

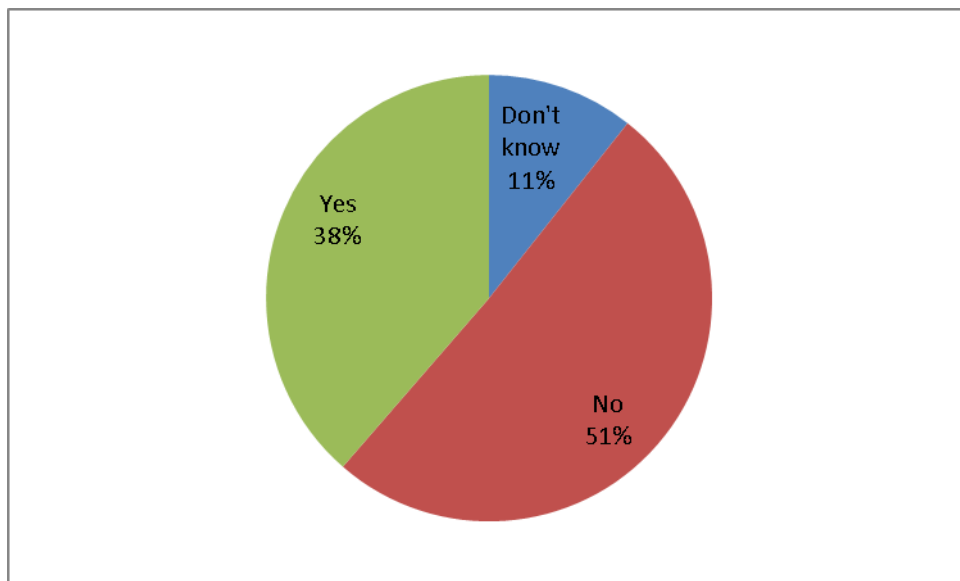
## Council Tax Support Scheme Options

A consultation was carried out for 6 weeks ending on 28 August 2017, 346 people responded to the consultation with many commenting on the proposals. Responders were asked to comment on six 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 - Should the Council keep the current Council Tax Support scheme? (Should it continue to reduce Council Tax for applicants in the way and to the extent that it does at the moment?)	38%
Option 1 – Should we reduce the maximum level of support for working age applicants from 20% to 22.5% or 25%	53%
Option 2 - Should we reduce the capital limit from the existing £16,000 to £10,000 or £6,000?	57%
Option 3 – Should we restrict the level of the maximum level of Council Tax Support payable to the equivalent of a Band D charge?	48%
Option 4 – Should we apply a fixed income period to Universal Credit claims for Council Tax Support to avoid multiple changes?	46%
Option 5 – Should we apply a tolerance to Universal Credit claims for Council Tax Support to avoid multiple changes?	41%
Option 6 – Should we disregard Bereavement Support payments inline with the Housing Benefit regulations?	65%
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 reserves	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	18%
Least Preferred	70%
Reduce funding available for other Council Services – Most Preferred	23%
Least Preferred	54%
Use the Council's reserves – Most Preferred	49%
Least Preferred	27%

**Option 1 - Should the Council keep the current Council Tax Support scheme?  
(Should it continue to reduce Council Tax for applicants in the way and to the extent that it does at the moment?)**



Gender	Yes	No	Don't know
Male	56	95	14
Female	72	77	20

Age	Yes	No	Don't know
18-24	3	1	0
25-34	21	31	7
35-44	26	39	9
45-54	30	36	13
55-64	31	40	2
65-74	16	19	3
75-84	1	5	0
85+	0	1	0

Disability	Yes	No	Don't know
Disabled	37	21	7
Not Disabled	93	147	26

Ethnicity	Yes	No	Don't know
White British	122	151	30
Asian	1	1	0
Black	0	2	1
Mixed	2	1	0
Other	1	4	1

CTS	Yes	No	Don't know
In receipt of CTS	63	26	13
Not in receipt of CTS	66	148	22

The majority of responders were against option 1, to continue to reduce Council Tax for applicants in the way and to the extent that it does at the moment. We asked responders did

they agree we should reduce the maximum level of support further from 80% to 77.5% or 75%.

53% were in favour of reducing the maximum level of support further. Of those responders who agreed that support should be reduced further 69% felt it should be reduced to 75% compared with 31%, favouring the higher level of support at 77.5%.

