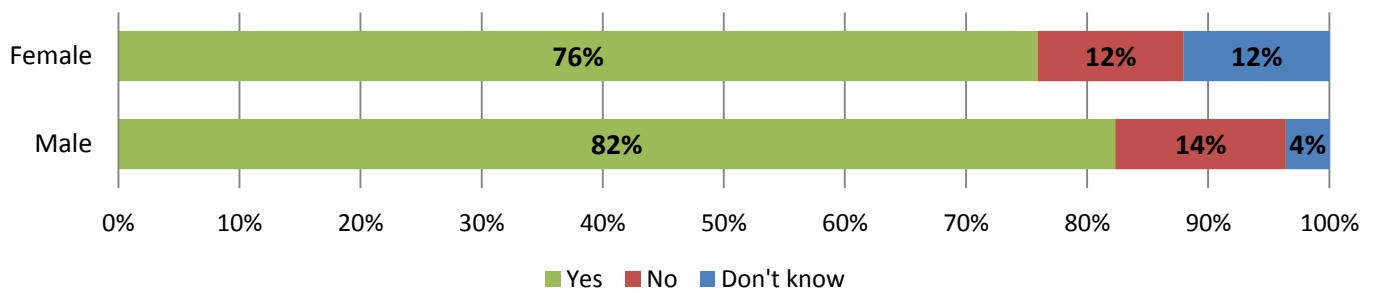


The majority of respondents are in favour of option 13 – to introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering from exceptional hardship.

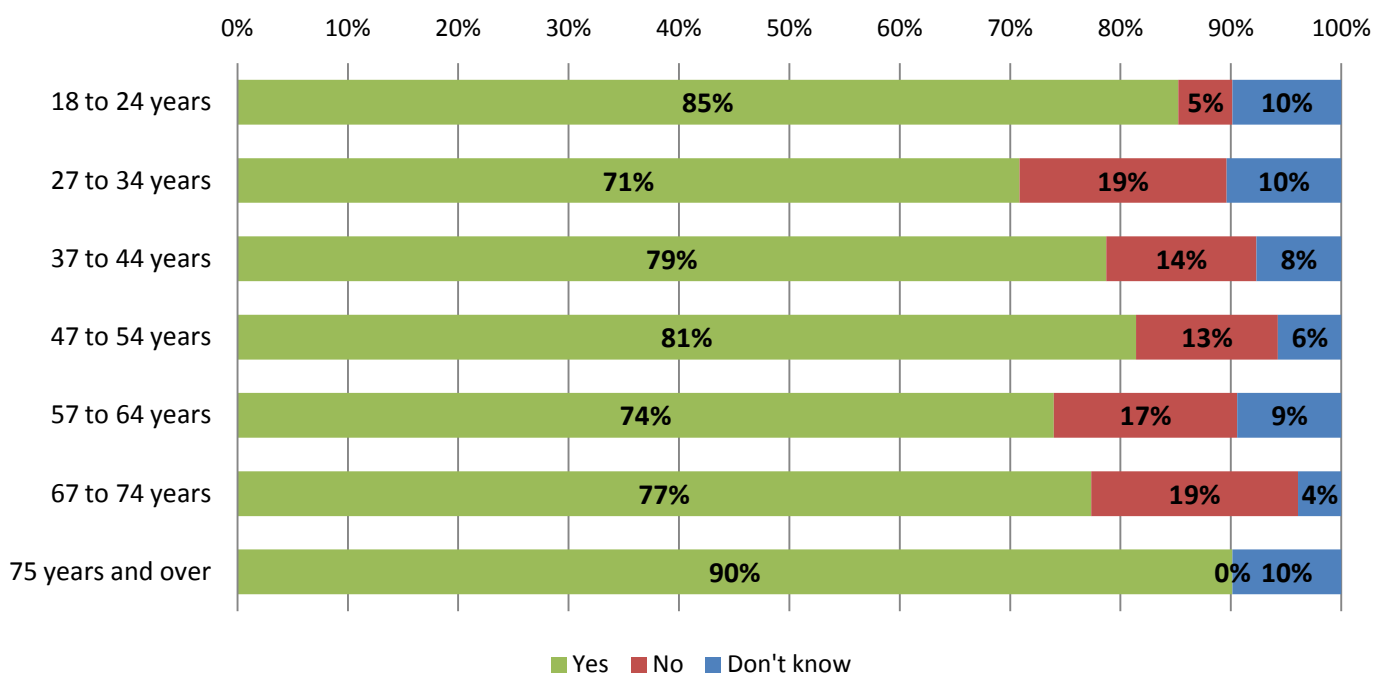
These high levels of agreement were seen across all groupings.

