



Exeter City Council

Proposed local scheme for
Council Tax Support

Consultation report

October 2012

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Summary of responses

The consultation

The period of consultation ran from 6 August to 1 October 2012. All working age Council Tax Benefit (CTB) claimants (around 5500 households) were sent a paper survey along with a description of the scheme. A further 1000 letters were sent to Council Tax charge payers not in receipt of CTB and over 400 members of the Wavelength panel were emailed advising of the consultation.

Responses

A total of 1336 surveys were completed and returned before the consultation closed. Detailed responses were also received from Exeter CAB and Sovereign Housing Association. 1081 (81%) of the responses came from people in receipt of Council Tax Benefit and 1275 (95%) were from people aged less than 66. This represents a significant proportion of the responses from those most likely to be affected by the proposed changes.

51% of respondents describe themselves as having a long standing illness or disability and 25% are in full or part time employment. Overall 3713 comments were made in response to the free text questions. These have been individually analysed and categorised. Due to the inexact nature of the classification, caution should be exercised when considering the data derived from the free text comments.

Whether a respondent receives CTB or not has a marked impact on their feelings about the proposed scheme. For example 74% of respondents not in receipt of CTB either agree or strongly agree with the principle that all working age people should pay something towards their Council Tax. That figure falls to 39% amongst those who receive CTB.

Change one - restricting maximum help for all working age customers

This proposal attracted the most responses (1322) and the most comments (828). Only 40% of respondents disagreed or strongly disagreed with the principle of everybody contributing. However only 30% agreed or strongly agreed that maximum support should be limited to 70%.

78% of comments from people who said they would be affected by change one raised concerns that people would not be able to pay the extra. Various groups of customers were suggested to need additional support and protection from a reduced award. This included people in work, people looking for work, the self employed and those nearing retirement; however the most frequently mentioned groups were the disabled, carers, single parents and others incapable of working or increasing hours.

Change 2 - restricting eligible council tax for properties in Band E and above

244 respondents indicated that they would be affected by this. Caseload modelling suggest the number of households affected to be around 70. Comments from those who believed they would be affected were overwhelmingly against the proposal (91%), focusing on the financial hardship it would cause and perceived unfair consequences for large families. Exeter CAB also highlight in their response "*The limit on Band D is potentially discriminatory given sections of the population which are more likely to have many occupants and therefore live in larger homes.*" The

suggestion from CAB, echoed by other respondents was to consider a reduction only where large properties are under occupied.

Change three - reducing the capital limit

This did not provoke especially strong views either in favour or against the proposal. Typical comments opposed to the change considered it unfair to penalise people who had tried to be responsible by putting money aside. Exeter CAB suggest that having a different rule for passported customers may discriminate against those with a work history and act as a barrier to taking up work in the future. (The difference in treatment is necessary because information is not held on capital levels for customers receiving Income Support, Income Based Jobseekers Allowance or Income Related Employment and Support Allowance.)

Change four - the removal of Second Adult Rebate

This question seems to have caused some confusion. 104 respondents believed they would be affected by the change whereas our data suggests the total is only 60 across the entire caseload. Opinion was reasonably well split between support for and opposition to the change, with 34% neither agreeing nor disagreeing.

Change five - the introducing a fund for cases of exception financial hardship

This proposal was supported by 82% of respondents. Comments highlighted that the fund would be essential for the most vulnerable customers.

The overall scheme

380 comments were made concerning the scheme as a whole of which only 72 (19%) were broadly supportive of the proposals. Specific areas of concern were the likelihood of financial hardship for those affected, vulnerable groups needing protection from cuts and the amount of support being cut.

Results tables

Change one: all working age people should pay something towards their Council Tax

Q1a How strongly do you agree or disagree that all working age people should pay something towards their Council Tax?