The majority of responders felt the CTS scheme should be changed. There was a feeling that the burden of Government cuts should be shared and everyone should pay something if they are using services.

There were also comments stating that the council needed to help those in genuine need, the most vulnerable, the disabled, the elderly or those who lose their job or fall ill. Some felt that raising the contribution would lead to more poverty, arrears and stress, however this did not appear to be the majority view.

<b>Gender</b>	<b>77.50%</b>	<b>75%</b>
Male	19	76
Female	29	51

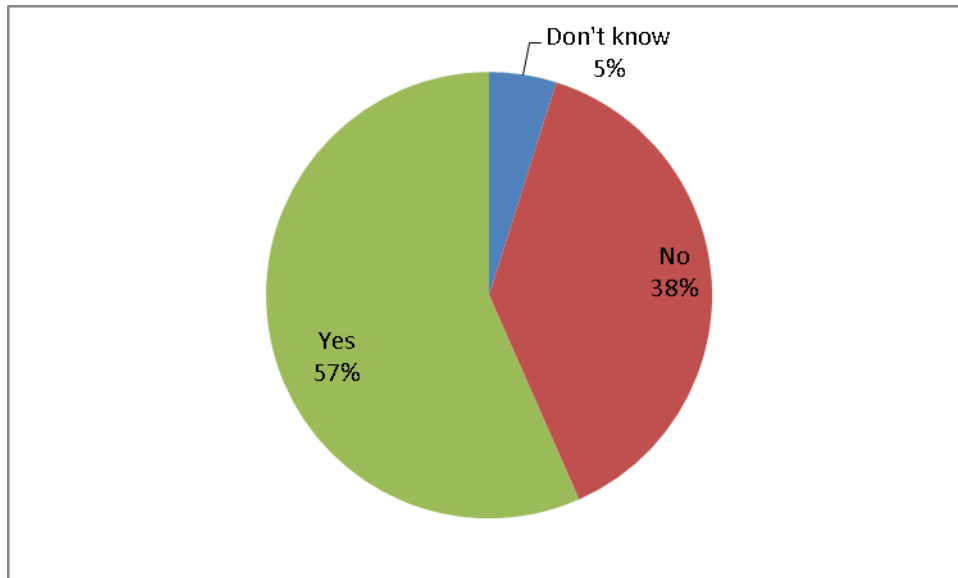
<b>Age</b>	<b>77.50%</b>	<b>75%</b>
18-24	0	1
25-34	4	32
35-44	13	28
45-54	11	22
55-64	11	28
65-74	9	10
75-84	1	3
85+	0	1

<b>Disability</b>	<b>77.50%</b>	<b>75%</b>
Disabled	10	12
Not Disabled	37	113

<b>Ethnicity</b>	<b>77.50%</b>	<b>75%</b>
White British	45	112
Asian	0	2
Black	1	1
Mixed	0	1
Other	0	4

<b>CTS</b>	<b>77.50%</b>	<b>75%</b>
In receipt of CTS	17	12
Not in receipt of CTS	32	114

**Option 2 - To reduce the capital limit from the existing £16,000 to £10,000 or £6,000**



Gender	Yes	No	Don't know
Male	89	73	4
Female	103	55	11

Age	Yes	No	Don't know
18-24	2	2	0
25-34	36	20	3
35-44	50	20	4
45-54	47	30	3
55-64	35	35	3
65-74	17	19	2
75-84	2	4	0
85+	1	0	0