The comments generally show support for this option and demonstrate an understanding that this option provides flexibility for those in most need. There were also suggestions that this is self-funded, only accessible after a period of residency in the borough and that it would only be available for UK contributors.

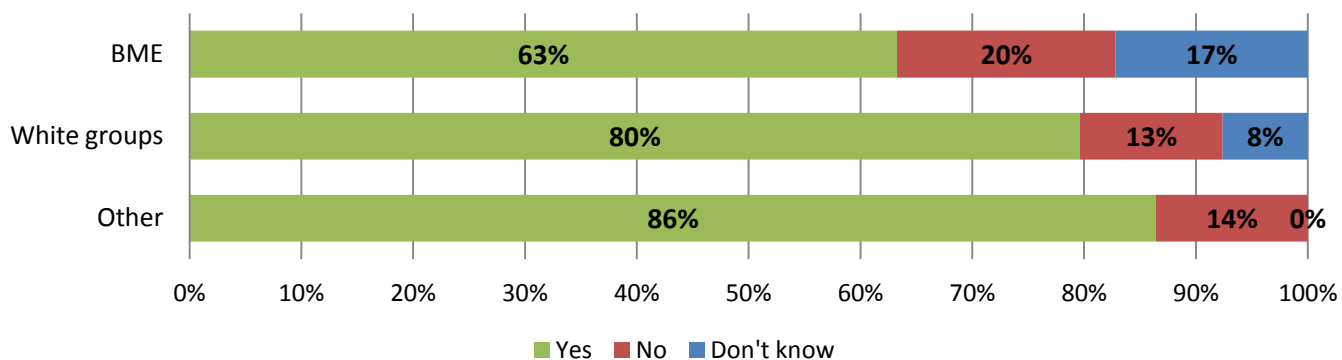
### Gender



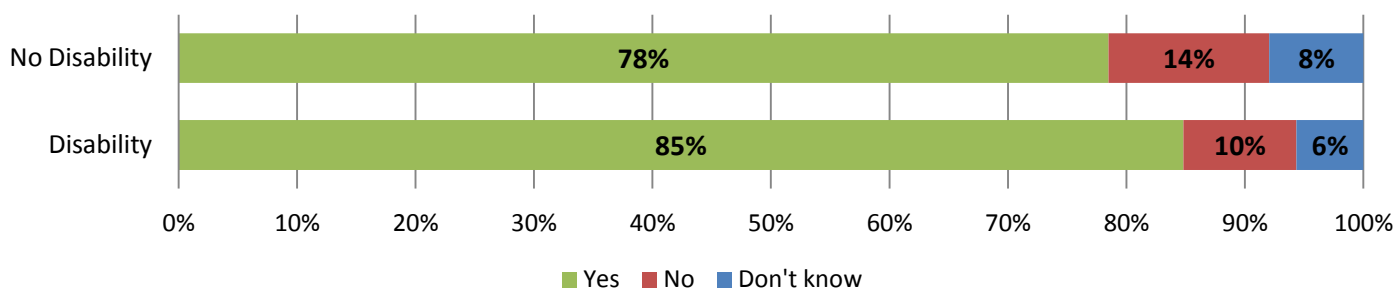
### Age



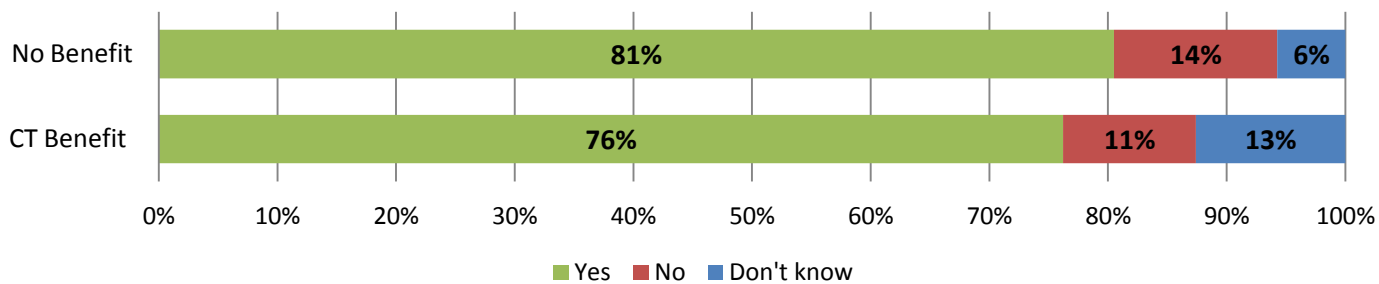
### Ethnicity



### Disability or Health problem Expected to last , at least 12 months



### Benefit Recipient



## Prioritisation of Options

In addition to asking respondents specifically about each option the questionnaire also asked respondents to rank the option in terms of preference where 1 was the most preferable option and 13 was the least preferred option. To assess which options were most preferable a weighted average calculation has been used. The table shows the results of this question compared against the levels of agreement with each option.

	Ranking Question		% Agreeing	
	Weighted Average	Rank	%	Rank
option 3	8.82	1	77%	3
option 5	8.74	2	78%	2
option 1	8.64	3	62%	6
option 13	7.97	4	79%	1
option 6	7.43	5	57%	8
option 12	7.33	6	71%	5
option 9	6.98	7	57%	9
option 7	6.83	8	72%	4
option 8	6.57	9	53%	11
option 2	6.56	10	47%	13
option 10	6.47	11	59%	7
option 4	5.53	12	48%	12
option 11	5.05	13	54%	10

Option 3 – Reducing back dating to 1 month has the highest ranked option and had the third greatest level of agreement.

Option 5 –reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks had the second greatest levels of agreement and was ranked second most preferable.

