

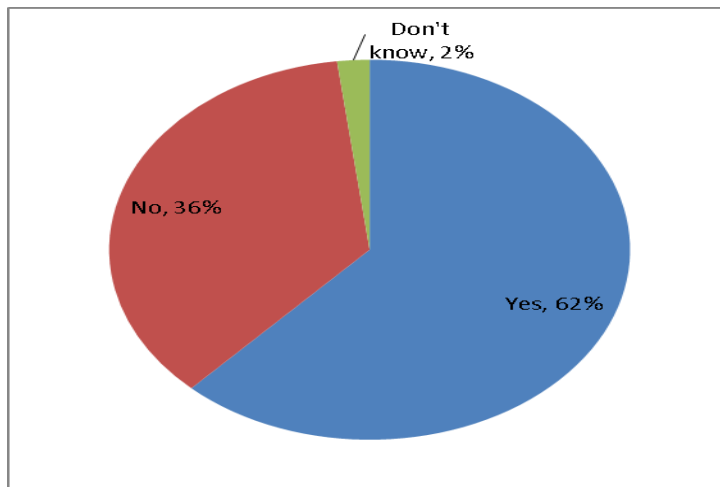
Council Tax Support Scheme Options

A consultation was carried out for 12 weeks ending on 28 August 2016, 290 people responded to the consultation with many commenting on the proposals. Responders were asked to comment on eleven options to change the scheme. They were also asked whether the Council should use alternative means such as increasing Council Tax or reducing services to cover the cost of the scheme.

This paper gives an overview of the responses.

Option	% agreeing with the option
Option 1 - Reducing the maximum level of support for working age applicants from 85 per cent to 81.5 or 80 per cent	62%
Option 2 - Removing the Family Premium for all new working age applicants. (To match HB Regulations).	55%
Option 3 - Reducing backdating to one month. (To match HB Regulations).	72%
Option 4 - Using a set income for self-employed earners after one year's self-employment.	55%
Option 5 - Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks. (To match HB Regulations).	86%
Option 6 - To introduce a standard level of non dependant deduction of £15 for all claimants who have non dependants resident with them	62%
Option 7 - To take any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction	65%
Option 8 - To take any Child Benefit paid to a claimant or partner into account in full in the calculation of Council Tax Reduction	59%
Option 9 - To remove Second Adult Reduction from the scheme	56%
Option 10 - To remove the Work Related Activity component in the calculation of Council Tax Reduction. (To match HB Regulations).	71%
Option 11 - To limit the number of dependant children within the calculation for Council Tax Reduction to a maximum of two. (To match HB Regulations).	76%
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.	
Increase the level of Council Tax	15%
Find savings from cutting other Council Services	26%
Use the Council's reserve	31%
If the Council were to choose these other options to make savings, what would be your order of preference?	
Increase the level of Council Tax – Most Preferred	22%
Least Preferred	78%
Reduce funding available for other Council Services – Most Preferred	43%
Least Preferred	57%
Use the Council's reserves – Most Preferred	71%
Least Preferred	29%

Option 1 - Reducing the maximum level of support for working age applicants from 85 per cent to 81.5 or 80 per cent



Gender	Yes	No	Don't know
Male	77	43	2
Female	90	53	4

Age	Yes	No	Don't know
18-24	0	4	0
25-34	31	14	2
35-44	45	25	0
45-54	36	25	2
55-64	29	18	1
65-74	26	10	0
75-84	2	0	1

Disability	Yes	No	Don't know
Disabled	19	14	1
Not Disabled	147	78	4

Ethnicity	Yes	No	Don't know
White British	135	86	6
Asian	0	2	0
Black	0	1	0
Mixed	2	0	0
Other	4	3	0

CTS	Yes	No	Don't know
In receipt of CTS	32	37	3
Not in receipt of CTS	141	56	3

The majority of responders were in favour of option 1, reducing the maximum level of support of working age applicants from 85% to 81.5% or 80%. We ask responders who were in favour of option 1 whether we should reduce the maximum level of support from 85% to 81.5% or 80%? 65% were in favour of reducing the maximum level of support to 80% compared with 35% favouring the higher level of support at 81.5%.

Appendix I

Most responders felt that a CTS scheme should be in place. Those receiving CTS, Universal Credit, and those on a low income made comments that they struggled to pay all their bills and needed the support provided.

