

# Consultation Findings

## Proposed Changes to the Council Tax Support Scheme for Derby 2017/18

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### Version control

Version no.	Status/ changes made	By	Date
1.0	Preliminary draft sent to service lead for comments/	KS	17/11/2016
















	amendments		
1.1	Amendment made to text in box on page 4 on advice from service. Proof read by second team member, summary bullet point clarified. Font size increased on pie charts. Totals added to tables in Appendix 1.	KS	21/11/2016

## Summary of key findings

The consultation asked for respondent's views on eleven different proposals to change the Derby Council Tax Support Scheme (CTSS). There were 67 responses in total. Key findings were as follows:

- The proposal that had the strongest support from respondents was Proposal Eight (to change the rules about those who are temporarily absent from their homes because they have left the country for more than four weeks) with just under three quarters of respondents (71.6%) either agreeing or strongly agreeing with the proposed change.
- The proposal that had the strongest opposition from respondents was Proposal Five (to increase the amount of the minimum award that can be paid from £4 to either £5 or £6). Over half (52.2%) of respondents disagreed with this proposal, 31.3% *strongly* disagreed. The proposal that the lowest proportion of respondents agreed with, however, was Proposal 2b. Just under a third of respondents (31.3%) supported Proposal 2b (making the minimum contribution that households have to pay lower for all families).
- The following proposals had a higher proportion of respondents in agreement than disagreement:
  - Proposal One (increasing the minimum contribution for all)
  - Proposal 2a (Making the minimum contribution lower for households affected by a disability)
  - Proposal 2c (Making the minimum contribution lower for low income families)
  - Proposal Six (Applying the non-dependent Housing Benefit rules and deductions as closely as possible)
  - Proposal Seven (As Proposal Six but use a smaller standard deduction for non-dependents with an income of less than £100 a week)
  - Proposal Eight (Change the rules about those who are temporarily absent from their homes because they have left the country for more than four weeks)
  - Proposal Ten (Reduce the maximum period of time that CTS can be backdated for from three months to one month)
  - Proposal Eleven (Provide temporary protection for some or all CTS claimants from some or all of the proposed changes to the scheme for 2017/18)
- When asked further about Proposal Eleven, just under half (47%) felt households affected by a disability should be given protection from the changes during 2017/18 and 38% felt that certain low income families should be protected. The proposals that the majority of respondents felt some claimants should be protected from were increases in the minimum contribution; restricting all CTS awards to Band A; increasing the minimum award that can be paid; and removing the family premium.

- The proposals that had a higher proportion of respondents in disagreement than agreement were:
  - Proposal 2b (Making the minimum contribution lower for all families)
  - Proposal Five (increasing the amount of the minimum award that can be paid from £4 a week to either £5 or £6)
- Opinion was divided about the following proposals:
  - Proposal Three (Restrict all CTS awards to Council Tax Band A level)
  - Proposal Four (Reduce the capital limit from £6,000 to either £3,000, £2,000 or £1,000)
  - Proposal Nine (Removal of the family premium)
- The table below ranks the proposals according to the support they had:

	% that agree/ strongly agree with the proposal	% that disagree/ strongly disagree with the proposal
Proposal 8 	71.6	16.4
Proposal 11 	60.6	33.3
Proposal 10 	59.7	28.4
Proposal 6 	56.7	34.3
Proposal 2a 	55.2	37.3
Proposal 1 	50.7	41.8
Proposal 2c 	50.7	40.3
Proposal 4 	47.0	45.5
Proposal 7 	46.3	40.3
Proposal 9 	46.3	41.8
Proposal 3 	43.3	46.3
Proposal 5 	41.8	52.2
Proposal 2b 	31.3	50.7

Base: 67 respondents

- When asked about how the changes would affect the respondent, many were concerned about the impact that the proposals would have on low income households already on the brink of poverty due to other financial cuts linked to the austerity measures. Other impacts included:
  - The further alienation of working age people
  - An increase in child poverty
  - Negative impacts on the health, wellbeing and quality of life of current recipients.

## 1. Background

- 1.1 On 1 April 2013 central Government abolished the national Council Tax Benefit scheme for those at working age. All billing councils had to set up their own local Council Tax Support schemes for those of working age that need financial help to pay their Council Tax. At the same time, the funding that was provided by Government to councils to pay for these local schemes was reduced from Council Tax Benefit levels. This reduction in funding for Derby was around 12%, which was about £2.2m.
- 1.2 Derby's Council Tax Support Scheme was set up from April 2013 for those of working age. This was very similar to the old Council Tax Benefit scheme, but with some local adjustments to make sure that the Council could afford to administer it with less funding. Pensioners are protected under separate legislation, and are not affected by our Council Tax Support Scheme, or the proposed changes that are the subject of this consultation process.

### **What is Council Tax Support?**

Council Tax Support (CTS) helps people who have a low income, or no income, to pay their Council Tax. The proposed changes to our Council Tax Support Scheme will affect working age claimants; none of the proposed changes will affect pensioners.

Currently through the Derby Council Tax Support Scheme:

- The maximum amount of Council Tax Support that can be received is 80% of the Council Tax due as calculated under the Scheme; this means that everyone pays at least 20% towards their Council Tax bill.
- The maximum amount that can be eligible for Council Tax Support is capped at the yearly rate of a Band B property charge.
- There is no second adult rebate allowed (you cannot receive help with your Council Tax solely for having a second adult on a low income living with you if you are claiming CTS).
- The minimum weekly award of Council Tax Support which can be paid is £4 a week.
- Claims can be backdated for up to 3 months.
- There is an upper capital limit of £6,000, which means that people with £6,000 or more capital are not able to qualify for CTS.

- 1.3 The previous consultation on the Derby CTS Scheme took place from 16 October – 10 December 2015. 130 respondents gave their views and the results were presented to Council cabinet on 20 January 2016. Following this consultation a number of changes were made to the scheme. It was decided:
- To align the CTS Scheme to the Government's Council Tax Reduction Scheme (default scheme) (England) Regulations 2012.
  - To align the scheme to the applicable amounts set out in Housing Benefit.
  - To align the scheme to the rules relating to non-dependent adults who receive Universal Credit in the Housing Benefit regulations – this means that no non-dependent deduction would be made for a non-dependent adult aged under 25 with no earned income, living in the claimants household.
  - To reduce the maximum period of time that CTS can be backdated for, from 6 months to 3 months.

## 2. Purpose of the consultation

### 2.1 Why did we go out to consultation?

Before any changes can be made to the scheme we need to consult with the all residents of Derby, whether they currently receive Council Tax Support (CTS) or not. We consulted about proposed changes to our Council Tax Support (CTS) Scheme so that from 1 April 2017 we:

- Explore the options for making financial efficiencies for the Council
- Ensure the scheme is more aligned with the Housing Benefit (HB) Scheme to ensure consistency and save confusion for claimants.

### 2.2 When did the consultation take place?

This consultation was open for twelve weeks from **5 August 2016 to 28 October 2016**. Derby City Council has a duty to agree our Council Tax Support Scheme on or before 31 January 2017 for it to take effect from 1 April 2017. All of the feedback received as part of this consultation will be considered when finalising the Scheme. The Council will make a final decision on the Scheme for Derby at its Council Cabinet meeting on 18 January 2017.

### 2.3 What this consultation did not cover

- Pensioners are not affected by the proposed changes to the Council Tax Support Scheme.

- The 25% single person's discount and the exemption for people who are severely mentally impaired and live on their own have not changed and are not part of this consultation.

### 3. Methodology

- 3.1 Before the launch of the public consultation an initial written consultation was undertaken with our Major Precepting Authorities, the Derbyshire Police and Crime Commissioner and the Derbyshire Fire and Rescue Authority.
- 3.2 We undertook public consultation over twelve weeks from 5 August to 28 October 2016. This twelve week consultation period supported our budget setting processes within the Council and the local police and fire authorities.
- 3.3 We produced consultation material containing a feedback questionnaire, **'Consultation on Proposed Changes to the Council Tax Support Scheme for Derby 2017/18'** which set out our proposals. This booklet with an online questionnaire was available on our website. Hard copies of the booklet were made available to those who needed them and an Easy Read version was to be made available on request.
- 3.4 The consultation was promoted via posters and leaflets, on the AV screens in the Council House and via press releases, the Derby City Council website, e-shots and social media. Details of the consultation and how to take part were included in information which was distributed widely to local community groups and forums.
- 3.5 All respondents were asked to state whether they agreed or disagreed with eleven different proposals for changes to the CTS Scheme on a five point scale. For many proposals they were also asked additional questions on what thresholds and criteria could be set at should proposals go ahead. A full summary of these proposals can be found in the cabinet report. They were also asked about the impact the changes could have on their household and asked for alternative suggestions in addition to that of the eleven already proposed in the consultation document. A copy of the questionnaire completed by respondents can also be found in the cabinet report.



## 4. Results

This section summarises all the responses to the consultation questions. It sets out the feedback given for each of the eleven proposals, summarises the alternative suggestions and describes the impact that respondents believe the proposed changes would have on their household.