Option 13 – To introduce a scheme, in addition to Council tax Reduction, to help applicants suffering exceptional hardship had the

greatest proportion of respondents in favour of it. However, when ranked this came out fourth.

Option 1 – Reducing the maximum level of support for working age applicants from 87% to 80% was ranked third but was sixth in terms of agreement with the option.

Options four and eleven were not very popular being ranked 12<sup>th</sup> and 13<sup>th</sup> respectively. Option four – Using a set income for self-employed earners after one year's self-employment - also had the second lowest levels of agreement. Option eleven – to remove the work related activity component in the calculation of Council Tax Reduction was also not a very popular option possibly because it has the potential to impact on people with a disability.

## Survey Demographics and Applied Weighting

	Unweighted		Population	
	Count	%	Count	%
<b>Gender (Over 18s Mid-year Population Estimates)</b>				
Men	360	55%	43,804	49%
Women	298	45%	45,681	51%
<b>Age (Over 18s Mid-year Population Estimates)</b>				
18 to 24 years	12	2%	7,592	8%
27 to 34 years	116	18%	13,621	15%
37 to 44 years	136	21%	15,969	18%
47 to 54 years	160	24%	17,853	20%
57 to 64 years	125	19%	13,071	15%
67 to 74 years	95	14%	11,363	13%
75 years and over	15	2%	10,016	11%
<b>Ethnicity (2011 Census 16 years and over)</b>				
White groups	626	96%	87,329	95%
BME	29	4%	4,156	5%
<b>Disability (2011 Census all people)</b>				
Disability	584	89%	98,678	86%
No Disability	71	11%	16,371	14%

The table to the left shows the profile of the survey respondents in relation to the population of Tunbridge Wells.