There was also an equivalent amount of responders saying that they felt that all residents should pay towards council services and the percentage should be increased. Many were sympathetic to the vulnerable and those who stated they were disabled were worried about losing support.

Gender	81.5%	80%
Male	25	53
Female	33	57

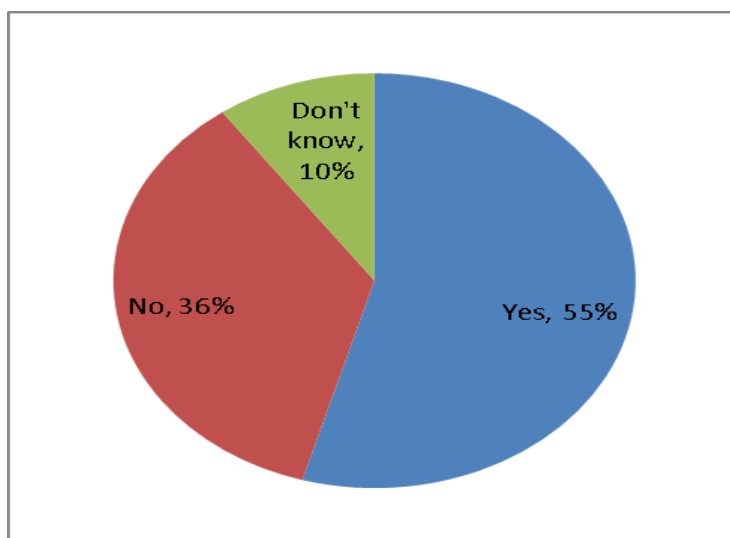
Age	81.5%	80%
18-24	1	0
25-34	8	22
35-44	12	33
45-54	12	24
55-64	11	18
65-74	15	12
75-84	0	2

Disability	81.5%	80%
Disabled	5	15
Not Disabled	53	94

Ethnicity	81.5%	80%
White British	55	100
Asian	0	1
Black	0	1
Mixed	0	1
Other	1	3

CTS	81.5%	80%
In receipt of CTS	17	16
Not in receipt of CTS	43	97

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



Gender	Yes	No	Don't know
Male	78	35	2
Female	71	62	4

Age	Yes	No	Don't know
18-24	3	2	0
25-34	21	21	2
35-44	31	31	0
45-54	34	24	2
55-64	33	10	1
65-74	25	10	0
75-84	2	1	1

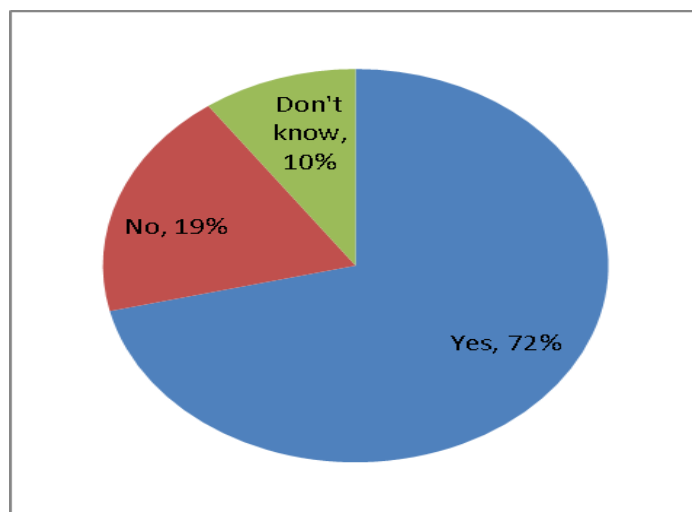
Disability	Yes	No	Don't know
Disabled	20	14	1
Not Disabled	123	82	4

Ethnicity	Yes	No	Don't know
White British	135	86	23
Asian	0	2	0
Black	0	1	0
Mixed	2	0	0
Other	4	3	0

CTS	Yes	No	Don't know
In receipt of CTS	30	32	10
Not in receipt of CTS	120	66	16

Overall, a greater proportion of responders (55%), were in favour of removing the family premium for all new working age applicants. The comments on this option were split between those who had a family who felt the premium should stay, and those who felt families should not receive any extra help.