Question 1a	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Strongly agree	94	99	7	200
Tend to agree	65	319	8	392
Neither agree nor disagree	9	183	6	198
Tend to disagree	15	168	5	188
Strongly disagree	31	303	10	344
<i>Not answered</i>	1	9	4	14
Grand Total	215	1081	40	1336

Question 1a	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Agree / strongly agree	74%	39%	42%	45%
Neither agree nor disagree	4%	17%	17%	15%
Disagree / strongly disagree	21%	44%	42%	40%

Q1b How strongly do you agree or disagree that all working age people should pay a minimum of 30 per cent of their Council Tax?

Question 1b	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Strongly agree	63	70	4	137
Tend to agree	53	193	7	253
Neither agree nor disagree	24	193	4	221
Tend to disagree	36	223	7	266
Strongly disagree	38	392	15	445
<i>Not answered</i>	1	10	3	14
Grand Total	215	1081	40	1336

Question 1b	Claiming CTB?
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	No	Yes	Not answered	Grand Total
Agree / strongly agree	54%	25%	30%	30%
Neither agree nor disagree	11%	18%	11%	17%
Disagree / strongly disagree	35%	57%	59%	54%

1c Would this change have an effect on your household?

Yes	878	65.7%
No	401	30.0%
Not answered	57	4.3%

If you have said that this change would affect you, please tell us how:

	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Concern people would not be able to pay	8	625	11	644
General - disagree		116	3	119
General - agree	1	19		20
Impact on particular groups		13		13
Too high @ 30%		11		11
Unfair on poor/disadvantaged people		10		10
Change other policy		3		3
Work disincentive		3		3
Change scheme		3		3
Wider impacts		2		2
Grand Total	9	805	14	828

Responses from those affected by change one who consider they will suffer financial hardship as a result of the change.

Demographic	Question		Survey
	Count	% of question responses	% of all responses
What was your age on your last birthday?			
18-25	46	7.3%	5.4%
26-35	117	18.5%	17.4%
36-45	166	26.3%	24.2%
46-55	191	30.3%	29.7%

56-65	103	16.3%	18.7%
Over 65	0	0.0%	2.2%
Not answered	8	1.3%	2.3%
Are you male, female or transgender?			
Female	377	59.7%	55.5%
Male	232	36.8%	39.1%
Transgender	2	0.3%	0.4%
Not answered	20	3.2%	5.0%
Are you providing unpaid care to an ill, frail or disabled person?			
No	496	78.6%	79.8%
Yes	101	16.0%	14.1%
Not answered	34	5.4%	6.1%
How many children aged 16 or under are living in your household?			
More than four	5	0.8%	0.5%
Four	12	1.9%	1.3%
Three	28	4.4%	3.4%
Two	73	11.6%	11.9%
One	110	17.4%	14.7%
None	378	59.9%	62.9%
Not answered	25	4.0%	5.3%
Which of these activities best describes what you are doing at present?			
Employee in full time job (30 hours or more per week)	17	2.7%	10.7%
Employee in part time job (under 30 hours per week)	89	14.1%	13.9%
Full time education at school, college or university	3	0.5%	0.3%
Looking after the home	41	6.5%	5.8%
On a government supported training scheme	9	1.4%	0.8%
Permanently sick/disabled	254	40.3%	33.5%
Self-employed full or part time	39	6.2%	5.8%
Unemployed and available for work	94	14.9%	12.6%
Wholly retired from work	2	0.3%	3.4%
Doing something else	63	10.0%	7.1%
Not answered	20	3.2%	6.0%
Do you have a long standing illness, disability or infirmity?			
No	241	38.2%	44.8%
Yes	370	58.6%	50.9%
Not answered	20	3.2%	4.3%

1d Do you have any further comments about this change?

Question 1d	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Concern about financial hardship	22	130	5	157
Introduce exceptions to proposal	11	64		75
Unfair on poor/disadvantaged people	9	47	1	57
Reduction is too high at 30%	15	25	3	43
Generally agree all should contribute	18	24	1	43
General comment disagreeing with proposal	3	38	1	42
Working / capable of work should pay		20	1	21
Change government / other policy	2	15		17
Wider impacts highlighted	2	15		17
Existing benefits too generous	9	6		15
Change council tax	5	5		10
Pensioners should pay	3	4		7
Work disincentive	3	2		5
Grand Total	102	395	12	509

Change two: limiting the amount of Council Tax support for working age people to a Band D charge

Q2a How strongly do you agree or disagree that working age people living in properties with a higher Council Tax charge who currently receive Council Tax Benefit should pay more?