### 4.1 Feedback on proposals

#### Proposal One

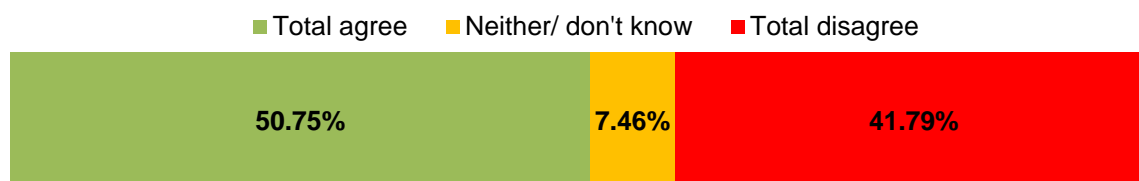
- 4.1.1 Proposal One – to increase the minimum contribution that all CTS claimants have to pay towards their Council Tax, from 20% to either 25%, 30% or 35% - received more support than disagreement in the consultation. Under this proposal the CTS calculation would change for every working age household with all seeing a reduction in CTS regardless of their circumstances.
- 4.1.2 Just over half (50.8%) of those that responded either agreed or strongly agreed with this proposal with 41.8% in disagreement [Table 1].
- 4.1.3 Male respondents were more likely to agree with this proposal than female respondents (65.5% compared to 34.3%).
- 4.1.4 All respondents that considered themselves to have a disability either disagreed or strongly disagreed with this proposal. This was a significant difference from respondents without disabilities<sup>1</sup>.

Table 1: Feedback on Proposal One (increasing the minimum contribution)

Response	Number	%
Strongly agree	17	25.37
Agree	17	25.37
Neither agree or disagree	5	7.46
Disagree	8	11.94
Strongly disagree	20	29.85

Base: 67 Respondents

Chart 1: Summary of feedback for Proposal One



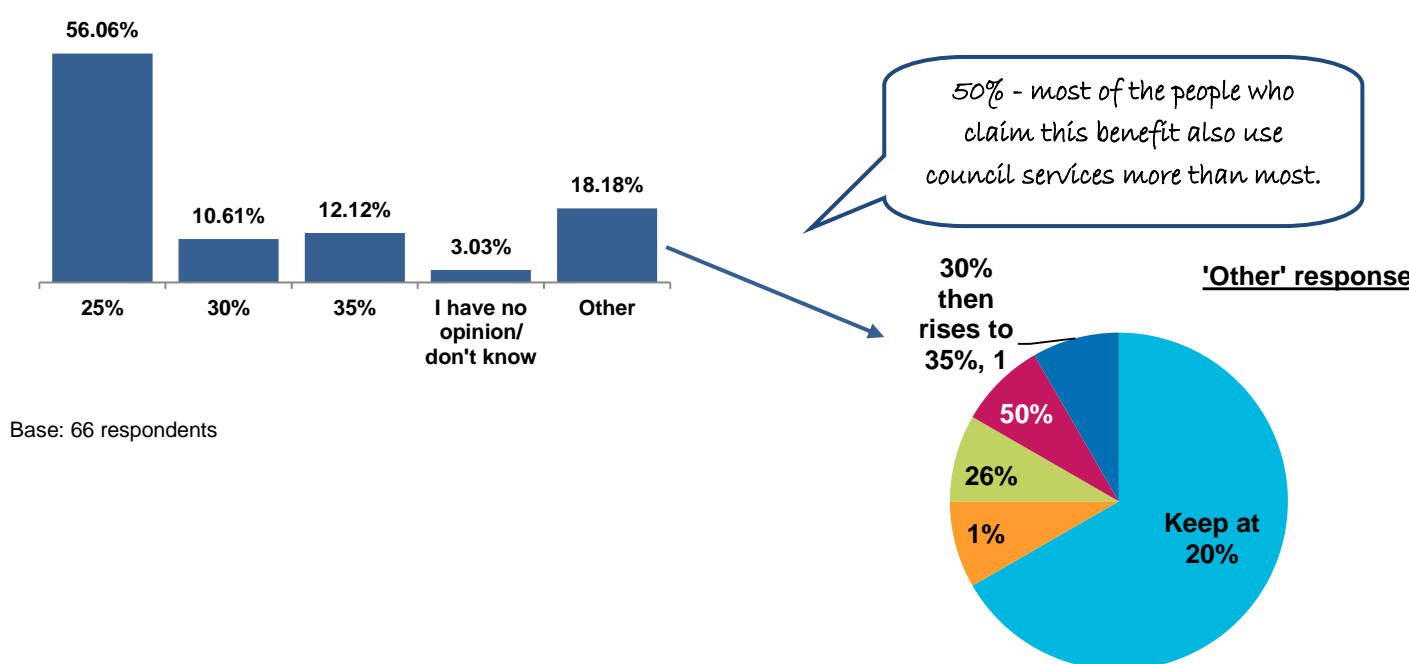
Base: 67 Respondents

<sup>1</sup> Pearson  $\chi^2 = 12.055$ ,  $df = 2$ ,  $p = 0.02$

4.1.5 The minimum contribution that CTS claimants currently make towards their council tax is 20%. Respondents were asked what the minimum contribution level should be set at if Proposal One were to be implemented. The majority of those that responded (56.1%) felt that it should be set at 25% (Chart 2). Many of those that selected 'other amount' felt that they could not select an option because of their opposition to the proposal.

There should be no change to the current contribution which is already causing a lot of household's financial hardship.

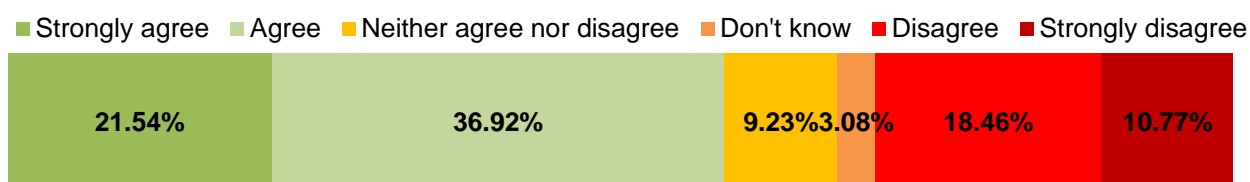
Chart 2: If Proposal One were implemented, what should the minimum contribution be set at?



## Proposal Two

4.1.6 The second group of proposals put forward in the consultation also suggested an increase in the minimum contribution that claimants had to pay. These proposals, however, stated that the minimum amount claimants have to pay could vary depending on their particular circumstances. Over half of respondents (58.46%) agreed with the principle of having different minimum contribution amounts for different claimants depending on their circumstances and under a third (29.23%) opposed this [Chart 3].

Chart 3: Do you agree that it is fair to have different minimum contributions for different claimants?



Base: 65 respondents

4.1.7 **Proposal 2a** suggested that the minimum contribution could be less where somebody in the household has a disability. For example the minimum amount of Council Tax payable by those claimants would be 25% whilst all others pay 30%. This proposal was one of the most strongly supported in the consultation with over half of respondents (55.2%) supporting and 37% in opposition [Table 2].

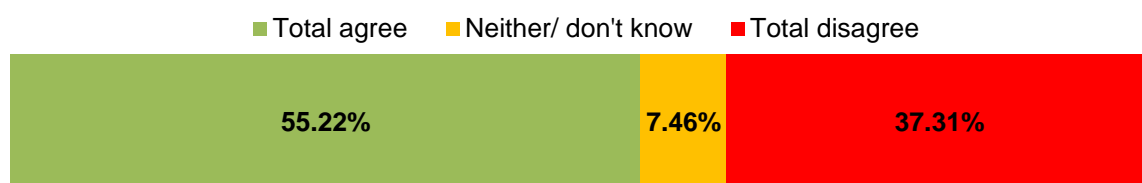
4.1.8 Households affected by a disability or with a carer residing were no more likely to agree or disagree than those unaffected.

Table 2: Feedback on Proposal 2a (households affected by a disability pay less minimum contribution)

Response	Number	%
Strongly agree	16	23.88
Agree	21	31.34
Neither agree nor disagree	5	7.46
Disagree	15	22.39
Strongly disagree	10	14.93

Base: 67 Respondents

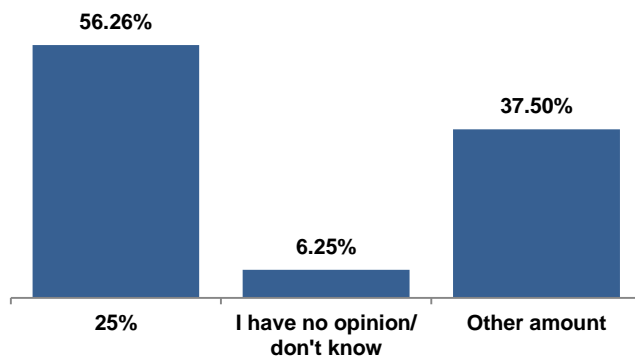
Chart 4: Summary of feedback for Proposal 2a



Base: 67 respondents

4.1.9 Respondents were also asked what the minimum contribution should be if Proposal 2a was to go ahead. Over half (56.3%) said 25% but over a third of respondents (37.5%) made other suggestions. The majority (60.7%) of those that suggested another amount thought the minimum contribution should be 20% or under. These results are set out in Chart 5 below.