Option 3 - Reducing backdating to one month



Gender	Yes	No	Don't know
Male	89	26	8
Female	106	26	17

Age	Yes	No	Don't know
18-24	3	1	1
25-34	40	5	2
35-44	53	13	5
45-54	40	19	4
55-64	32	8	8
65-74	28	5	4
75-84	2	0	1

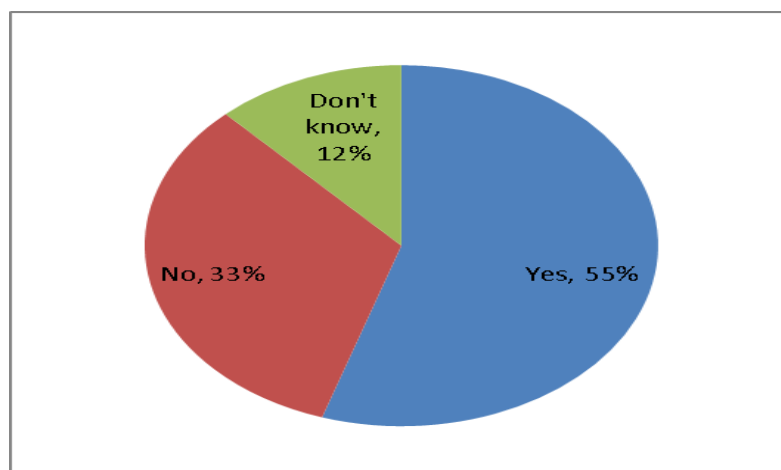
Disability	Yes	No	Don't know
Disabled	22	8	7
Not Disabled	170	40	17

Ethnicity	Yes	No	Don't know
White British	179	43	21
Asian	0	1	1
Black	1	1	0
Mixed	2	0	0
Other	6	1	0

CTS	Yes	No	Don't know
In receipt of CTS	51	14	7
Not in receipt of CTS	147	37	17

The majority of responders said they were in favour of reducing the backdating of Council Tax Support applications to one month. Most responders who commented agreed that a month was long enough. A number suggested that those who were vulnerable and facing a particularly challenging time may need longer. In these circumstances we would consider a Section 13A hardship award.

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



Gender	Yes	No	Don't know
Male	73	39	11
Female	79	49	21

Age	Yes	No	Don't know
18-24	2	1	2
25-34	23	18	6
35-44	33	28	9
45-54	40	19	5
55-64	26	15	7
65-74	26	8	3
75-84	1	1	1

Disability	Yes	No	Don't know
Disabled	19	14	4
Not Disabled	127	47	27

Ethnicity	Yes	No	Don't know
White British	134	82	28
Asian	1	0	1
Black	1	0	0
Mixed	1	1	0
Other	6	1	0

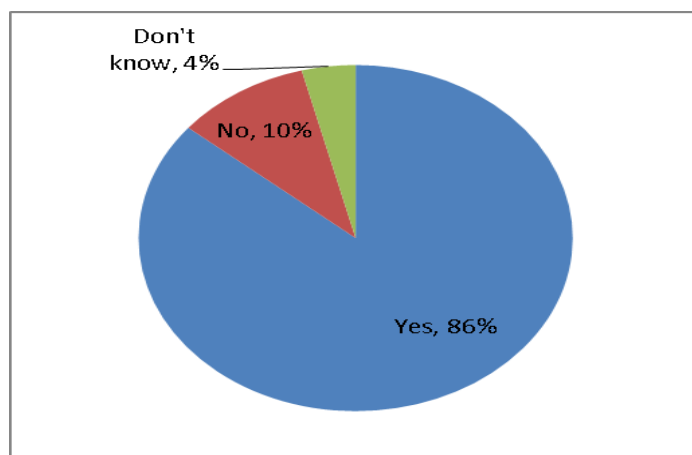
CTS	Yes	No	Don't know
In receipt of CTS	35	26	11
Not in receipt of CTS	118	64	20

Overall, 55% of survey responders were in favour of option 4 – using a set income for self-employed earners after one year of self-employment.

The comments from responders were split between those who agreed and raised a concern that cash payments are often not declared by a lot of self employed workers. Many felt income is often not declared.

Others felt it is difficult to set up a business and many would not be earning the proposed amount after 12 months. Some responders commented that a minimum income should be brought in after a longer period.