Disability	Yes	No	Don't know
Disabled	43	18	4
Not Disabled	147	109	11

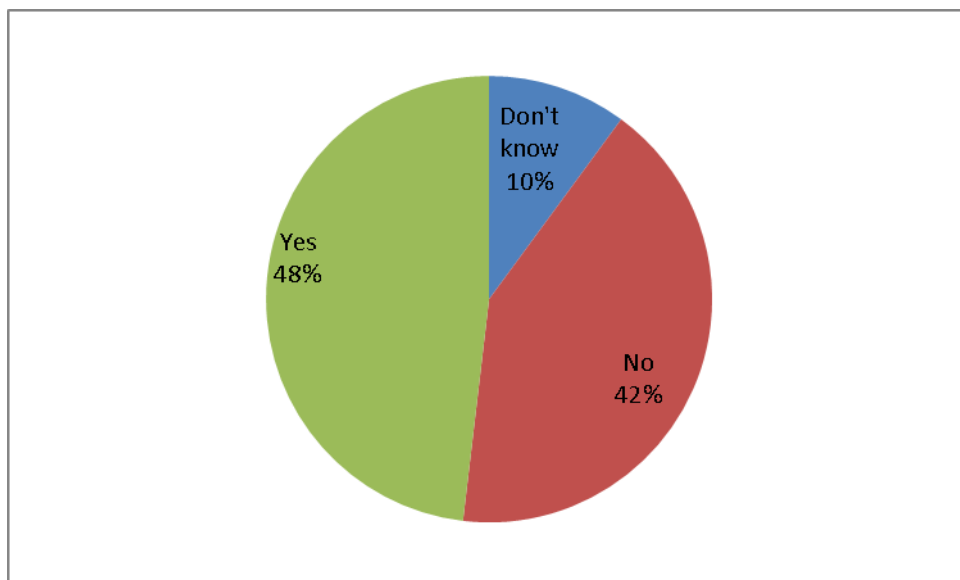
Ethnicity	Yes	No	Don't know
White British	172	118	14
Asian	1	1	0
Black	2	1	0
Mixed	2	1	0
Other	4	1	1

CTS	Yes	No	Don't know
In receipt of CTS	54	39	9
Not in receipt of CTS	139	92	6

Overall, a greater proportion of responders (57%), were in favour of reducing the capital limit for all new working age applicants. The comments on this option were split between those who felt it was unfair that customers could receive help when they had savings compared with those who felt we would be removing the incentive to save.

A higher proportion of responders felt the limit should be reduced to £10,000.

### Option 3 - To restrict the level of the maximum level of Council Tax Support payable to the equivalent of a Band D charge



Gender	Yes	No	Don't know
Male	81	69	16
Female	78	73	17

Age	Yes	No	Don't know
18-24	2	2	0
25-34	27	21	11
35-44	33	31	9
45-54	36	39	5
55-64	38	33	2
65-74	18	15	5
75-84	4	2	0
85+	1	0	0

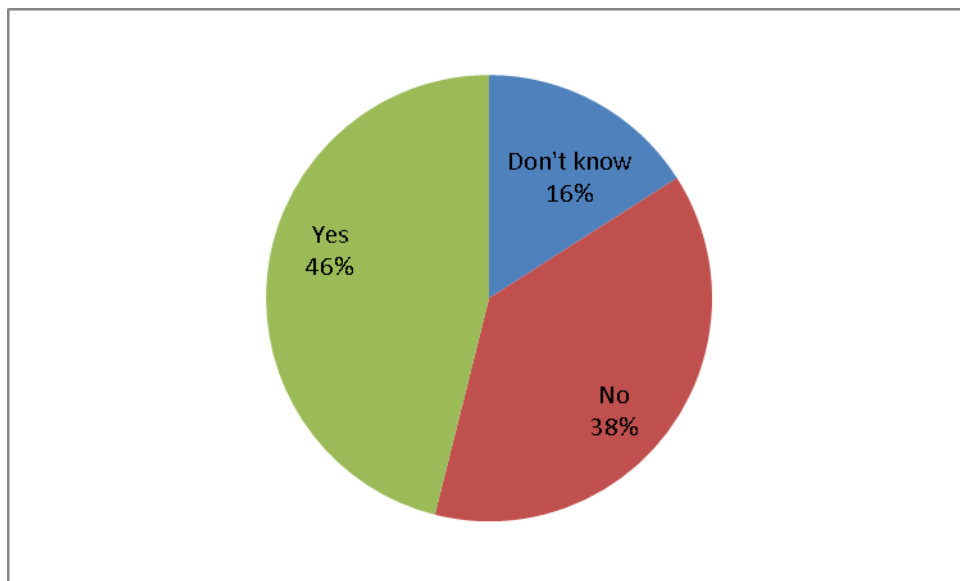
Disability	Yes	No	Don't know
Disabled	22	32	11
Not Disabled	135	109	22

Ethnicity	Yes	No	Don't know
White British	145	129	29
Asian	1	0	1
Black	2	1	0
Mixed	1	2	0
Other	3	1	2

<b>CTS</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
In receipt of CTS	38	47	16
Not in receipt of CTS	125	95	17

Those who commented on this option mainly felt it was reasonable to restrict the maximum level of CTS to Band D. However a number of responders felt that residents living in larger properties could also fall on hard times and due to schooling/family commitments could not move,