Chart 5: If Proposal 2a were implemented, what should the minimum contribution be set at?



Base: 64 respondents

A means tested system. Someone who has to spend every penny of disability allowance on the care and support of the person who needs it, charge them less... Everyone else pays the same.

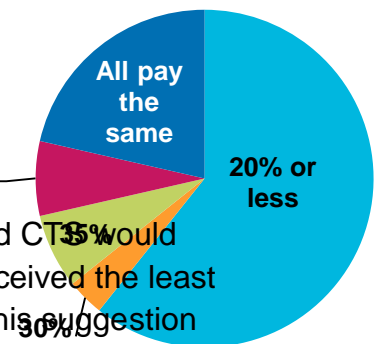
and just over half (50.7%)

opposition.

Means tested system

All families that received CTC would pay the same. This proposal received the least support (31.3%) agreed with this suggestion

'Other' responses



4.1.11 As depicted in Table 3, a high proportion (29.9%) of respondents strongly disagreed with this proposal and just 9% strongly agreed.

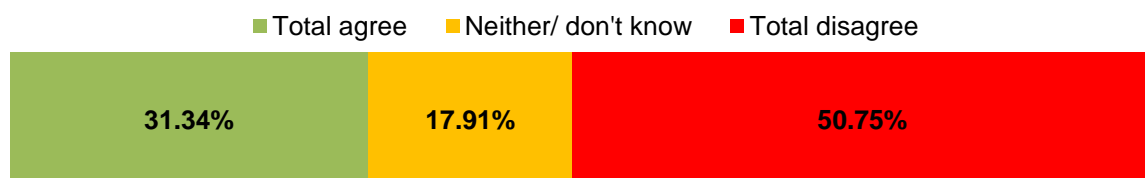
4.1.12 Families with dependents were more likely to agree or strongly agree with this proposal (44.5% compared to 26.5% of households without dependent children). Female respondents were also more likely to support this proposal than male respondents (40% compared to 20.7%).

Table 3: Feedback on Proposal 2b (all families pay less minimum contribution)

Response	Number	%
Strongly agree	6	8.96
Agree	15	22.39
Neither agree or disagree	12	17.91
Disagree	14	20.90
Strongly disagree	20	29.85

Base: 67 Respondents

Chart 6: Summary of feedback for Proposal 2b

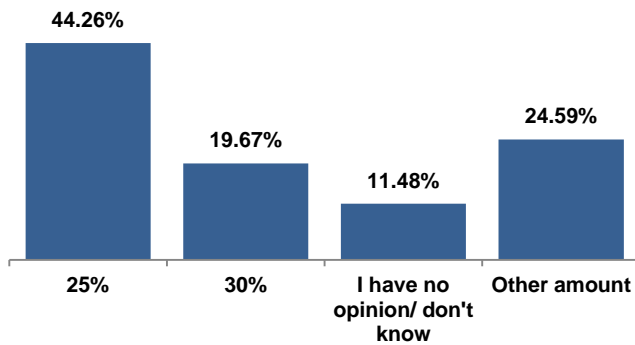


Base: 67 Respondents

4.1.13 As with the other options under Proposal Two, respondents were asked what the minimum contribution should be set at for all families, should it be

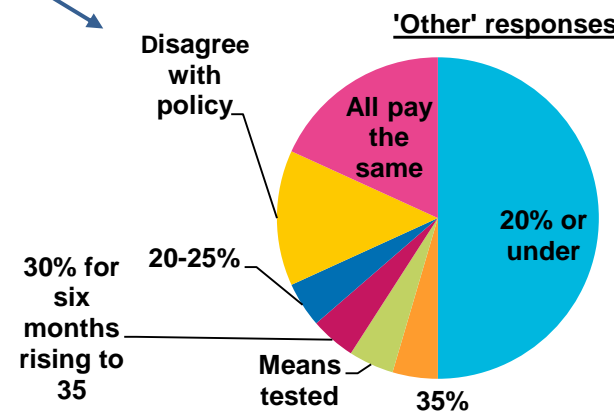
introduced. Just under half (44.3%) felt that it should be 25% and almost a fifth (19.7%) selected 30%. The remainder made other suggestions and 50% of the other suggestions made were contributions of 20% or less [Chart 7].

Chart 7: If Proposal 2b was implemented, what should the minimum contribution be set at?



Base: 61 respondents

I feel that the 20% level prescribed at present should be retained. They will be more families hit by the benefit cap changes later this year which will lead to more reduced incomes for more family households than we are presently seeing. Families on low incomes are struggling enough now and with Council Tax increasing by 4% every year now in Derby there will be financial limitations on what households can afford to pay



4.1.14 **Proposal 2c** suggested that the minimum contribution could be less for certain low income families where there is a dependent child and either the claimant or partner is receiving either; Income Based Job Seeker's Allowance, Income Related Employment and Support Allowance or Income Support. This option received more support than 2b (all families) with more respondents agreeing with the proposal (50.7%) than disagreeing (40.3%) [Table 4].

4.1.15 Respondents from households with dependent children were more likely to agree with this proposal than other households (61.1% compared to 46.9%) although this was not a statistically significant difference.

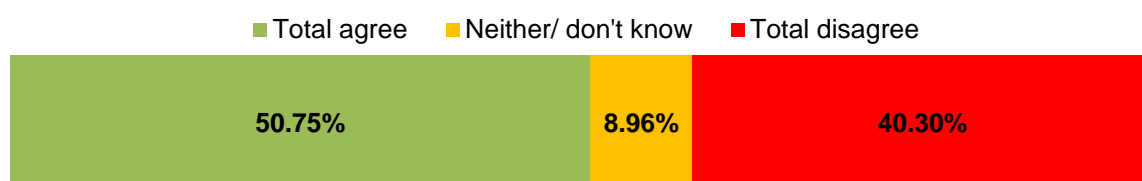
4.1.16 Over half (55.2%) of male respondents disagreed or strongly disagreed with Proposal 2c compared to just 25.7% of female respondents.

Table 4: Feedback on Proposal 2c (some low income families pay less minimum contribution)

Response	Number	%
Strongly agree	20	29.85
Agree	14	20.90
Neither agree nor disagree	6	8.96
Disagree	11	16.42
Strongly disagree	16	23.88

Base: 67 Respondents

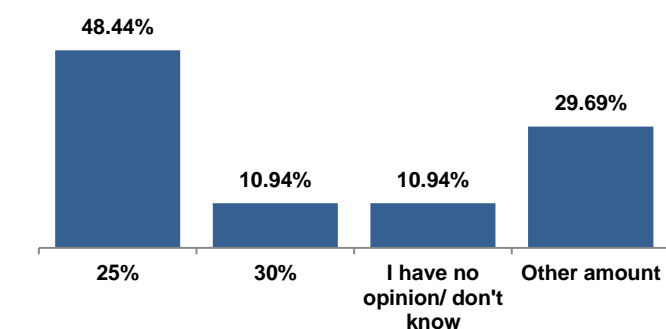
Chart 8: Summary of feedback for Proposal 2c



Base: 67 Respondents

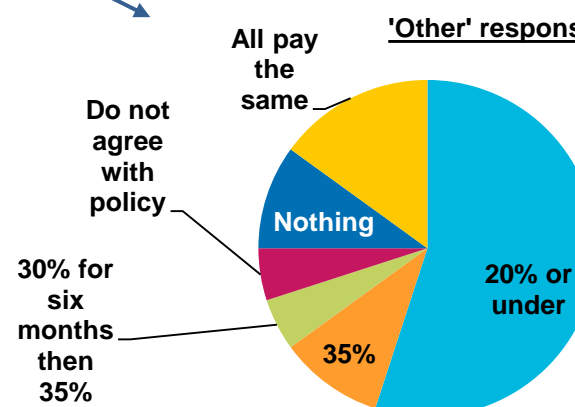
4.1.17 When asked what the minimum contribution for low income families should be set at if this proposal were to be implemented, almost half (48.4%) selected 25% and just 11% stated 30%. Of those that suggested an alternative amount, over half (55%) felt that the minimum contribution should be set at 20% or under [Chart 9].

Chart 9: If Proposal 2c were implemented, what should the minimum contribution be set at?



Base: 64 respondents

The same as everyone else. Jobseekers and income support should be short term benefits, and as such should not impact on expected responsibilities



## Proposal Three

4.1.18 The third proposal that the consultation asked for feedback on was whether the scheme should be changed to restrict all CTS awards to Council Tax A level. This would mean that all CTS claimants in Bands B to H would be treated as though they were in a Band A property and this would reduce the amount of support they could receive.

4.1.19 Overall there was a neutral response to this proposal with a similar proportion of respondents agreeing and disagreeing with it. 46.3% of respondents either disagreed or strongly disagree with the proposal and 43.3% agreed [Table 5].

4.1.20 Households affected by a disability or where a carer resides were less likely to agree with this proposal than respondents from other households (21.4% compared to 49.1%).