Question 2a	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Strongly agree	91	170	8	269
Tend to agree	60	288	6	354
Neither agree nor disagree	19	230	9	258
Tend to disagree	31	168	4	203
Strongly disagree	14	208	8	230
<i>Not answered</i>	0	17	5	22
Grand Total	215	1081	40	1336

Question 2a	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Agree / strongly agree	70%	43%	40%	47%
Neither agree nor disagree	9%	22%	26%	20%
Disagree / strongly disagree	21%	35%	34%	33%

Q2b How strongly do you agree or disagree with us limiting the amount of Council Tax Support to a Band D charge for working age people?

Question 2b	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Strongly agree	65	125	6	196
Tend to agree	73	261	7	341
Neither agree nor disagree	21	300	10	331
Tend to disagree	31	159	2	192
Strongly disagree	24	212	11	247
<i>Not answered</i>	1	24	4	29
Grand Total	215	1081	40	1336

Question 2b	Claiming CTB?		
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	No	Yes	Not answered	Grand Total
Agree / strongly agree	64%	37%	36%	41%
Neither agree nor disagree	10%	28%	28%	25%
Disagree / strongly disagree	26%	35%	36%	34%

2c Would this change have an effect on your household?

No	920	68.9%
Yes	244	18.3%
Not answered	172	12.9%

If you have said that this change would affect you, please tell us how:

Question 2c	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Concern people would not be able to pay	4	111	1	116
Unfair on large families & others	1	21	1	23
General comment disagreeing with proposal		10	1	11
Generally agree larger homes should be capped	1	10		11
Introduce exceptions to proposal		10		10
Working / capable of work should pay		5		5
Existing benefits too generous		5		5
Grand Total	6	172	3	181

2d Do you have any further comments about this change?

Question 2d	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Generally agree larger homes should be capped	20	31	2	53
General comment disagreeing with proposal	8	28	3	39
Unfair on large families & others	9	20	2	31
Introduce exceptions to proposal	9	21		30
Concern people would not be able to pay	5	20	2	27
Agree if over-accommodated	5	15		20

Change council tax	4	5		9
Change other policy	2	6	1	9
Wider impacts	2	4		6
Working / capable of work should pay		5		5
Existing benefits too generous	1	2		3
Grand Total	65	157	10	232

Change three: reduce the savings limit from £16,000 to £6,000 for working age people

3a How strongly do you agree or disagree that Council Tax Support should not be paid to working age people with savings or investments?

Question 3a	Claiming CTB?			
	No	Yes	Not answered	Grand Total
Strongly agree	60	218	5	283
Tend to agree	54	299	10	363
Neither agree nor disagree	24	233	10	267
Tend to disagree	38	157	5	200
Strongly disagree	39	164	6	209
<i>Not answered</i>	0	10	4	14
Grand Total	215	1081	40	1336

Question 3a	Claiming CTB?			
	No	Yes	Not answered	Grand Total
Agree / strongly agree	53%	48%	42%	49%
Neither agree nor disagree	11%	22%	28%	20%
Disagree / strongly disagree	36%	30%	31%	31%

3b How strongly do you agree or disagree with us reducing the savings and investments cut off limit from £16,000 to £6,000 for working age people?

Question 3b	Claiming CTB?			
	No	Yes	Not answered	Grand Total
Strongly agree	61	201	5	267
Tend to agree	48	250	10	308
Neither agree nor disagree	20	235	8	263
Tend to disagree	45	191	7	243
Strongly disagree	41	193	6	240
<i>Not answered</i>	0	11	4	15
Grand Total	215	1081	40	1336

Question 3b	Claiming CTB?			
	No	Yes	Not answer	Grand Total

			ed	
Agree / strongly agree	51%	42%	42%	44%
Neither agree nor disagree	9%	22%	22%	20%
Disagree / strongly disagree	40%	36%	36%	37%

3c Would this change have an effect on your household?