#### **Option 4 – To apply a fixed income period to Universal Credit claims for Council Tax Support to avoid multiple changes**



<b>Gender</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
Male	71	66	27
Female	80	62	26

<b>Age</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
18-24	2	2	0
25-34	25	22	11
35-44	39	22	12
45-54	29	36	14
55-64	31	33	9
65-74	21	12	5
75-84	3	2	1
85+	1	0	0

<b>Disability</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
Disabled	21	25	16
Not Disabled	129	102	36

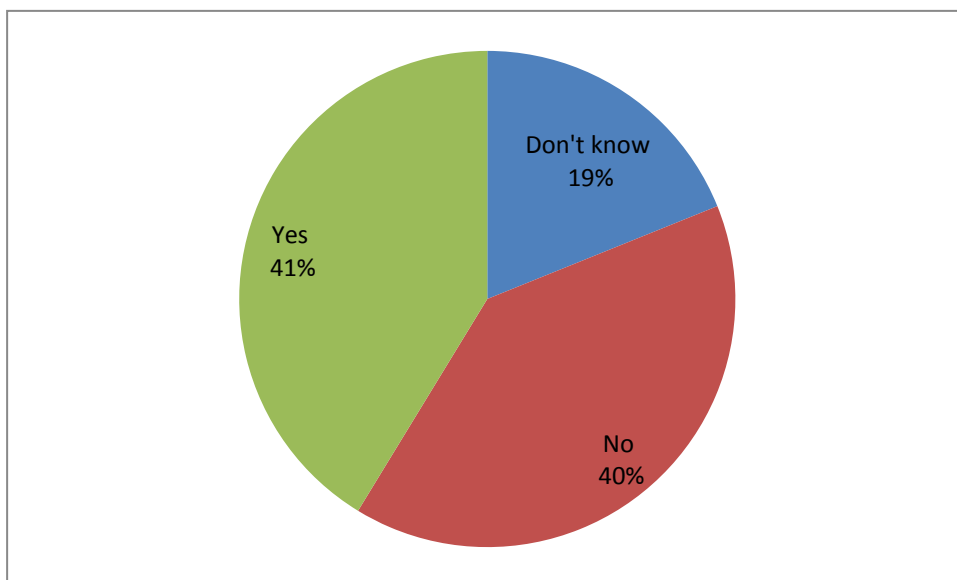
<b>Ethnicity</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
White British	136	120	45
Asian	1	0	1
Black	2	1	0
Mixed	1	1	1
Other	4	0	2

<b>CTS</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
In receipt of CTS	28	49	24
Not in receipt of CTS	130	78	28

The majority of responders who commented felt this was a sensible way of saving on administration costs. They also felt it would be easier to understand and simplify the system. It would help claimants with budgeting.

Some felt that savings may be limited, it could be too costly to administer and unfair on families.

#### **Option 5 - Should we apply a tolerance to Universal Credit claims for Council Tax Support to avoid multiple changes?**



<b>Gender</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
Male	65	69	30
Female	70	65	32

<b>Age</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
18-24	1	2	1
25-34	23	22	13
35-44	34	25	15
45-54	27	37	15
55-64	30	31	11

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65-74	14	16	7
75-84	4	2	0
85+	1	0	0

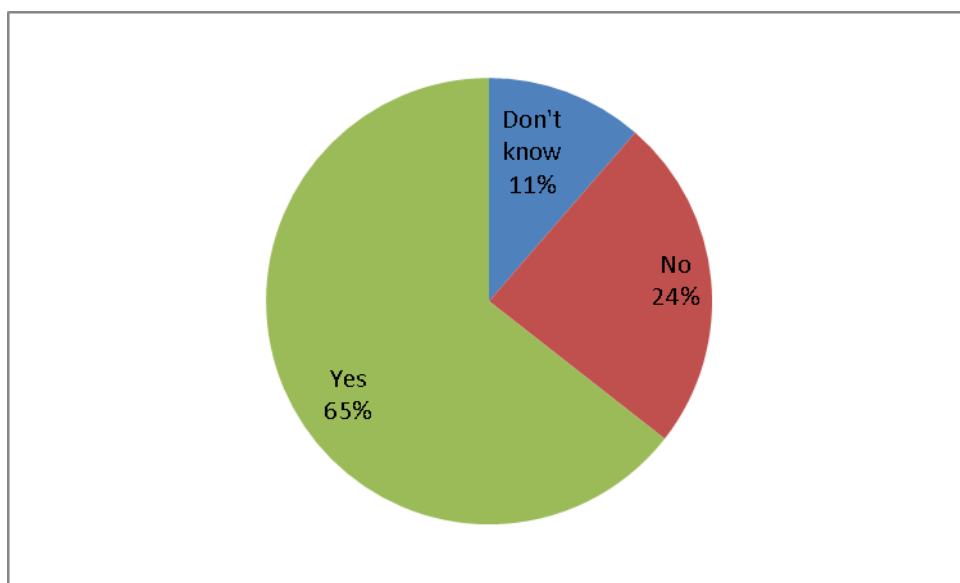
<b>Disability</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
Disabled	19	27	18
Not Disabled	116	134	41