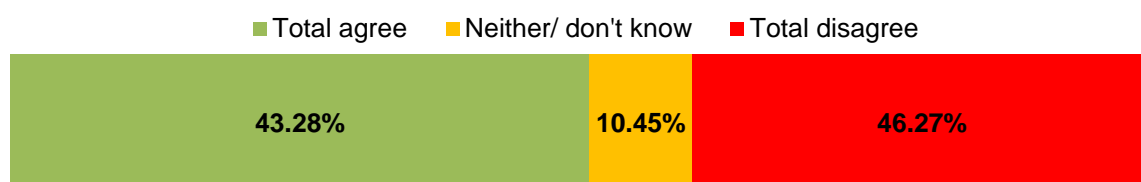
4.1.21 Once again, female respondents were significantly<sup>2</sup> less likely to agree with this proposal than male respondents (28.6% compared to 58.6%).

Table 5: Feedback on Proposal Three (restrict all CTS awards to Council Tax Band A level)

Response	Number	%
Strongly agree	15	22.39
Agree	14	20.90
Neither agree nor disagree	6	8.96
Disagree	15	22.39
Strongly disagree	16	23.88
Don't know	1	1.49

Base: 67 Respondents

Chart 10: Summary of feedback for Proposal Three



Base: 67 Respondents

<sup>2</sup> Pearson  $\chi^2 = 6.250$ ,  $df = 2$ ,  $p = 0.044$



## Proposal Four

4.1.22 There was no decisive support or opposition for Proposal Four – to reduce the capital limit claimants may have and still be able to claim CTS – with 47% of respondents agreeing with the proposal and 45.5% in disagreement [Table 6]. Currently if CTS claimants or their partners have capital of £6,000 and over they will not be eligible for CTS.

4.1.23 Households with non-dependent adults were less likely to agree with this proposal than other respondents. 25% of these respondents agreed with reducing the capital limit compared to 51.9% of other households.

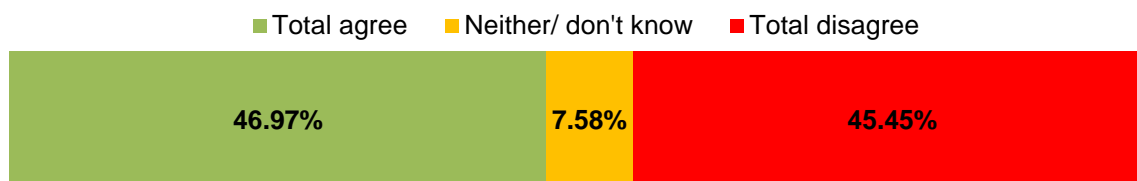
4.1.24 There was a significant<sup>3</sup> difference between age groups in response to this proposal. Over half (52.4%) of respondents aged 26 – 45 agreed or strongly agreed with reducing the limit but just 27.3% of 46-65 year olds agreed. This is likely to reflect the fact that the older cohort is more likely to have capital saving themselves.

Table 6: Feedback on Proposal Four (reduce the capital limit)

Response	Number	%
Strongly agree	16	24.24
Agree	15	22.73
Neither agree nor disagree	5	7.58
Disagree	11	16.67
Strongly disagree	19	28.79

Base: 66 Respondents

Chart 11: Summary of feedback for Proposal Four



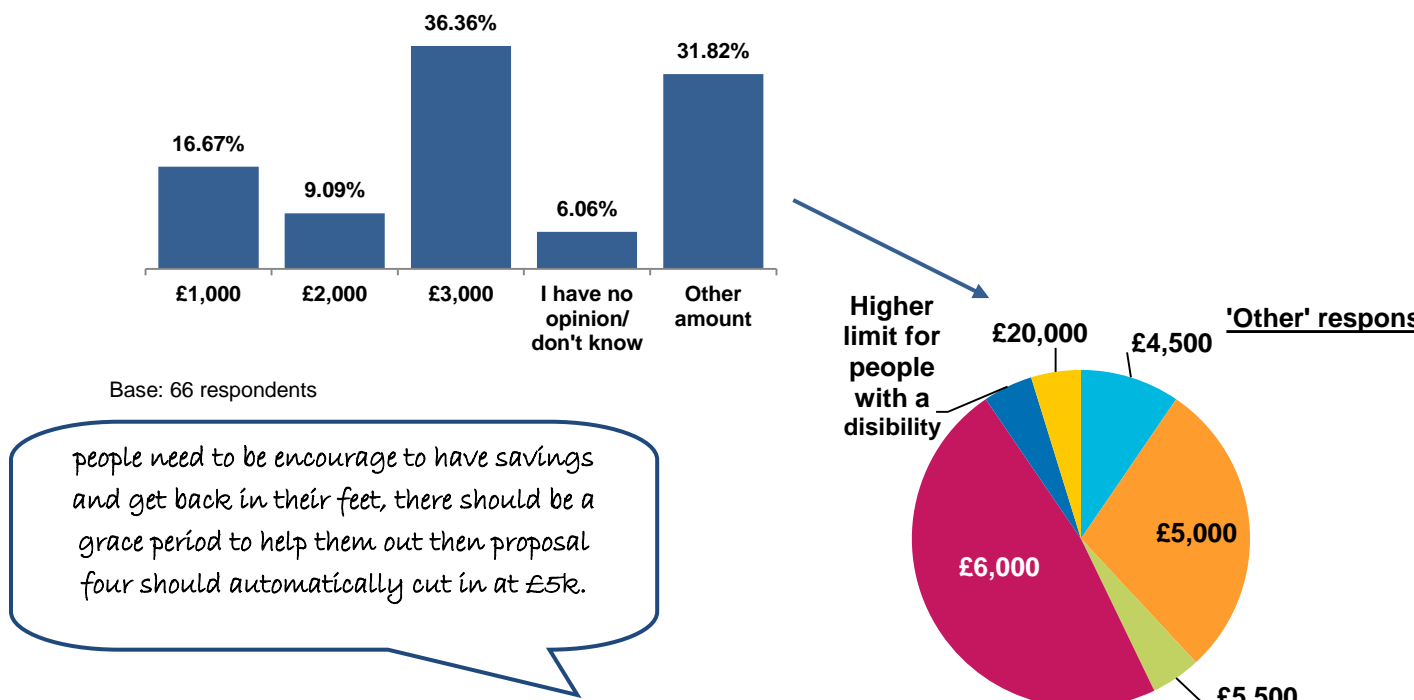
Base: 66 Respondents

4.1.25 Respondents were asked what they would set the capital limit at if this proposal were implemented; the three options proposed were £3,000, £2,000 or £1,000. Of these options, the largest proportion of respondents (36.4%) selected £3,000 but many made other suggestions.

<sup>3</sup> Pearson  $\chi^2 = 17.774$ ,  $df = 6$ ,  $p = 0.007$

4.1.26 Overall 30.3% felt that if this proposal were to be implemented the limit should be set higher than the three options given in the consultation (more than £3,000) [Chart 12]

Chart 12: If Proposal Four was implemented, what should the minimum contribution be set at?



## Proposal Five

4.1.27 This proposal suggested increasing the minimum award that could be paid from £4 a week as it is currently to £5 or £6. This option was largely unpopular with respondents with over half (52.2%) disagreeing or strongly disagreeing. This is the strongest opposition of all the proposals put forward. 41.8% of respondents did agree with this option as set out in Table 7 below.

4.1.28 Respondents from households with dependent children were more likely to agree with this proposal than other households (55.6% compared to 36.7%).

4.1.29 Once again, male respondents were significantly<sup>4</sup> more likely to agree with this proposal than female respondents (58.6% compared to 25.7%). No respondents who consider themselves to have a disability agreed with this proposal.

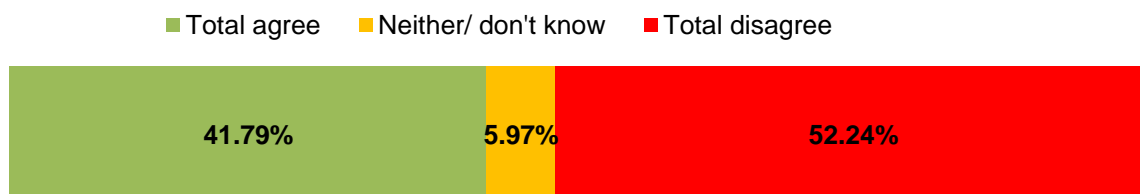
<sup>4</sup> Pearson  $\chi^2 = 13.273$ ,  $df = 2$ ,  $p = 0.001$

Table 7: Feedback on Proposal Five (increase the minimum award)

Response	Number	%
Strongly agree	9	13.43
Agree	19	28.36
Neither agree nor disagree	2	2.99
Disagree	14	20.90
Strongly disagree	21	31.34
Don't know	2	2.99

Base: 67 Respondents

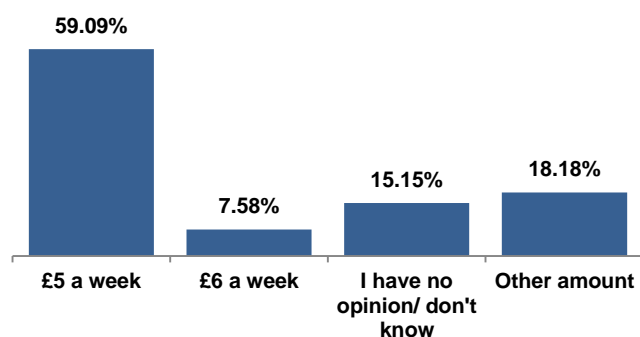
Chart 13: Summary of feedback for Proposal Five



