

# Taunton Deane Borough Council

**Executive - 12 November 2014**

## **Review of Council Tax Support Scheme for 2015/2016**

**Report of the Revenues and Benefits Service Manager**

(This matter is the responsibility of the Executive Councillor Vivienne Stock-Williams)

### **Executive Summary**

On 1 April 2013 Council Tax Benefit (CTB) was abolished and replaced with a locally designed "Council Tax Support Scheme" (CTS). Each billing authority is responsible for designing and approving a CTS scheme for their area.

Only 90% of funding previously granted for CTB was given to Councils for localised CTS. While we have discretion on the rules for CTS for people of working age, the Government prescribed rules for people of pensionable age. The rules for pensioners in the "Prescribed Scheme" mirror those that applied under CTB and do not allow us to reduce the support we offer to this group. Therefore, any cuts we decide to implement due to reduced funding, can only apply to people of working age.

On 11 December 2012, the Council adopted the Local Council Tax Support scheme for 2013/14. While those of pension age receive support of up to 100% of their Council Tax liability, from 1 April 2013, the maximum support for those of working age was set at 80%.

On 10 December 2013, the Council decided to continue the 2013/14 CTS scheme for 2014/15. However, as indicative figures showed the Local Government Finance Settlement would reduce by 14.2% in 2014/15 and by a further 16.3% in 2015/16, officers were tasked with consulting on proposals to amend our existing CTS scheme from 1 April 2015.

We have now undertaken consultation on proposals and options in amending our CTS scheme and this report:

- sets the background and context for reviewing our scheme from 1 April 2015
- provides information on our CTS scheme as well as collection and recovery of Council Tax in 2013/14
- gives detailed information on the consultation response and explains the options for our CTS scheme in 2015/16 as well plans for future CTS reform in 2016/17.

Consideration must now be given to the scheme for the financial year 2015/16 that will require approval by Full Council by 31 January 2015.

### **1. Background**

- 1.1. Council Tax Benefit (CTB) was abolished on 31st March 2013 and replaced by localised Council Tax Support (CTS). The Government provide billing authorities (and major precepting authorities) with a grant and expect Councils to design a CTS scheme to help those on low incomes to meet their Council Tax liability. The scheme is referred to in the Local Government Finance Act as the "Council Tax Reduction Scheme". The Government grant is not ring-fenced and takes no account of any changes in demand or potential increases in the Council Tax charged.
- 1.2. Each of the major precepting authorities in Somerset receive the grant based on their current share of Council Tax receipts and therefore the County Council

get the biggest share. If more residents than expected claim CTS, the major precepting authorities share the risk based on their share of Council Tax receipts.

- 1.3. We must agree any local scheme with the major precepting authorities i.e. Somerset County Council, Avon and Somerset Police and Devon and Somerset Fire and Rescue Authority by 31 January 2015. If we cannot agree, the Government will impose a default scheme that will be much more expensive than our localised CTS scheme for 2014/15.
- 1.4. We are not allowed complete freedom on the design of our CTS scheme. The Government have stipulated we must protect pensioners under the same criteria previously applying to CTB. This means there is no discretion in CTS for people over pension age, as there are nationally set entitlement rules for this group.
- 1.5. In 2013/14 pensioners made up 48% of our CTS caseload, but accounted for 55% of spending on CTS. This means any cut in the support paid under CTS is borne by the remaining 52% of working age claimants.
- 1.6. From 1 April 2014, funding for localised CTS was incorporated in the Local Government Finance Settlement (LGFS) and is not separately identified. The grant we get does not reflect our actual expenditure. The Government stated the total level of the localised Council Tax Support funding would be unchanged in cash terms for 2014/15 and 2015/16. However, this is not reflected in the figures contained in the detailed calculation model available on the gov.uk website.
- 1.7. This shows CTS funding has been split between elements relating to upper and lower tier services and fire before overall reductions have been applied. In 2014-15 the reductions are 10.3% for upper tier funding, 14.2% for lower tier funding and 7.8% for fire and rescue funding<sup>1</sup>. This means that CTS funding has been reduced at authority level. Higher reductions apply for 2015-16 with 16.1% for upper tier funding, 16.3% for lower tier funding and 8.5% for fire and rescue funding.
- 1.8. In 2013/14 we received funding of £6,110,080. If we were to apply the same percentage reduction as detailed in paragraph 1.7, this will reduce funding for CTS in 2015/16 by £1.6m to £4,503,377 (a cut of £179k for TDBC in isolation).
- 1.9. As we are prevented from reducing CTS spending for those of pension age, if we apply cuts, they must be made from the support we provide to people of working age. In 2014/15, we estimate we will pay CTS of £3,122,765 to our pension age customers and in 2015/16 allowing up uprating, we expect to pay CTS of £3,170,566.
- 1.10. By reducing the overall budget for CTS in 2015/16 to £4,503,377, it will mean the remaining budget for CTS for working age recipients will reduce to £1,332,811. Based on our current CTS scheme we estimate awarding £2,643,757 to working age recipients. This will mean we have an overall CTS budget shortfall of £1.31m, with Taunton Deane's share of that shortfall being £127k. These estimates assume caseloads remain steady.
- 1.11. Under CTB, we spent £3.54m in 2012/13 for people of working age. If we cut spending on CTS in 2015/16 to £1,332,811 it will **equate to a reduction in help we offer to this group of 62% in comparison to the help they received through CTB.**