No	1115	83.5%
Yes	96	7.2%
Not answered	125	9.4%

If you have said that this change would affect you, please tell us how:

Question 3c	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Unfair on people with savings	1	23		24
Wider impacts	1	13		14
Concern people would not be able to pay	1	12		13
Generally agree with the proposal		11	1	12
£6,000 is too low for the limit		6	1	7
Generally disagree	1	4		5
Introduce exceptions to proposal		4		4
Inconsistent with DWP limit	1	1		2
Pensioners should pay		1		1
Grand Total	5	75	2	82

3d Do you have any further comments about this change?

Question 3d	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Generally agree with proposal	19	72	1	92
Unfair on people with savings	22	43	3	68
Too low @ £6k	18	36	2	56
Generally disagree with proposal	7	21	2	30
Introduce exceptions to proposal	2	10	1	13
Wider impacts highlighted	4	7	1	12
Change other policy	1	8		9

Inconsistent with DWP limit	4	2		6
Concern people would not be able to pay		4		4
Grand Total	77	203	10	290

Change four: abolishing Second Adult Rebate for working age people

4a How strongly do you agree or disagree with us abolishing Second Adult Rebate for working age people?

Question 4a	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Strongly agree	79	133	4	216
Tend to agree	67	193	7	267
Neither agree nor disagree	32	399	10	441
Tend to disagree	17	154	2	173
Strongly disagree	20	168	7	195
<i>Not answered</i>	0	34	10	44
Grand Total	215	1081	40	1336

Question 4a	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Agree / strongly agree	68%	31%	37%	37%
Neither agree nor disagree	15%	38%	33%	34%
Disagree / strongly disagree	17%	31%	30%	28%

4b Would this change have an effect on your household?

No	1093	81.8%
Yes	104	7.8%
Not answered	139	10.4%

If you have said that this change would affect you, please tell us how:

Question 4b	Claiming CTB?		
	No	Yes	Grand Total
Concern people would not be able to pay	1	23	24
Wider impacts highlighted		7	7
Change council tax	1	3	4
Generally disagree with proposal		4	4
Introduce exceptions to proposal		3	3
Proposal is unfair		3	3
Grand Total	2	43	45

4c Do you have any further comments about this change?

Question 4c	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Generally agree	20	32	1	53
Modify Second Adult Rebate instead	9	14	1	24
Wider impacts highlighted	5	14	1	20
Generally disagree with proposal	7	8		15
Proposal is unfair	4	8	1	13
Concern people would not be able to pay	1	6		7
Change other policy	2	3	1	6
Grand Total	48	85	5	138

Change five: additional support for cases of exceptional financial hardship or vulnerability

5a How strongly do you agree or disagree with the proposal of setting up a fund so that working age people who receive Council Tax Support could apply for additional help towards their Council Tax?

Question 5a	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Strongly agree	106	628	16	750
Tend to agree	63	257	10	330
Neither agree nor disagree	11	118	2	131
Tend to disagree	14	26	1	41
Strongly disagree	20	37	1	58
Not answered	1	15	10	26
Grand Total	215	1081	40	1336

Question 5a	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Agree / strongly agree	79%	83%	87%	82%
Neither agree nor disagree	5%	11%	7%	10%
Disagree / strongly disagree	16%	6%	7%	8%

5b Do you have any comments about this change?

Question 5b	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Generally agree	28	189	3	220
Will be essential for vulnerable customers	10	57	1	68
Criteria for awards should be clear	8	41	3	52
Don't change the scheme	3	35		38
Concern over cost of administering scheme	1	6		7
Change another policy	1	5		6
Grand Total	51	333	7	391

6 Whole scheme

We want to make our scheme as fair as possible within the funding available. Do you have any comments about the scheme as a whole, which would be all five changes together?