Base: 67 Respondents

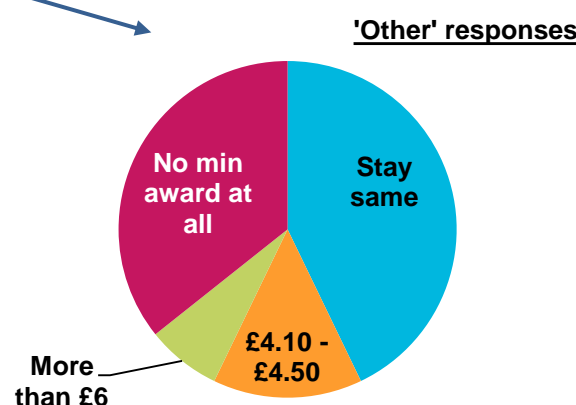
4.1.30 Respondents were asked what they would set the minimum award limit at should this proposal go ahead. The majority (59.1%) selected £5 a week with very few respondents (7.6%) selecting £6. Just under a fifth of respondents (18.2%) made alternative suggestions [Chart 14].

Chart 14: If Proposal Five were implemented, what should the minimum award level be set at?



Base: 66 respondents

I do not think the amount should be increased at all...people are already struggling to survive on benefits...increasing this would plunge people into even worse poverty



## Proposal Six

4.1.31 This proposal suggested changing the CTS scheme so that the non-dependent Housing Benefit (HB) rules and deductions are applied as closely as possible. This option was one of the most strongly supported in the consultation with 56.7% of respondents in agreement. Just 34.3% of respondents disagreed or strongly disagreed with this option [Table 8].

4.1.32 Households affected by a disability or where a carer resides were less likely than other households to agree with this proposal (28.6% compared to 64.2%).

4.1.33 Respondents from households with non-dependent adults (the group most directly affected) were significantly<sup>5</sup> less likely to agree with this proposal compared to other households (16.7% compared to 65.5%).

Table 8: Feedback on Proposal Six (applying the non-dependent housing benefit rules and deductions)

Response	Number	%
Strongly agree	21	31.34
Agree	17	25.37
Neither agree nor disagree	4	5.97
Disagree	8	11.94
Strongly disagree	15	22.39
Don't know	2	2.99

Base: 67 respondents

Chart 15: Summary of feedback for Proposal Six



Base: 67 Respondents

## Proposal Seven

4.1.34 Proposal Seven suggested applying the non-dependent HB rules as in Proposal Six but using a smaller standard deduction for non-dependents with an income of less than £100 a week. A very slightly higher proportion of respondents agreed with this than disagreed (46.3% compared to 40.3% in total).

<sup>5</sup> Pearson  $\chi^2 = 10.790$ ,  $df = 2$ ,  $p = 0.05$

4.1.35 Over a quarter (25.4%) of respondents, however, did strongly disagree with this option. Overall this proposal did not have as much support as Proposal Six [Table 9].

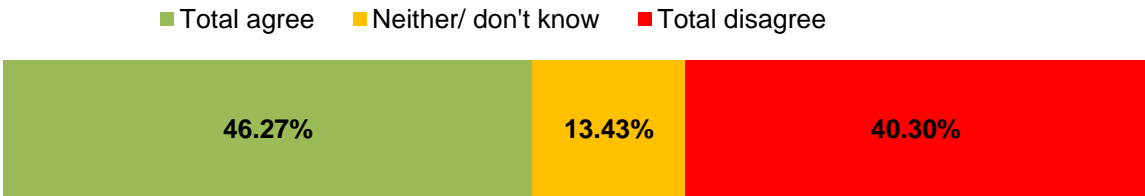
4.1.36 Three quarters (75%) of respondents with a disability disagreed with this proposal compared to just over a third (36.8%) of other respondents.

Table 9: Feedback on Proposal Seven (align with HB rules but with smaller standard deduction for certain non-dependents)

Response	Number	%
Strongly agree	14	20.90
Agree	17	25.37
Neither agree nor disagree	9	13.43
Disagree	10	14.93
Strongly disagree	17	25.37

Base: 67 Respondents

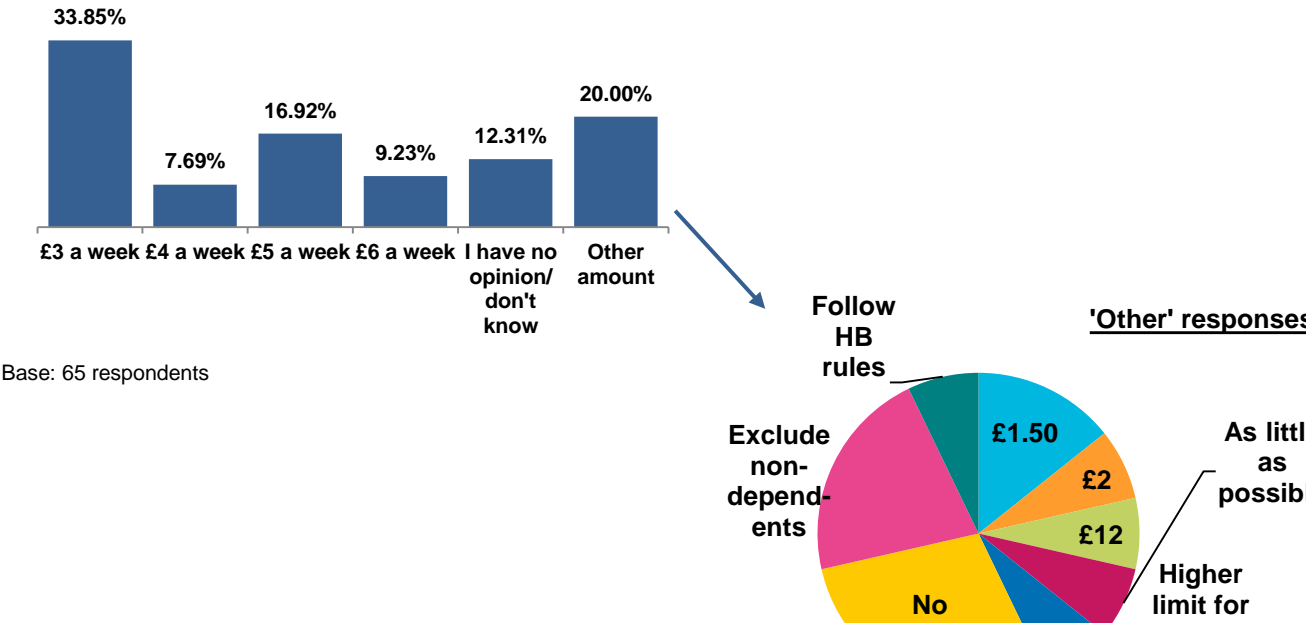
Chart 16: Summary of feedback for Proposal Seven



Base: 67 Respondents

4.1.37 Respondents were asked what they would set the minimum award limit at should Proposal Seven be implemented. Just over a third of respondents (33.9%) selected the lowest option (£3 a week) but a fifth of respondents made other suggestions [Chart 17]. The majority of the other suggestions made were in opposition to this proposal being implemented.

Chart 17: If Proposal Seven were implemented, what should the minimum contribution be set at?



It is very hard to get income from non-dependents and their income is often erratic due to elements like sanctions of benefit. I think the whole scheme should be scrapped for any non-dependent not working.

## Proposal Eight

4.1.38 The eighth proposal suggested changes to the rules about those who are temporarily absent from their homes because they have left the country for more than four weeks. This proposed change would reduce the limit from 13 weeks to four weeks in most instances. This change has already been made to the HB Scheme in 2016.

4.1.39 This proposal received the most support of all those put forward in this consultation. The vast majority of respondents (71.6%) either strongly agreed or agreed with this option and just 16.4% disagreed or strongly disagreed [Table 10]. Over half of respondents *strongly* agreed with this proposal.

Table 10: Feedback on Proposal Eight (changes to the rules about those who are temporarily absent)

Response	Number	%
Strongly agree	36	53.73
Agree	12	17.91
Neither agree nor disagree	7	10.45
Disagree	5	7.46
Strongly disagree	6	8.96
Don't know	1	1.49

Base: 67 Respondents

Chart 18: Summary of feedback for Proposal Eight



Base: 67 Respondents

## Proposal Nine

4.1.40 The family premium enables more CTS to be awarded to families with dependent children. This premium has already been removed from the HB calculation and Proposal Nine suggested that it be removed from the CTS.

4.1.41 Overall there was a neutral response to this proposal from those consulted with 46.3% agreeing or strongly agreeing and 41.8% disagreeing or strongly disagreeing [Table 11].