This table tells us that men are over represented and women are under represented by 6% each. It also shows that people aged 24 years and under and those aged 75 and over are unrepresented.

Those with a disability are marginally under represented by 3% - this is not considered significant.

The results in this report have been weighted by age and sex and therefore some of this variance have been accounted for.

Age Male	Population		Survey		Applied Weighting <sup>1</sup>
	Count	%	Count	%	
18 to 24 years	3852	4%	2	0%	13.93
25 to 34 years	6997	8%	65	10%	0.78
35 to 44 years	8075	9%	70	11%	0.83
45 to 64 years	8959	10%	78	12%	0.83
55 to 64 years	6343	7%	71	11%	0.65
65 to 74 years	5498	6%	62	10%	0.64
75 years and over	4080	5%	8	1%	3.69
<b>Age Female</b>					
18 to 24 years	3740	4%	10	2%	2.71
25 to 34 years	6624	7%	49	8%	0.98
35 to 44 years	7894	9%	64	10%	0.89
45 to 64 years	8894	10%	80	12%	0.80
55 to 64 years	6728	7%	52	8%	0.94
65 to 74 years	5865	7%	33	5%	1.29
75 years and over	5936	7%	6	1%	7.16

<sup>1</sup> Calculated using the ONS Mid-year population estimates

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates>



## Appendix A

**1. I have read the background information about the Council Tax Reduction Scheme (this question must be answered before continuing).**

Answer Options	Response Percent	Response Count
Yes	98.2%	1097
No	1.8%	20
<b><i>answered question</i></b>		<b>1117</b>
<b><i>skipped question</i></b>		<b>0</b>

**2. Should the Council continue to fund and operate the Council Tax Reduction Scheme as we do now?**

Answer Options	Response Percent	Response Count
Yes	51.4%	490
No	35.1%	335
Don't know	13.5%	129
<b><i>answered question</i></b>		<b>954</b>
<b><i>skipped question</i></b>		<b>163</b>

**Option 1**

Answer Options	Response Percent	Response Count
Yes	62.9%	563
No	30.2%	270
Don't know	6.9%	62
<b><i>answered question</i></b>		<b>895</b>
<b><i>skipped question</i></b>		<b>222</b>

**Option 2**

Answer Options	Response Percent	Response Count
Yes	49.5%	422
No	37.8%	322
Don't know	12.7%	108
<b><i>answered question</i></b>		<b>852</b>
<b><i>skipped question</i></b>		<b>265</b>

**Option 3**

Answer Options	Response Percent	Response Count
Yes	77.2%	639
No	17.6%	146
Don't know	5.2%	43
<b><i>answered question</i></b>		<b>828</b>
<b><i>skipped question</i></b>		<b>289</b>

**Option 4**

Answer Options	Response Percent	Response Count
Yes	49.3%	400
No	37.6%	305
Don't know	13.2%	107
<b><i>answered question</i></b>		<b>812</b>
<b><i>skipped question</i></b>		<b>305</b>

**Option 5**

Answer Options	Response Percent	Response Count
Yes	83.3%	668
No	11.3%	91
Don't know	5.4%	43
<b><i>answered question</i></b>		<b>802</b>
<b><i>skipped question</i></b>		<b>315</b>

**Option 6**

Answer Options	Response Percent	Response Count
Yes	59.7%	478
No	32.6%	261
Don't know	7.7%	62
<b><i>answered question</i></b>		<b>801</b>
<b><i>skipped question</i></b>		<b>316</b>

**Option 7**

Answer Options	Response Percent	Response Count
Yes	73.7%	581
No	16.9%	133
Don't know	9.4%	74
<b><i>answered question</i></b>		<b>788</b>
<b><i>skipped question</i></b>		<b>329</b>