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



Gender	Yes	No	Don't know
Male	108	14	6
Female	128	14	4

Age	Yes	No	Don't know
18-24	3	1	0
25-34	42	3	2
35-44	64	5	2
45-54	55	7	3
55-64	40	6	3
65-74	31	6	0
75-84	3	0	0

Disability	Yes	No	Don't know
Disabled	31	3	2
Not Disabled	199	23	9

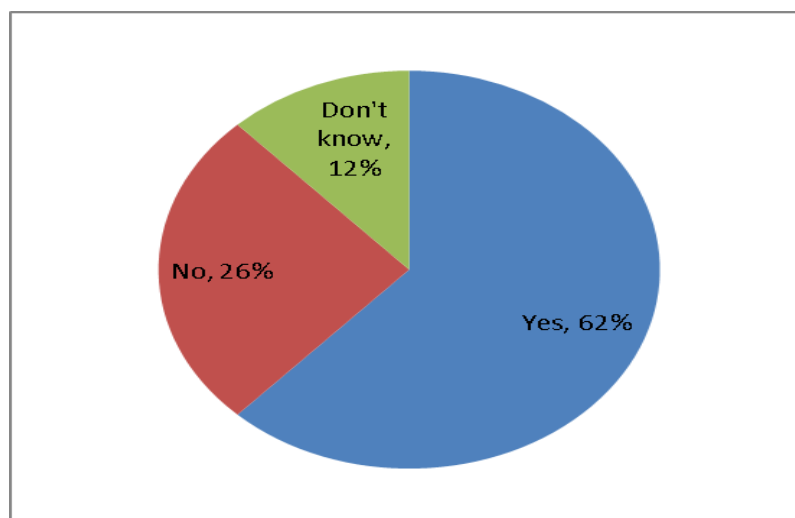
Ethnicity	Yes	No	Don't know
White British	213	24	9
Asian	0	1	0
Black	1	1	0
Mixed	1	1	0
Other	6	1	0

CTS	Yes	No	Don't know
In receipt of CTS	61	6	5
Not in receipt of CTS	177	23	5

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 CTS to four weeks.

Most responders who commented felt four weeks was long enough. A number of responders worried about those claimants who may be absent longer due to ill health or bereavement. In these circumstances we could consider a Section 13A hardship award.

Option 6- To introduce a standard level of non dependant deduction of £15 for all claimants who have a non dependant resident with them



Gender	Yes	No	Don't know
Male	84	33	9
Female	86	39	24

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Age	Yes	No	Don't know
18-24	4	1	0
25-34	26	14	7
35-44	46	17	8
45-54	35	23	7
55-64	34	10	5
65-74	25	6	6
75-84	3	0	

Disability	Yes	No	Don't know
Disabled	23	10	4
Not Disabled	143	58	30

Ethnicity	Yes	No	Don't know
White British	155	62	29
Asian	2	0	0
Black	1	1	0
Mixed	1	1	0
Other	6	0	1

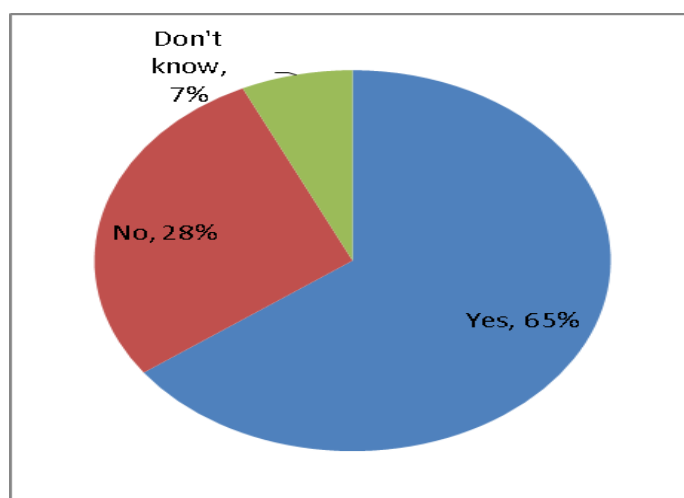
CTS	Yes	No	Don't know
In receipt of CTS	37	23	12
Not in receipt of CTS	135	49	21

62% of responders were in favour of option 6 - to introduce a standard level of nondependent deduction of £15 for all claimants who have a non dependant resident with them.