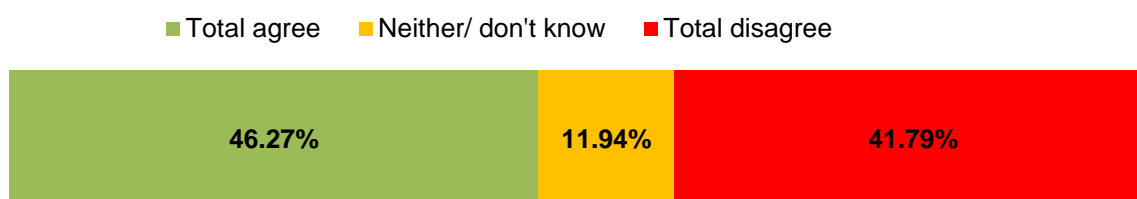
4.1.42 Male respondents were significantly<sup>6</sup> more likely to agree with Proposal Nine than female respondents. Almost two thirds of male respondents (65.5%) either agreed or strongly agreed with this proposal compared to just over a quarter of female respondents (28.6%). As with many of the other proposals, disabled respondents were more likely to disagree with this proposal than those who did not consider themselves to have a disability.

Table 11: Feedback on Proposal Nine (removal of the family premium)

Response	Number	%
Strongly agree	15	22.39
Agree	16	23.88
Neither agree nor disagree	8	11.94
Disagree	12	17.91
Strongly disagree	16	23.88

Base: 67 Respondents

Chart 19: Summary of feedback for Proposal Nine



Base: 67 Respondents

## Proposal Ten

4.1.43 The tenth proposal put forward suggested reducing the maximum period of time that CTS can be backdated for from three months to one month. This change would bring the rules of the scheme in line with the HB backdating rules.

4.1.44 This proposal had some of the strongest support in the consultation with 59.7% agreeing or strongly agreeing with the proposal and just over a quarter (28.4%) opposing it [Table 12].

4.1.45 Over half of respondents (57.1%) from households affected by a disability or where a carer resides disagreed with Proposal Ten compared to 20.8% of other households.

4.1.46 Over half (58.3%) of respondents from households with non dependent adults disagreed with Proposal Ten compared to 21.8% of other households.

<sup>6</sup> Pearson  $\chi^2 = 10.658$ ,  $df = 2$ ,  $p = 0.005$



Table 12: Feedback on Proposal Ten (reduce maximum period of time that CTS can be backdated for)

Response	Number	%
Strongly agree	25	37.31
Agree	15	22.39
Neither agree nor disagree	8	11.94
Disagree	8	11.94
Strongly disagree	11	16.42

Base: 67 Respondents

Chart 20: Summary of feedback for Proposal Ten



Base: 67 Respondents

## Proposal Eleven

4.1.47 The last proposal in the consultation suggested providing temporary protection for some or all CTS claimants for some or all of the proposals that could be implement in 2017/18. This protection would end in March 2018 with all claimants being subject to any scheme changes from April 2018.

4.1.48 This proposal was the second most supported option in the consultation with just under two thirds (60.6%) of respondents agreeing or strongly agreeing that this should be implemented for at least some of the proposals and claimants [Table 13]. A third of respondents in total disagreed or strongly disagreed with this suggestion; with over a fifth (21.2%) strongly disagreeing.

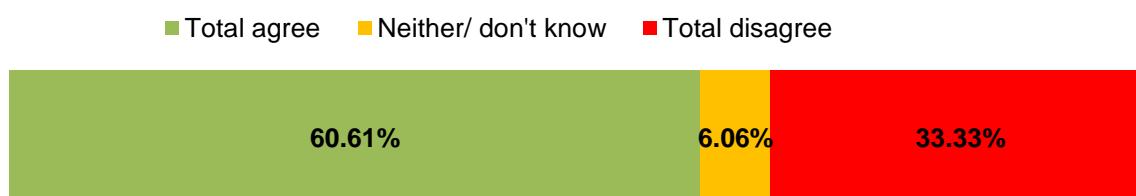
4.1.49 All respondents that considered themselves disabled agreed with Proposal Eleven.

Table 13: Feedback on Proposal Eleven (provide protection for some claimants for some proposals)

Response	Number	%
Strongly agree	17	25.76
Agree	23	34.85
Neither agree nor disagree	4	6.06
Disagree	8	12.12
Strongly disagree	14	21.21

Base: 66 Respondents

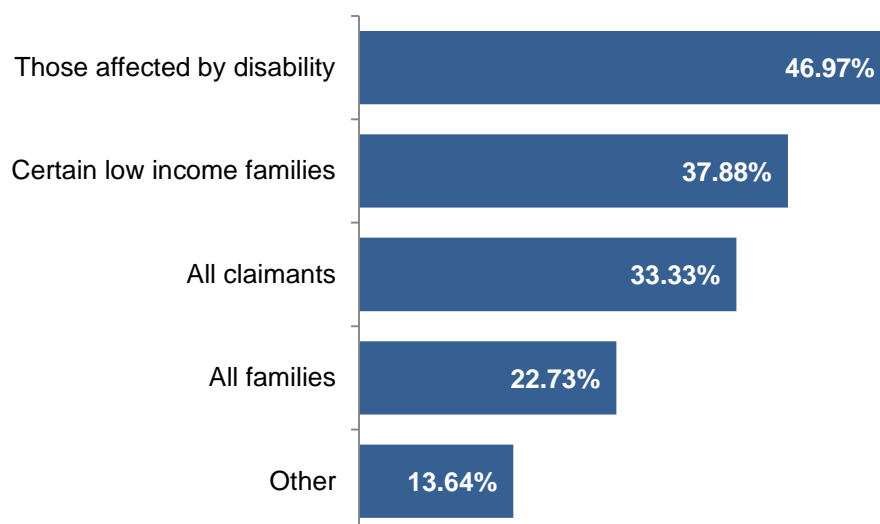
Chart 21: Summary of feedback for Proposal Eleven



Base: 66 Respondents

4.1.50 Respondents were asked which groups of claimants they thought should receive some protection from some or all of the changes to CTS [they could select multiple responses]. A third of respondents felt that all claimants should be afforded this protection and almost half (47%) selected that those affected by a disability should be protected [Chart 22].

Chart 22: If Proposal Eleven were implemented, which groups should be protected\*?



Base: 66 respondents

\*Respondents could select multiple responses and so percentages will not add up to 100

4.1.51 The majority of those that selected 'other' (7 out of 10) opposed the proposal. Other suggestions included care leavers, under 25s on low income and single claimants on low income.

4.1.52 When asked which proposals, if implemented, certain claimants should be protected from in the first year, the most common responses were:

1. Increases in minimum contribution
2. Restricting all CTS awards to Band A
3. Increasing the minimum award that can be paid

The full results are set out in Table 14 below.

Table 14: Which proposal should some/ all respondents get short term protection from?

Response	Number of respondents	%*
Increases in the minimum contribution	36	53.73
Restricting all CTS awards to Band A	33	49.25
Increasing the minimum award that can be paid	30	44.78
Removing the family premium	30	44.78
Reducing the capital limit	27	40.30
Changes to the non-dependent rules and deductions	27	40.30
Reducing backdating to one month	25	37.31
Changes to temporary absence rules	15	22.39

Base: 67 Respondents

\*Respondents could select multiple options and so percentages do not equal 100.

## 4.2 Alternative suggestions

Keep it as it is at present. .. Only a very small percentage of the working age population does not contribute any money to their Council Tax. The majority of people are trying to keep their heads above water financially. There are those in our community who are extremely vulnerable and are unable to effectively engage with services or understand change. These groups will be even more at risk of courts and bailiffs. I do not feel that these proposals work in line with other means tested benefit guidelines, surely you need to be working on a universal basis across the board to save confusion.

- 4.2.1 Respondents were asked for alternative suggestions as to how the Council can ensure that the CTS Scheme is up to date with welfare reform and continues to be affordable for the council.
- 4.2.2 Just 16 respondents made other suggestions. A summary of these suggestions can be found in Table 15 below. Some respondents made multiple suggestions.

Table 15: Alternative suggestions

Summary of response	Number of respondents*
Make the savings elsewhere and keep CTSS the same	3
Simplify the existing scheme	2
Include pensioners	2
Abolish the scheme altogether and Council Tax	1
Weigh up the costs elsewhere if savings are made against this scheme e.g. collecting council tax arrears, more people using food banks etc.	1
Don't protect particular groups	1
Create a hardship fund	1
Not enough information in this consultation to make a suggestion	1
Should be brought in line with other means tested benefits	1
Make sure everyone is aware of the single discretionary award scheme and how to claim it	1
Make sure essential cost of living figures in calculations are realistic	1
Take into account people who are on zero hours contracts - this particularly affects young people or 'non-dependents' under the scheme	1
Change administration to one that protects the most vulnerable	1
Temporary protection for 6 months from the restriction to Band A properties	1
A lower minimum contribution for new claimants who have not claimed HB/CTS in the previous 12 months	1
Don't follow national policy - come up with local alternatives	1

Base: 16 Respondents

\*Individual respondents made multiple comments and so numbers do not equal 16

Please find some way to take into account that people on zero hour contracts have an unstable income which is often very low. I especially think that young people classed as non dependents are more likely to have zero hour contracts and that when calculating Council Tax Support it is fairer to assess the contribution of non dependents in this position as if they can only pay the same as if they were claiming job seekers allowance.