Question 6	Claiming CTB?			Grand Total
	No	Yes	Not answered	
Generally disagree with the proposals	12	79	2	93
Generally agree with the proposed scheme	18	53	1	72
Concern people would not be able to pay	6	58	1	65
Protection should be included for vulnerable	1	33	1	35
Change another policy, use or create revenue from another source	13	19	1	33
Scheme and customers should meet different criteria	3	24		27
30% reduction is too high	2	14		16
Don't change the scheme		13		13
More clarity needed	1	8		9
Fund is essential	2	6	1	9
Ease of application, administration costs	2	2		4
Pensioners should be made to pay	4			4
Grand Total	64	309	7	380

Demographics

7 Are you completing this questionnaire as:

A resident of Exeter	1290	96.6%
A landlord	6	0.4%
An organisation	1	0.1%
A voluntary/community group	1	0.1%
A business	1	0.1%
Other	13	1.0%
Not answered	24	1.8%
Grand Total	1336	100.0%

8 Do you pay Council Tax to Exeter City Council?

No	504	37.7%
Yes	782	58.5%
Not answered	50	3.7%

9 Does your household currently receive Council Tax Benefit from Exeter City Council?

No	215	16.1%
Yes	1081	80.9%
Not answered	40	3.0%

10 Has your household received Council Tax Benefit from Exeter City Council within the last two years?

No	240	18.0%
Yes	1047	78.4%
Not answered	49	3.7%

11 What was your age on your last birthday?

18-25	72	5.4%
26-35	233	17.4%
36-45	323	24.2%
46-55	397	29.7%
56-65	250	18.7%
over 65	30	2.2%
Not answered	31	2.3%

12 Are you male, female or transgender?

Female	742	55.5%
Male	520	38.9%
Male, Female	2	0.1%
Male, Transgender	1	0.1%
Transgender	4	0.3%
Not answered	67	5.0%

13 Which ward do you live in?

Alphington	52	3.9%
Cowick	20	1.5%
Duryard	11	0.8%
Exwick	92	6.9%
Heavitree	60	4.5%
Mincinglake	81	6.1%
Newtown	76	5.7%
Pennsylvania	32	2.4%
Pinhoe	42	3.1%
Polsoe	54	4.0%
Priory	124	9.3%
St. David's	79	5.9%
St. James'	29	2.2%
St. Leonard's	49	3.7%
St. Loyes	39	2.9%
St. Thomas	128	9.6%
Topsham	32	2.4%
Whipton Barton	114	8.5%
Not answered / outside Exeter	222	16.6%

14 Are you a carer (providing unpaid support to an ill, frail or disabled family member, partner or friend who could not manage without this help)?

No	1066	79.8%
Yes	189	14.1%
Not answered	81	6.1%

15 How many children aged 16 or under are living in your household?

More than four	7	0.5%
Four	17	1.3%
Three	46	3.4%
Two	159	11.9%
One	196	14.7%
None	840	62.9%
Not answered	71	5.3%

16 Which of these activities best describes what you are doing at present?

Permanently sick/disabled	445	33.3%
Employee in part time job (under 30 hours per week)	191	14.3%
Unemployed and available for work	170	12.7%
Employee in full time job (30 hours or more per week)	145	10.9%
Self-employed full or part time	77	5.8%
Looking after the home	112	8.4%
Wholly retired from work	47	3.5%
Carer	35	2.6%
Temporarily sick	26	1.9%
Volunteer	13	1.0%
On a government supported training scheme	11	0.8%
Full time education at school, college or university	4	0.3%
Doing something else	14	1.0%
No response	46	3.4%

17 Do you have a long-standing illness, disability or infirmity?

No	599	44.8%
Yes	680	50.9%
Not answered	57	4.3%

If yes does this illness or disability limit your day to day activities in any way? For example, reading, using a telephone, using public transport

No	471	35.3%
Yes	516	38.6%
Not answered	349	26.1%

Detailed responses

Exeter CAB



Letter to ECC re CTB
consultation.pdf

Sovereign Housing Association



ctax
response.exeter doc