<b>Ethnicity</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
White British	122	123	55
Asian	1	0	1
Black	2	1	0
Mixed	2	1	0
Other	3	0	3

<b>CTS</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
In receipt of CTS	29	42	31
Not in receipt of CTS	111	93	30

This appeared to be the least favourable option. Although some responders felt it would reduce administration and simplify the system others felt it could leave some claimants struggling.

### Option 6- To disregard Bereavement Support payments inline with the Housing Benefit regulations



<b>Gender</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
Male	99	48	17
Female	116	33	18

<b>Age</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
18-24	1	2	1
25-34	34	18	7



## Appendix I

35-44	57	13	3
45-54	45	24	10
55-64	49	14	9
65-74	25	10	2
75-84	3	1	2
85+	1	0	0

<b>Disability</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
Disabled	36	18	11
Not Disabled	174	64	25

<b>Ethnicity</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
White British	199	71	30
Asian	1	1	0
Black	1	2	0
Mixed	1	1	1
Other	4	0	2

<b>CTS</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
In receipt of CTS	59	27	15
Not in receipt of CTS	159	55	20

Option 6 received the highest number of positive responses. Most responders who commented felt this payment helped those who had been bereaved in a time of need so should be disregarded. Especially if there were no drawbacks and it would bring the scheme in line with Housing Benefit. A small number felt that all income should be taken into account.

## Survey Demographics and Applied Weighting

	Survey		Population	
	Count	%	Count	%
<b>Gender (Over 18s Mid-year Population Estimates)</b>				
Men	166	49.5%	54,976	49%
Women	169	50.5%	57,510	51%
<b>Age (Over 18s Mid-year Population Estimates)</b>				
18 to 24 years	4	1%	11,582	10%
25 to 34 years	59	18%	17,457	16%
35 to 44 years	74	22%	17,347	15%
45 to 54 years	80	24%	21,156	19%
55 to 64 years	73	21%	17,443	16%
65 to 74 years	38	11%	16,107	14%
75 years and over	7	2%	11,421	10%
<b>Ethnicity (2011 Census 18 years and over)</b>				
White groups	304	95%	101,848	97%
BME	14	5%	3,027	3%
<b>Disability (2011 Census all people)</b>				
Disability	65	20%	25,322	19%
No Disability	267	80%	110,513	81%

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 and women are correctly represented. It also shows that people aged 25 years and under and those aged 75 and over are under-represented.

Those with a disability are correctly represented.

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

Age Male	Population		Survey	
	Count	%	Count	%
18 to 24 years	6,098	5%	2	1%
25 to 34 years	8,516	8%	27	8%
35 to 44 years	8,430	7%	27	8%
45 to 54 years	10,417	9%	40	12%
55 to 64 years	8,735	8%	41	12%
65 to 74 years	7,864	7%	21	6%
75 years and over	4,916	4%	7	2%
<b>Age Female</b>				
18 to 24 years	5,430	5%	2	1%
25 to 34 years	8,941	8%	32	10%
35 to 44 years	8,944	8%	47	14%
45 to 64 years	10,739	10%	39	12%
55 to 64 years	8,708	8%	31	9%
65 to 74 years	8,243	7%	17	5%
75 years and over	6,505	6%	0	0%

Calculated using the ONS Mid-year population estimates

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

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 Percentage	Response Count
Yes	98.57%	344
No	1.43%	5
<b>Answered question</b>		<b>349</b>
<b>Skipped question</b>		<b>0</b>

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 Percentage	Response Count
Yes	38.51%	134
No	50.57%	176
Don't know	10.92%	38
<b>Answered question</b>		<b>348</b>
<b>Skipped question</b>		<b>1</b>