### 4.3 Impact of changes and general comments

4.3.1 Respondents were given the opportunity to give further comments about how the proposed scheme may affect them and their household. 25 respondents made comments. Whilst a number of respondents (9) said that the proposal would not impact on them personally many recognised the impact that the proposals could have on low income or vulnerable households. A summary of the themes emerging from these comments can be found at Table 16 below.

Table 16: Comments about how the proposed scheme affects households

Summary of response	Number of respondents*
Will not affect my household	9
Will put more stress/ hardship on vulnerable people already struggling	5
Big impact on wider health and socio economic factors	2
Do this fairly - get those who can afford it to pay a little more	2
Should have been more publicity about this consultation/ more accessible	2
Need to include pensioners	2
Small reduction in CTS will have big impact on low income households	1
Negative impact because of a non-dependent on a zero hours contract	1
This will alienate working age people in the City	1
Choose the proposals that have the least impact on households	1
Biggest impact on those least able to pay more	1
Don't protect one group	1
Simplify the existing scheme	1
Needs to be a net reduction in Council staff as well as this	1
Spend the savings made by this on improving services	1

Base: 25 respondents

\*Individual respondents made multiple comments and so numbers do not equal 25

People are already struggling to make ends meet and further cuts to benefits will see an increase in child poverty, ill health (which leads to more NHS resources being used), and an increase in petty crime as people cannot afford to feed their families.

## 4.4 Who Responded

- 4.4.1 In total 67 respondents took part in this survey and all of these submitted an online questionnaire.
- 4.4.2 The vast majority (88.1%) of respondents were responding to the consultation as residents of Derby. 4.5% (three respondents) were representing a local business. The remainder were completing in other capacities such as as a landlord or a voluntary, community or third sector organisation.
- 4.4.3 A variety of different households were represented in this consultation. When asked about how they would describe their household the largest proportion of respondents (43.3%) reported that they were a household with full and/ or part time workers. Just over a quarter of respondents (26.9%) stated that they were a family with at least one child. A full breakdown can be found in Table 17 below.

Table 17: Respondents by household description (multiple responses apply)

	Number	%*
A household with full and/ or part time workers	29	43.28
A family with one or two dependent children	18	26.87
A single person household or a couple without dependent children	13	19.40
A household that includes a disabled person	12	17.91
A household that includes a non-dependent adult, for example a grown up son or daughter	12	17.91
A lone parent household	7	10.45
A carer	7	10.45
Other	7	10.45

Base: 67 respondents

\*Respondents could select multiple answers so the percentages will not add up to 100%

- 4.4.4 9.1% of respondents were receiving CTS at the point of completing the questionnaire. This broadly reflects the general population in Derby where an estimated 8.5% of households would be affected by changes to the CTSS scheme<sup>7</sup>.
- 4.4.5 The majority of respondents (78.5%) reported that they paid their Council Tax without CTS.
- 4.4.6 A large proportion of respondents (87.5%) reported that their name appeared on the Council Tax bill for their household.
- 4.4.7 Less than 5 respondents (3%) were service personnel (Armed Forces) or ex-service personnel.
- 4.4.8 Out of the 64 respondents who gave their details, 45.3% were male and 54.7% were female.

<sup>7</sup> Based on the number of working age households currently claiming CTSS in Derby. Household estimates from the DCLG Household Projections for England and Local Authority Districts. (2014) DCLG.

4.4.9 Responses were received from a broad age demographic. The age range of respondents reached from 20 to 88 with an average respondent age of 48. A full breakdown can be found in Table 18 below.

**Table 18: Respondents by age band**

	Number	%
18 - 25	2	3.92
26 - 45	22	43.14
46 - 65	22	43.14
Over 65	5	9.80

Base: 51 respondents

4.4.10 When asked whether they considered themselves to be a disabled person, 12.3% responded that they did (Table 19).

**Table 19: Do you consider yourself to be a disabled person?**

	Number	%
Yes	8	12.31
No	57	87.69

Base: 65 respondents

4.4.11 Table 20 below shows the ethnicity of respondents

**Table 20: To which group do you consider you belong?**

	Number	%
Asian or Asian British - Indian	3	4.76
Asian or Asian British - Pakistani	1	1.59
Dual Heritage - White and Black Caribbean	1	1.59
White - English / Welsh / Scottish / Northern Irish / British	53	84.13
White - Irish	1	1.59
White - Gypsy or Irish Traveller	1	1.59
Any other White background	1	1.59
Any other ethnic group	2	3.17

Base: 63 respondents

4.4.12 Table 21 shows a breakdown of respondents according to their sexuality.

**Table 21: Sexuality of respondents**

	Number	%
heterosexual or straight?	46	74.19
a gay man?	1	1.61
a gay woman / lesbian?	1	1.61
other?	1	1.61
Prefer not to say.	13	20.97

Base: 62 respondents

4.4.13 When asked about religion, Table 22 shows that just under half (48.4%) of those that responded had no religion, just over a third (35.5%) were Christian and a further 11% preferred not to disclose this information. A full breakdown can be found in the table below.



Table 22: Respondents and religion

	Number	%
None	30	48.39
Christian	22	35.48
Hindu	1	1.61
Muslim	1	1.61
Sikh	1	1.61
Prefer not to say	7	11.29

Base: 62 respondents

4.4.14 When asked about pregnancy, 4.6% of respondents reported that they had been pregnant or on maternity leave in the last year, 90.8% responded that they hadn't and the remainder preferred not to say.

## 5. Appendices

### Appendix 1: Data Tables

**PLEASE NOTE: Percentages have been rounded to two decimal places and as such may not total 100.00.**

**Table 1:** How strongly do you agree or disagree with the change outlined in Proposal One (increasing minimum contribution that all recipients have to pay)?

Response	Number of respondents	%
Strongly agree	17	25.37
Agree	17	25.37
Neither agree or disagree	5	7.46
Disagree	8	11.94
Strongly disagree	20	29.85
Total	67	99.99

Base: 67 respondents

**Table 2:** If the decision is made to implement Proposal One, do you think that we should set the minimum contribution level for all claimants at...

Response	Number of respondents	%
25%	37	56.06
30%	7	10.61
35%	8	12.12
I have no opinion/ don't know	2	3.03
Other	12	18.18
Total	66	100.00

Base: 66 respondents

**Table 3:** How strongly do you agree or disagree with the change outlined in Proposal 2a (those affected by disability should pay a lower amount)?

Response	Number of respondents	%
Strongly agree	16	23.88
Agree	21	31.34
Neither agree nor disagree	5	7.46
Disagree	15	22.39
Strongly disagree	10	14.93
Total	67	100.00

Base: 67 respondents

**Table 4:** If the decision is made to implement Proposal 2a, do you think that we should set the minimum contribution level for those affected by a disability at...

Response	Number of respondents	%
25%	36	56.25
I have no opinion/ don't know	4	6.25
Other amount	24	37.50
Total	64	100.00

Base: 64 respondents

**Table 5:** How strongly do you agree or disagree with the change outlined in Proposal 2b (all families should pay a lower amount)?

Response	Number of respondents	%
Strongly agree	6	8.96
Agree	15	22.39
Neither agree or disagree	12	17.91
Disagree	14	20.90
Strongly disagree	20	29.85
Total	67	100.01

Base: 67 respondents

**Table 6:** If the decision is made to implement Proposal 2b do you think that the minimum contribution for families should be set at...

Response	Number of respondents	%
25%	27	44.26
30%	12	19.67
I have no opinion/ don't know	7	11.48
Other amount	15	24.59
Total	61	100.00

Base: 61 respondents

**Table 7:** How strongly do you agree or disagree with the change outlined in Proposal 2c (low income families should pay a lower amount)?

Response	Number of respondents	%
Strongly agree	20	29.85
Agree	14	20.90
Neither agree nor disagree	6	8.96
Disagree	11	16.42
Strongly disagree	16	23.88
Total	67	100.01

Base: 67 respondents

**Table 8:** If the decision is made to implement Proposal 2c do you think that the minimum contribution for low income families should be set at...

Response	Number of respondents	%
25%	31	48.44
30%	7	10.94
I have no opinion/ don't know	7	10.94
Other amount	19	29.69
Total	64	100.01

Base: 64 respondents

**Table 9:** Thinking about all the variations of Proposal Two, do you agree that it is fair to have different minimum contribution amounts for different claimants, depending of their circumstances?

Response	Number of respondents	%
Strongly agree	14	21.54
Agree	24	36.92
Neither agree nor disagree	6	9.23
Disagree	12	18.46
Strongly disagree	7	10.77
Don't know	2	3.08
Total	65	100.00

Base: 65 respondents

**Table 10:** How strongly do you agree or disagree with the change outlined in Proposal 3 (restrict all CTS awards to Council Tax A level)?

Response	Number of respondents	%
Strongly agree	15	22.39
Agree	14	20.90
Neither agree nor disagree	6	8.96
Disagree	15	22.39
Strongly disagree	16	23.88
Don't know	1	1.49
Total	67	100.01

Base: 67 respondents

**Table 11:** How strongly do you agree or disagree with the change outlined in Proposal Four (reduce the capital limit from £6,000 to £3,000, £2,000 or £1,000)?