Of those responders who commented, those in favour felt other adults in a household should pay towards Council Tax. Some felt the contribution should be higher than £15.

Others felt that the standard deduction should only be charged for non-dependants who worked.

Option 7 - To take any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction



Gender	Yes	No	Don't know
Male	86	33	6
Female	94	42	13

Age	Yes	No	Don't know
18-24	3	2	0
25-34	35	9	3
35-44	44	23	3
45-54	44	16	5
55-64	25	16	8
65-74	27	9	1
75-84	3	0	0

Disability	Yes	No	Don't know
Disabled	24	12	1
Not Disabled	153	60	17

Ethnicity	Yes	No	Don't know
White British	165	64	17
Asian	0	2	0
Black	0	0	2
Mixed	1	1	0
Other	5	2	0

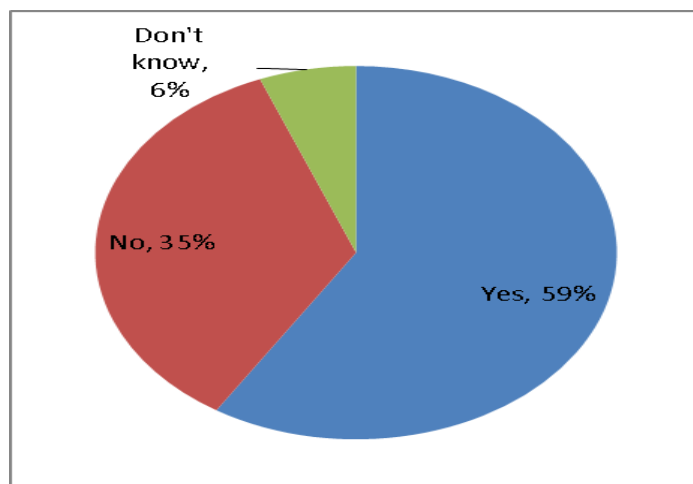
CTS	Yes	No	Don't know
In receipt of CTS	28	27	7
Not in receipt of CTS	143	49	12

65% of respondents were in favour of option 7.

Those who felt maintenance should be taken into account felt all income should be included in the CTS calculation. Some responders stated they knew parents who received large amounts of maintenance. Those against felt that maintenance is a payment provided for children and so should not be included. A few responders felt payments of child maintenance can be unreliable so to take it into account would be unfair.

It was felt that including it in the calculation of CTS might stop maintenance being paid. A few responders suggested taking maintenance into account above a certain amount, so a disregard would be applied.

Option 8 - To take any Child Benefit paid to a claimant or partner into account in full in the calculation of Council Tax Support



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Gender	Yes	No	Don't know
Male	86	35	4
Female	75	58	14

Age	Yes	No	Don't know
18-24	2	2	1
25-34	29	15	3
35-44	43	26	1
45-54	39	22	3
55-64	24	18	6
65-74	23	10	4
75-84	3	0	0

Disability	Yes	No	Don't know
Disabled	22	12	2
Not Disabled	136	78	16

Ethnicity	Yes	No	Don't know
White British	146	83	15
Asian	0	1	1
Black	0	0	1
Mixed	1	1	
Other	3	4	

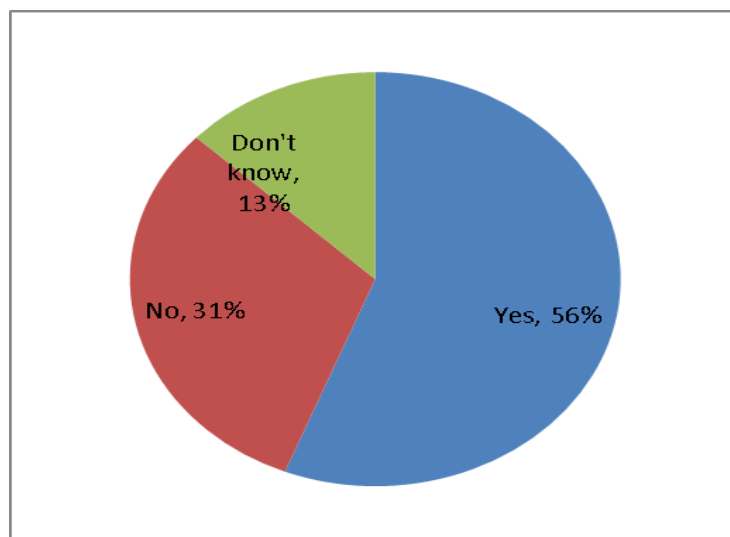
CTS	Yes	No	Don't know
In receipt of CTS	28	37	7
Not in receipt of CTS	134	59	9

Overall, 59% of respondents were in favour of option 8.