Do you agree with the Option 1?		
Answer Options	Response Percentage	Response Count
Yes	52.75%	182
No	42.32%	146
Don't know	4.93%	17
<b>Answered question</b>		<b>345</b>
<b>Skipped question</b>		<b>4</b>

If yes, should we increase to:		
Answer Options	Response Percentage	Response Count
22.5%	31.05%	59
25%	68.95%	131
<b>Answered question</b>		<b>190</b>
<b>Skipped question</b>		<b>159</b>

Do you agree with the Option 2?		
Answer Options	Response Percentage	Response Count
Yes	56.61%	197
No	38.51%	134
Don't know	4.89%	17
<b>Answered question</b>		<b>348</b>
<b>Skipped question</b>		<b>1</b>

Do you agree with Option 3?		
Answer Options	Response Percentage	Response Count
Yes	48.13%	167
No	41.79%	145
Don't know	10.09%	35
<b>Answered question</b>		<b>347</b>
<b>Skipped question</b>		<b>2</b>

Do you agree with Option 4?		
Answer Options	Response Percentage	Response Count
Yes	46.09%	159
No	37.97%	131
Don't know	15.94%	55
<b>Answered question</b>		<b>345</b>
<b>Skipped question</b>		<b>4</b>

Do you agree with Option 5?		
Answer Options	Response Percentage	Response Count
Yes	41.28%	142
No	39.83%	137
Don't know	18.90%	65
<b>Answered question</b>		<b>344</b>
<b>Skipped question</b>		<b>5</b>

Do you agree with Option 6?		
Answer Options	Response Percentage	Response Count
Yes	64.43%	221
No	24.20%	83
Don't know	11.37%	39
<b>Answered question</b>		<b>343</b>
<b>Skipped question</b>		<b>6</b>

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	Total	
Increase the level of Council Tax	58	263	14	335	
Find savings from cutting other Council Services	91	217	20	328	
Use the Council's savings	127	169	36	332	
<b>Answered question</b>					<b>343</b>
<b>Skipped question</b>					<b>6</b>

**If the Council were to choose these other options to make savings, what would be your order of preference? In each case, please choose your preferred option by selecting from "I would prefer this", "I don't have a preference" or "I would not prefer this"**

Answer Options	I would prefer this	I don't have a preference	I would not prefer this	Total
Increase the level of Council Tax	60	38	237	335
Reduce funding available for other Council Services	77	77	178	332
Use the Council's savings	164	79	92	335
<b>Answered question</b>	<b>Answered question</b>			<b>343</b>
<b>Skipped question</b>	<b>Skipped question</b>			<b>6</b>

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

Answer Options	Response Percentage	Response Count
Yes	29.57%	102
No	68.70%	237
Don't know/unsure	1.74%	6
<b>Answered question</b>	<b>345</b>	
<b>Skipped question</b>	<b>4</b>	

**What is your sex?**

Answer Options	Response Percentage	Response Count
Female	48.70%	169
Male	47.84%	166
Prefer not to say	3.46%	12
<b>Answered question</b>	<b>347</b>	
<b>Skipped question</b>	<b>2</b>	

**What is your age?**

Answer Options	Response Percentage	Response Count
18-24	1.16%	4
25-34	17.05%	59
35-44	21.39%	74
45-54	23.12%	80
55-64	21.10%	73
65-74	10.98%	38
75-84	1.73%	6
85+	0.29%	1
Prefer not to say	3.18%	11
<b>Answered question</b>	<b>346</b>	
<b>Skipped question</b>	<b>3</b>	

<b>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?</b>		
Answer Options	Response Percentage	Response Count
Yes	18.73%	65
No	76.95%	267
Don't know/unsure	0.29%	1
Prefer not to say	4.03%	14
<b>Answered question</b>		<b>347</b>
<b>Skipped question</b>		<b>2</b>

<b>Ethnic Origin: What is your ethnic group?</b>		
Answer Options	Response Percentage	Response Count
White British	89.68%	304
Mixed/Multiple ethnic groups	0.88%	3
Asian or Asian British	0.59%	2
Black/African/Caribbean/Black British	0.88%	3
Other ethnic group	1.77%	6
Prefer not to say	6.19%	21
<b>Answered question</b>		<b>339</b>
<b>Skipped question</b>		<b>10</b>