Response	Number of respondents	%
Strongly agree	16	24.24
Agree	15	22.73
Neither agree nor disagree	5	7.58
Disagree	11	16.67
Strongly disagree	19	28.79
Total	66	100.01

Base: 66 respondents

**Table 12:** If the decision is made to implement Proposal Four do you think that we should set this capital limit at...

Response	Number of respondents	%
1000	11	16.67
2000	6	9.09
3000	24	36.36
I have no opinion/ don't know	4	6.06
Other amount	21	31.82
Total	66	100.00

Base: 66 respondents

**Table 13:** How strongly do you agree or disagree with the change outlined in Proposal Five (increase the minimum award that can be paid from £4 a week to either £5 or £6 a week)?

Response	Number of respondents	%
Strongly agree	9	13.43
Agree	19	28.36
Neither agree nor disagree	2	2.99
Disagree	14	20.90
Strongly disagree	21	31.34
Don't know	2	2.99
Total	67	100.01

Base: 67 respondents

**Table 14:** If the decision is made to implement Proposal Five, do you think that we should set the minimum award limit at...

Response	Number of respondents	%
£5 a week	39	59.09
£6 a week	5	7.58
I have no opinion/ don't know	10	15.15
Other amount	12	18.18
Total	66	100.00

Base: 66 respondents

**Table 15:** How strongly do you agree or disagree with the change outlined in Proposal Six (apply the non-dependent HB rules and deductions as closely as possible)?

Response	Number of respondents	%
Strongly agree	21	31.34
Agree	17	25.37
Neither agree nor disagree	4	5.97
Disagree	8	11.94
Strongly disagree	15	22.39
Don't know	2	2.99
Total	67	100.00

Base: 67 respondents

**Table 16:** How strongly do you agree or disagree with the change outlined in Proposal Seven (apply the non-dependent HB rules but use a smaller standard deduction for non-dependents with income of less than £100 a week)?

Response	Number of respondents	%
Strongly agree	14	20.90
Agree	17	25.37
Neither agree nor disagree	9	13.43
Disagree	10	14.93
Strongly disagree	17	25.37
Total	67	100.00

Base: 67 respondents

**Table 17:** If the decision is made to implement Proposal Seven, do you think that we should set the minimum award limit at...

Response	Number of respondents	%
£3 a week	22	33.85
£4 a week	5	7.69
£5 a week	11	16.92
£6 a week	6	9.23
I have no opinion/ don't know	8	12.31
Other amount	13	20.00
Total	65	100.00

Base: 65 respondents

**Table 18:** How strongly do you agree or disagree with the change outlined in Proposal Eight (changes to the rules about those temporarily absent from their homes because they have left the country for more than four weeks)?

Response	Number of respondents	%
Strongly agree	36	53.73
Agree	12	17.91
Neither agree nor disagree	7	10.45
Disagree	5	7.46
Strongly disagree	6	8.96
Don't know	1	1.49
Total	67	100.00

Base: 67 respondents

**Table 19:** How strongly do you agree or disagree with the change outlined in Proposal Nine (removal of the family premium)?

Response	Number of respondents	%
Strongly agree	15	22.39
Agree	16	23.88
Neither agree nor disagree	8	11.94
Disagree	12	17.91
Strongly disagree	16	23.88
Total	67	100.00

Base: 67 respondents

**Table 20:** How strongly do you agree or disagree with the change outlined in Proposal Ten (reduce the maximum period of time that CTS can be backdated for from three months to one month)?

Response	Number of respondents	%
Strongly agree	25	37.31
Agree	15	22.39
Neither agree nor disagree	8	11.94
Disagree	8	11.94
Strongly disagree	11	16.42
Total	67	100.00

Base: 67 respondents

**Table 21:** How strongly do you agree or disagree with the change outlined in Proposal Eleven (provide temporary protection for some or all CTS claimants from some or all of the proposed changes to the Scheme for 2017/18)?

Response	Number of respondents	%
Strongly agree	17	25.76
Agree	23	34.85
Neither agree nor disagree	4	6.06
Disagree	8	12.12
Strongly disagree	14	21.21
Total	66	100.00

Base: 66 respondents

**Table 22:** Thinking about Proposal Eleven, which groups of CTS claimants do you think should receive some protection from the changes during 2017/18? [Respondents could select as many responses as they wished]

Response	Number of respondents	%*
Those affected by disability	31	46.97
Certain low income families	25	37.88
All claimants	22	33.33
All families	15	22.73
Other	9	13.64
Total	102*	154.55*

Base: 66 respondents

\*This was a multiple response question – percentages will not total 100.

**Table 23:** Thinking about Proposal Eleven, which proposals, if implemented, do you think that some or all claimants should be protected from during 2017/18 [Respondents could select as many responses as they wished]

Response	Number of respondents	%*
Increases in the minimum contribution	36	53.73
Restricting all CTS awards to Band A	33	49.25
Increasing the minimum award that can be paid	30	44.78
Removing the family premium	30	44.78
Reducing the capital limit	27	40.30
Changes to the non-dependent rules and deductions	27	40.30
Reducing backdating to one month	25	37.31
Changes to temporary absence rules	15	22.39
Total	223*	332.84*

Base: 67 respondents

\*This was a multiple response question – percentages will not total 100.

**Table 24:** Are you responding to this consultation as... [Respondents could select as many responses as they wished]

Response	Number of respondents	%*
a resident of Derby	59	88.06
Other	4	5.97
a local business	3	4.48
a local voluntary, community or third sector organisation	1	1.49
a landlord	1	1.49
Total	68*	101.49*

Base: 67 respondents

\*This was a multiple response question – percentages will not total 100.

**Table 25:** Does your household currently receive CTS?

Response	Number of respondents	%
No	58	87.88
Yes	6	9.09
Don't know	2	3.03
Total	66	100.00

Base: 66 respondents

**Table 26:** Does your household currently pay council tax without help from CTS?

Response	Number of respondents	%
Yes	51	78.46
No	13	20.00
Don't know	1	1.54
Total	65	100.00

Base: 65 respondents

**Table 27:** Does a member of your household receive universal credit?

Response	Number of respondents	%
No	59	95.16
Yes	2	3.23
Don't know	1	1.61
Total	62	100.00

Base: 62 respondents

**Table 28:** Does your name appear on the Council Tax bill for your household?

Response	Number of respondents	%
Yes	56	87.50
No	8	12.50
Total	64	100.00

Base: 64 respondents

**Table 29:** Are you service personnel (Armed Forces) or ex-service personnel?

Response	Number of respondents	%
No	65	97.01
Yes	2	2.99
Total	67	100.00

Base: 67 respondents



**Table 30:** How would you best describe your household? [Respondents could select as many responses as they wished]

Response	Number of respondents	%*
A household with full and/ or part time workers	29	43.28
A family with one or two dependent children	18	26.87
A single person household or a couple without dependent children	13	19.40
A household that includes a disabled person	12	17.91
A household that includes a non-dependent adult	12	17.91
A lone parent household	7	10.45
A carer	7	10.45
Other	7	10.45
Total	105*	156.72*

Base: 67 respondents

\*This was a multiple response question – percentages will not total 100.

**Table 31:** What was your age at your last birthday?

Response	Number of respondents	%
18 - 25	2	3.92
26 - 45	22	43.14
46 - 65	22	43.14
Over 65	5	9.80
Total	51	100.00

Base: 51 respondents

**Table 32:** Are you...

Response	Number of respondents	%
Male	29	45.31
Female	35	54.69
Total	64	100.00

Base: 64 respondents

**Table 33:** Do you consider yourself to be a disabled person?

Response	Number of respondents	%
Yes	8	12.31
No	57	87.69
Total	65	100.00

Base: 65 respondents

**Table 34:** To which group do you consider yourself to belong?

Response	Number of respondents	%
Asian or Asian British – Indian	3	4.76
Asian or Asian British – Pakistani	1	1.59
Dual Heritage - White and Black Caribbean	1	1.59
White - English / Welsh / Scottish / Northern Irish / British	53	84.13
White – Irish	1	1.59
White - Gypsy or Irish Traveller	1	1.59
Any other White background	1	1.59
Any other ethnic group	2	3.17
Total	63	100.01

Base: 63 respondents

**Table 35:** Have you been pregnant and/ or on maternity leave during the last 2 years?

Response	Number of respondents	%
Yes	3	4.62
No	59	90.77
Prefer not to say	3	4.62
Total	65	100.01

Base: 65 respondents

**Table 36:** Do you consider yourself to be...

Response	Number of respondents	%
heterosexual or straight?	46	74.19
a gay man?	1	1.61
a gay woman / lesbian?	1	1.61
other?	1	1.61
Prefer not to say.	13	20.97
Total	62	99.99

Base: 62 respondents

**Table 37:** What is your religion?

Response	Number of respondents	%
None	30	48.39
Christian	22	35.48
Hindu	1	1.61
Muslim	1	1.61
Sikh	1	1.61
Prefer not to say	7	11.29
Total	62	99.99

Base: 62 respondents