Again as with child maintenance there were many comments stating all income including child benefit should be taken into account.

Those responders who were against taking child benefit into account felt it was to support the children, not to be used towards the payment of council tax. Comments were made that maintenance should be taken into account before child benefit.

Option 9 - To remove Second Adult Reduction from the scheme



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Gender	Yes	No	Don't know
Male	80	30	15
Female	74	54	19

Age	Yes	No	Don't know
18-24	2	2	1
25-34	22	19	6
35-44	38	21	10
45-54	35	22	7
55-64	30	12	7
65-74	24	9	4
75-84	3	0	0

Disability	Yes	No	Don't know
Disabled	17	14	6
Not Disabled	132	68	28

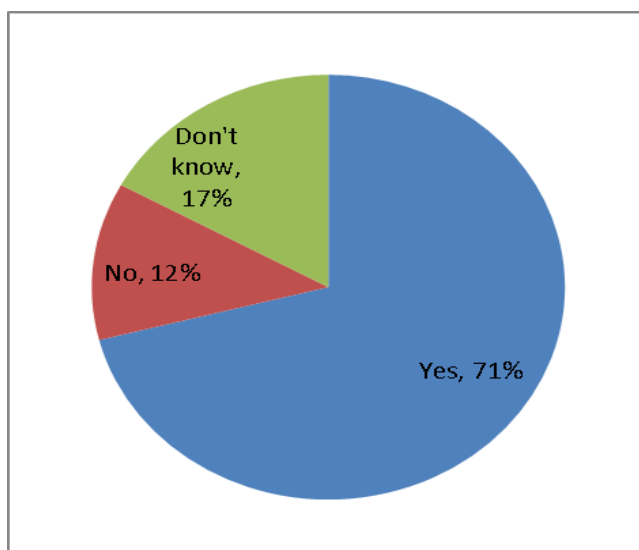
Ethnicity	Yes	No	Don't know
White British	142	71	31
Asian	0	1	1
Black	0	1	0
Mixed	1	1	0
Other	4	3	0

CTS	Yes	No	Don't know
In receipt of CTS	37	25	10
Not in receipt of CTS	119	58	25

Overall, 56% of respondents were in favour of option 9, to remove the Second Adult Discount from the scheme.

There was some confusion over this option: some responders seemed to think they would loose their Single Person Discount, which is not the case. Although most responders who commented felt this should be removed, some commented that it may stop households from housing those adults and that grown-up children may be forced to move out.

Option 10 - To remove the Work Related Activity component in the calculation of Council Tax Reduction



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Gender	Yes	No	Don't know
Male	80	30	15
Female	74	54	19

Age	Yes	No	Don't know
18-24	2	2	1
25-34	22	19	6
35-44	38	21	10
45-54	35	22	7
55-64	30	12	7
65-74	24	9	4
75-84	3	0	0

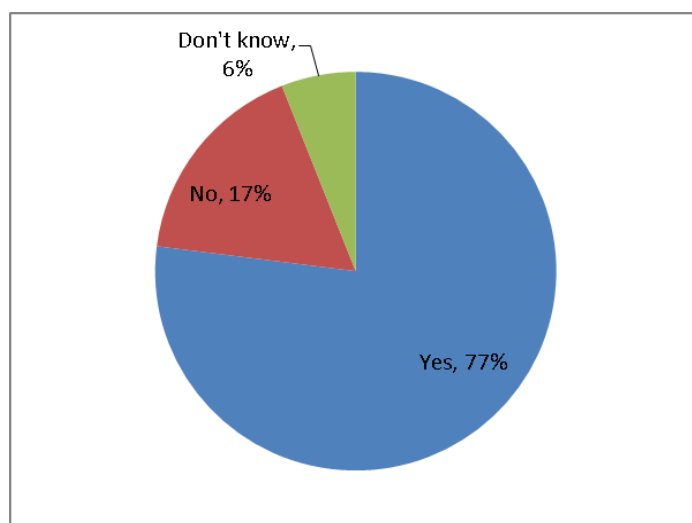
Disability	Yes	No	Don't know
Disabled	17	14	6
Not Disabled	132	68	28