1.12. While we have some discretion on designing our CTS scheme for people of working age, the Government say we must protect vulnerable groups. There is no definition of which groups are counted as “vulnerable” as each authority has to make its own assessment. However, the Government have highlighted Local Authority statutory duties regarding:

- Children and duties under the 2010 Child Poverty Act to reduce and mitigate the effects of child poverty
- Disabled people and duties under the Equality Act 2010
- Homelessness Prevention and duties under the 1996 Housing Act to prevent homelessness with special regard to vulnerable groups.

It is up to Billing Authorities to decide how they apply any such protection. Currently, our scheme considers disabled people’s needs and those responsible for children. It fully ignores income from a War Disablement or War Widows Pension. Also following the Government’s direction, our CTS scheme strengthens work incentives and does not discourage people to move off benefits and into work or to stay in work.

## **2. Context**

2.1. The Welfare Reform Act 2012 is the most significant change to the welfare system in decades and is transforming the current benefits system across the United Kingdom. This act included the abolition of the national Council Tax Benefit scheme, to be replaced by a local Council Tax Support scheme, designed and implemented by each Local Authority. Expenditure has been reduced as part of the Government’s plans to reduce the national welfare bill and contribute to the budget deficit reduction, by giving councils fixed grants as opposed to them receiving full subsidy in respect of all benefit payments made.

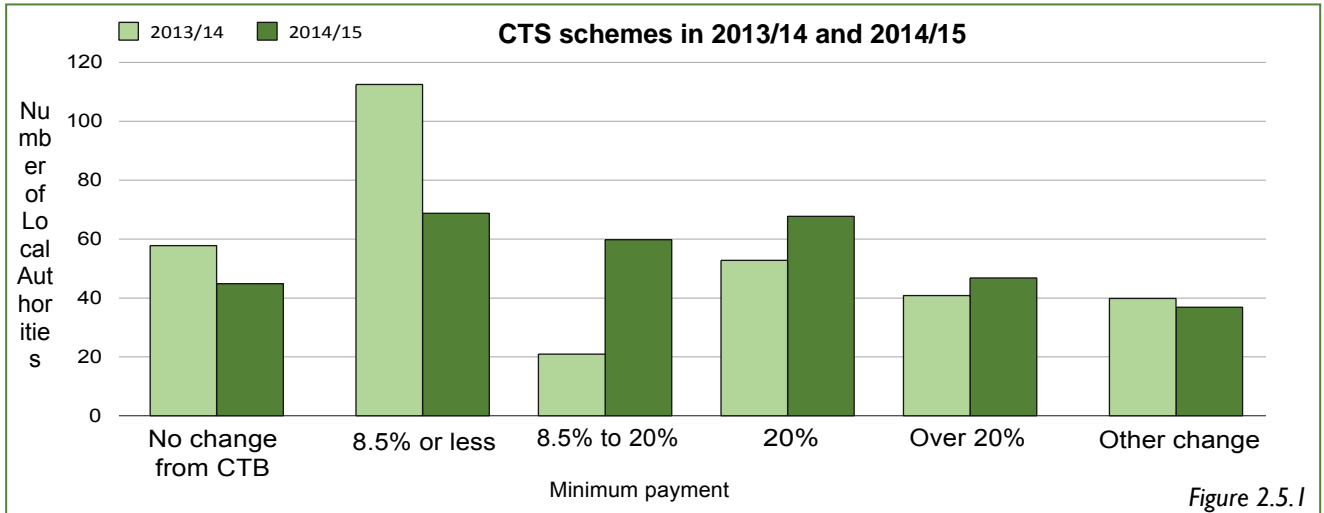
2.2. In Taunton Deane Borough Council, 4,239 households, where recipients are of working age, receive reduced assistance towards their Council Tax following the introduction of our localised CTS scheme. It is worth noting that in addition to the reduced support available through CTS, in 2014/15:

- 559 households are affected by the removal of the spare room subsidy (“bedroom tax”) receiving an average reduction of £14.44 a week.
- 24 households are affected by the benefit cap with an average reduction of £37.31 a week;

2.3. If the decision is made to reduce the maximum support offered to working age recipients to 60%, the gross saving to Taunton Deane Borough Council will reduce due to expected increases in levels of bad debt and additional costs in administration and collection.