**Option 8**

Answer Options	Response Percent	Response Count
Yes	53.5%	416
No	36.8%	286
Don't know	9.7%	75
<b><i>answered question</i></b>		<b>777</b>
<b><i>skipped question</i></b>		<b>340</b>

Option 9		
Answer Options	Response Percent	Response Count
Yes	57.6%	449
No	31.5%	245
Don't know	10.9%	85
<b>answered question</b>		<b>779</b>
<b>skipped question</b>		<b>338</b>

Option 10		
Answer Options	Response Percent	Response Count
Yes	59.9%	463
No	27.0%	209
Don't know	13.1%	101
<b>answered question</b>		<b>773</b>
<b>skipped question</b>		<b>344</b>

Option 11		
Answer Options	Response Percent	Response Count
Yes	54.7%	415
No	17.8%	135
Don't know	27.5%	209
<b>answered question</b>		<b>759</b>
<b>skipped question</b>		<b>358</b>

Option 12		
Answer Options	Response Percent	Response Count
Yes	73.1%	552
No	22.4%	169
Don't know	4.5%	34
<b>answered question</b>		<b>755</b>
<b>skipped question</b>		<b>362</b>

Option 13		
Answer Options	Response Percent	Response Count
Yes	76.1%	574
No	16.4%	124
Don't know	7.4%	56
<b>answered question</b>		<b>754</b>
<b>skipped question</b>		<b>363</b>

30. Thinking about impact on claimants and the impact from the reduction in funding for the Council, say what you think would be most preferable by writing a number from 1 – 13 in the boxes below, where 1 is the option that is most preferable and 13 is the least.

Answer Options	1	2	3	4	5	6	7	8	9	10	11	12	13	Rating Average	Response Count
Option 1	130	47	40	23	40	21	23	25	14	29	16	29	42	5.45	479
Option 2	19	28	27	27	42	35	32	42	39	34	51	53	32	7.70	461
Option 3	59	86	66	52	38	29	32	14	19	24	18	19	15	5.03	471
Option 4	9	21	21	34	35	32	37	35	47	49	48	50	51	8.23	469
Option 5	80	71	74	67	44	27	19	20	20	26	17	14	10	4.73	489
Option 6	44	55	41	43	31	49	34	29	24	34	22	40	50	6.65	496
Option 7	6	12	37	48	43	43	68	59	55	36	31	29	16	7.26	483
Option 8	15	26	32	32	42	38	45	55	32	37	27	36	68	7.74	485
Option 9	28	36	38	41	49	36	36	33	55	32	52	26	28	6.98	490
Option 10	15	17	28	36	47	50	44	45	57	62	33	25	25	7.44	484
Option 11	2	10	10	15	25	49	43	53	46	63	90	49	44	8.92	499
Option 12	42	52	46	43	30	35	41	25	40	27	36	49	44	6.84	510
Option 13	131	46	39	30	32	44	28	32	16	16	19	40	85	6.15	558
														<b>answered question</b>	<b>606</b>
														<b>skipped question</b>	<b>511</b>

**31. Do you think we should choose any of the following options rather than the proposed changes to the Council Tax Reduction Scheme? Please select one answer for each source of funding.**

Answer Options	Yes	No	Don't know	Rating Average	Response Count
Increase the level of Council Tax	165	463	45	1.82	673
Find savings from cutting other Council services	254	330	73	1.72	657
Use Council's savings	258	316	86	1.74	660
<b><i>answered question</i></b>					<b>686</b>
<b><i>skipped question</i></b>					<b>431</b>

**32. If the Council were to choose these other options to make savings, what would be your order of preference? Please rank in order of preference by writing a number from 1 – 3 in the boxes below, where 1 is the option that you would most prefer and 3 is the least.**

Answer Options	1	2	3	Rating Average	Response Count
Increase the level of Council Tax	181	101	327	2.24	609
Reduce funding available for other Council services	177	251	182	2.01	610
Use the Council's savings	269	242	121	1.77	632
<b><i>answered question</i></b>					<b>651</b>
<b><i>skipped question</i></b>					<b>466</b>