Ethnicity	Yes	No	Don't know
White British	142	71	31
Asian	0	1	1
Black	0	1	0
Mixed	1	1	0
Other	4	3	0

CTS	Yes	No	Don't know
In receipt of CTS	37	25	10
Not in receipt of CTS	119	58	25

71% of responders were in agreement with option 10. There were comments stating it was right to streamline the benefits system. Some felt that the sick and disabled shouldn't be penalised.

Option 11 - To limit the number of dependant children within the calculation for Council Tax Reduction to a maximum of two



Gender	Yes	No	Don't know
Male	111	29	4
Female	99	21	14

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Age	Yes	No	Don't know
18-24	4	0	1
25-34	34	10	2
35-44	53	13	4
45-54	51	10	4
55-64	37	7	4
65-74	30	5	2
75-84	3	0	0

Disability	Yes	No	Don't know
Disabled	29	6	2
Not Disabled	176	38	14

Ethnicity	Yes	No	Don't know
White British	192	39	13
Asian	0	1	1
Black	0	0	1
Mixed	2	0	0
Other	5	2	0

CTS	Yes	No	Don't know
In receipt of CTS	51	13	8
Not in receipt of CTS	162	32	8

The majority of respondents are in favour of option 11, to limit the number of dependant children within the Council Tax Reduction to a maximum of two.

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.

Survey Demographics and Applied Weighting

	Survey		Population	
	Count	%	Count	%
Gender (Over 18s Mid-year Population Estimates)				
Men	127	46%	53,957	49%
Women	148	54%	56,459	51%
Age (Over 18s Mid-year Population Estimates)				
18 to 24 years	5	2%	11,387	10%
25 to 34 years	47	17%	16,982	15%
35 to 44 years	70	25%	17,231	16%
45 to 54 years	65	24%	20,881	19%
55 to 64 years	49	18%	17,092	16%
65 to 74 years	37	13%	15,690	14%
75 years and over	4	1%	11,153	10%
Ethnicity (2011 Census 18 years and over)				
White groups	246	95%	101,848	97%
BME	13	5%	3,027	3%
Disability (2011 Census all people)				
Disability	37	14%	25,322	19%
No Disability	231	86%	110,513	81%

Age Male	Population		Survey	
	Count	%	Count	%
18 to 24 years	6,031	5%	3	1%
25 to 34 years	8,244	7%	16	6%
35 to 44 years	8,401	8%	30	12%
45 to 54 years	10,355	9%	27	10%
55 to 64 years	8,556	8%	21	8%
65 to 74 years	7,636	7%	21	8%
75 years and over	4,744	4%	4	2%
Age Female				
18 to 24 years	5,356	5%	2	1%
25 to 34 years	8,738	8%	25	10%
35 to 44 years	8,830	8%	33	13%
45 to 64 years	10,546	10%	33	13%
55 to 64 years	8,526	8%	27	10%
65 to 74 years	8,054	7%	15	6%
75 years and over	6,409	6%	0	0%

Calculated using the ONS Mid-year population estimates

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

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

This table tells us that men are under-represented and women are over-represented by 3% each. It also shows that people aged 25 years and under and those aged 75 and over are under-represented. Those aged between 65 – 74 are marginally under-represented.

Those with a disability are marginally under-represented - by 5% - this is not considered significant.

The results in this report have not been weighted by age, sex or disability because we do not consider the variances to be significant.

Responses to the consultation questions

Have your say on the Council Tax Reduction Scheme

I have read the background information about the Council Tax Reduction Scheme. This question must be answered before you can continue.

Answer Options	Response Percent	Response Count
Yes	98.6%	284
No	1.4%	4
answered question		288
skipped question		1

Should the Council keep the current Council Tax Reduction scheme? (Should it continue to reduce Council Tax for applicants in the way and to the extent that it does at the moment?)