2.4. In research published by the Joseph Rowntree Foundation<sup>2</sup> it states 244 councils now require all households to pay at least some Council Tax regardless of income. It further states that In 2014/15, 2.34million low-income families will pay on average £149 more in Council Tax each year. Of the 2.34million affected families, 1.5million were in poverty (measured after housing costs) and 1.8million were workless families.

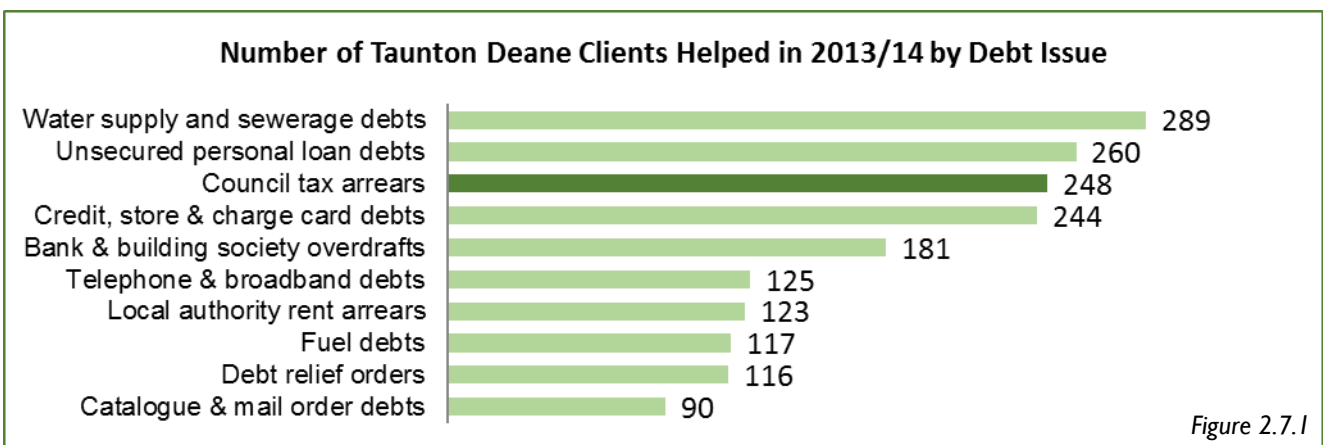
- 2.5. As the graph below shows, there has been a large drop in the number of councils with smaller minimum payments levels (of 8.5% or less); from 113 in 2013/14 to 69 in 2014/15. A minimum payment of 8.5% was common in 2013/14 because grant funding was available to councils that did not withdraw support from claimants by more than 8.5%.



- 2.6. In May 2014 the Citizens Advice Bureau (CAB) reported<sup>3</sup> that at a national level, one in five people reporting debt problems has Council Tax arrears. Gillian Guy, Citizens Advice Chief Executive, states:

*“For some households council tax bills can be the tipping point that plunges them into debt. Last year over 90,000 people came to Citizens Advice looking for help with council tax arrears as they struggle in the face of low incomes, rising prices and reduced financial support...since the end of Council Tax Benefit we’ve seen council tax arrears problems go through the roof. As their budgets shrink local authorities are increasingly stretched, but they must ensure that the resources available for their local Council Tax Support scheme are focussed on those who are most in need.”*

- 2.7. Locally, 1 in 4 people contacting Taunton CAB about debt has Council Tax arrears. Taunton CAB’s Debt service for 2013/14 helped 1,081 clients with debt problems. The table below shows the ten most common debt issues raised. Most clients have a number of debts.



2.8. We have received representation from Gingerbread (a charity providing advice and support for single parents) setting out why they consider we should not include child maintenance in our calculations for income for CTS. They state four principle reasons, arguing that including maintenance will:

- Increase the risk of child poverty among single parents - whose children are already twice as likely to live in poverty;
- Risk fewer parents seeking child maintenance payments - particularly where the payments they do get vary or often go unpaid - putting them at greater risk of financial hardship;
- Offer little savings to Councils due to the modest amounts of maintenance involved and higher administrative costs as maintenance payments can fluctuate in frequency and amount;
- Mean a double penalty on child maintenance for single parents as from 2014, the Government plans to start charging single parents who need help from the new Child Maintenance Service (a parent will have to pay 4% of their child's maintenance as a collection fee, while the paying parent will face charges of an additional 20%).