Answer Options	Response Percent	Response Count
Yes	34.5%	97
No	55.5%	156
Don't know	10.0%	28
answered question		281
skipped question		8

Do you agree with the Option 1?

Answer Options	Response Percent	Response Count
Yes	61.6%	173
No	36.3%	102
Don't know	2.1%	6
answered question		281
skipped question		8

If yes, should we increase to:

Answer Options	Response Percent	Response Count
18.5%	34.7%	60
20%	65.3%	113
Your comments on Option 1:		99
answered question		173
skipped question		116

Do you agree with the Option 2?

Answer Options	Response Percent	Response Count
Yes	54.6%	155
No	35.9%	102
Don't know	9.5%	27
answered question		284
skipped question		5

Do you agree with Option 3?		
Answer Options	Response Percent	Response Count
Yes	71.7%	203
No	18.7%	53
Don't know	9.5%	27
answered question		283
skipped question		6

Do you agree with option 4?		
Answer Options	Response Percent	Response Count
Yes	54.9%	156
No	33.1%	94
Don't know	12.0%	34
answered question		284
skipped question		5

Do you agree with option 5?		
Answer Options	Response Percent	Response Count
Yes	86.0%	246
No	10.1%	29
Don't know	3.8%	11
answered question		286
skipped question		3

Do you agree with option 6?		
Answer Options	Response Percent	Response Count
Yes	62.0%	178
No	26.1%	75
Don't know	11.8%	34
answered question		287
skipped question		2

Do you agree with option 7?		
Answer Options	Response Percent	Response Count
Yes	64.7%	185
No	28.3%	81
Don't know	7.0%	20
answered question		286
skipped question		3

Do you agree with option 8?		
Answer Options	Response Percent	Response Count
Yes	58.8%	167
No	34.9%	99
Don't know	6.3%	18
answered question		284
skipped question		5

Do you agree with option 9?		
Answer Options	Response Percent	Response Count
Yes	55.6%	158
No	31.0%	88
Don't know	13.4%	38
answered question		284
skipped question		5

Do you agree with option 10?		
Answer Options	Response Percent	Response Count
Yes	71.4%	202
No	12.0%	34
Don't know	16.6%	47
answered question		283
skipped question		6

Do you agree with option 11?		
Answer Options	Response Percent	Response Count
Yes	76.4%	217
No	17.3%	49
Don't know	6.3%	18
answered question		284
skipped question		5

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	Response Count
Increase the level of Council Tax	44	212	8	264
Find savings from cutting other Council Services	74	165	24	263
Use the Council's reserves	89	139	38	266
				Question Totals
answered question				276
skipped question				13

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.

Answer Options	Most prefer		Least prefer	Response Count
Increase the level of Council Tax	54	27	196	277
Reduce funding available for other Council Services	77	95	103	275
Use the Council's reserves	131	89	54	274
answered question				282
skipped question				7

Are you, or someone in your household, getting a Council Tax Reduction at this time?

Answer Options	Response Percent	Response Count
Yes	25.0%	72
No	71.5%	206
Don't know/unsure	3.5%	10
answered question		288
skipped question		1

What is your sex?

Answer Options	Response Percent	Response Count
Female	51.4%	148
Male	44.1%	127
Prefer not to say	4.5%	13
answered question		288
skipped question		1

Age

Answer Options	Response Percent	Response Count
18-24	1.7%	5
25-34	16.3%	47
35-44	24.2%	70
45-54	22.5%	65
55-64	17.0%	49
65-74	12.8%	37
75-84	1.4%	4
85+	0.0%	0
Prefer not to say	4.2%	12
answered question		289
skipped question		0

Disability: Are your day to day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

Answer Options	Response Percent	Response Count
Yes	12.9%	37
No	80.8%	231
Don't know/unsure	1.0%	3
Prefer not to say	5.2%	15

<i>answered question</i>	286
<i>skipped question</i>	3

Ethnic Origin: What is your ethnic group?		
Answer Options	Response Percent	Response Count
White British	85.4%	246
Mixed/Multiple ethnic groups	0.7%	2
Asian or Asian British	0.7%	2
Black/African/Caribbean/Black British	0.7%	2
Other ethnic group	2.4%	7
Prefer not to say	10.1%	29
<i>answered question</i>	288	
<i>skipped question</i>	1	