2.9. In a report<sup>4</sup> from the House of Commons Public Accounts Committee published in March 2014, it states the Department for Communities and Local Government (DCLG) were:

*“dissatisfied that 22 local authorities (of which Taunton Deane is one) had introduced schemes that counted child maintenance payments as income when calculating Council Tax support”.*

### **3. Council Tax Support Scheme 2013/14**

3.1. People of pension age were protected as required allowing them to claim support at up to 100% of their Council tax liability. If a person claims Pension Credit (guarantee element) there is no limit on the savings they can have and they will normally not pay Council Tax at all. Pensioners with higher incomes can also qualify, even if they do not get Pension Credit. Depending on their circumstances they can qualify for some help with their Council Tax with an income of £400 a week or more.

3.2. In designing our CTS scheme, we considered customers' ability to pay and the collectability of the resultant Council Tax liability. For people of working age, our scheme has the following key elements:

- Maximum support is 80% of Council Tax - everyone of working age has to pay something;
- Increased non-dependant deductions;
- No Second adult rebate;
- Child maintenance counted as income;
- Earned income disregards are at increased levels than those offered under CTB;
- Hardship fund of £35k for short-term help (this is a Collection Fund commitment and not fully funded by TDBC). Taunton Deane Borough Council send 50,882 Council Tax bills amounting to more than £55m each year. Of this around 15% of

residents receive financial support through CTS, with just over 8% of those liable to pay Council Tax, being CTS recipients of working age.

- 3.3. There were about 8,300 people who moved from the Council Tax Benefit scheme to the localised CTS scheme. At 31 March 2014, this had reduced to 8,106. The average weekly CTS award for a Pension Age claim is £16.11, whilst for people of Working Age, it is £12.13. Other key facts on CTS caseload, spending and budgets are shown below:

Claimant type	% of total claims	Caseload at 31 March 2014	% of total spend	CTS Expenditure
Working Age	52%	4,239	45%	£2,681,793
Pension Age	48%	3,867	55%	£3,248,884
<b>Total</b>	<b>100%</b>	<b>8,106</b>	<b>100%</b>	<b>£5,930,677</b>

Table 3.3.1

Authority	CTS Budget 2013/14
Taunton Deane Borough Council (9.52%)	£583,214
Parishes and the Unparished Area (0.98%)	£60,224
Somerset County Council (72.35%)	£4,431,803
Avon and Somerset Police (11.84%)	£724,886
Devon and Somerset Fire and Rescue Authority (5.31%)	£325,235
<b>Total Budget</b>	<b>£6,125,362</b>

Table 3.3.2

Council Tax Support @ 31 March 2014	
Council Tax Support awarded	£5,930,677
Council Tax Support Budget	£6,125,362
Council Tax Support award against budget	<b>-£194,685</b>
Underspend as a percentage of the budget	3.18%
<b>Average Council Tax Support Award (based on caseload of 8,106)</b>	<b>£731.64</b>

Table 3.3.3

- 3.4. Members will see from the above tables that we paid out £195k less in CTS than the budget. This “underspend” equates to 3%. The cost of the scheme was lower than originally estimated due to a reduction in CTS recipients in comparison to CTB. Fluctuations in take up and in claimant numbers and income will impact on the overall expenditure. To put this into context, if 266 more people had claimed CTR and received average entitlement, then our budget would have been overspent.

#### 4. Collection Activity and Debt Profile for 2013/14

- 4.1. The number of households billed for Council Tax increased from 50,211 in 2012/13 to 50,882 in 2013/14.
- 4.2. From 1 April 2013 the Council decided to take advantage of new flexibilities related to second home discounts and short and long term empty properties to generate additional income through Council Tax in 2013/14. For unoccupied and unfurnished properties the changes meant Council Tax would be payable at 100% of the liability after 3 months. For those remaining unoccupied and unfurnished after 2 years, the Council decided to charge Council Tax at 150% to encourage owners to put those



properties back into use. Previously, there was no Council Tax payable for unoccupied and unfurnished properties for the first 6 months and after this, Council Tax was due at 90% of the liability.

- 4.3. For unoccupied furnished properties (“second homes”) Council Tax from 1 April 2013 was payable at 100% instead of 90% that previously applied.
- 4.4. Devon & Somerset Fire & Rescue Authority were the only major precepting authority to increase Council Tax for 2013/14. The element of the Council Tax bill relating to this preceptor is just 5.31%, so an increase of 1.99% on that element of the bill increased the net collectable debt for Council Tax in 2013/14 by less than £75k.
- 4.5. As a consequence of the changes outlined above, the overall net collectable debt for Council Tax in 2013/14 increased by over £1.9m in comparison to 2012/13. The total extra collection of Council Tax in year was at a similar level, with additional income for Taunton Deane of £177k based on its preceptor share of 9.52%.

	2012/13	2013/14	Difference	% change
Council Tax net collectable debt	£52,147,230	£54,085,519	<b>£1,938,289</b>	3.7% ↑
Council Tax Collected (in year)	£51,125,612	£52,989,588	<b>£1,863,976</b>	3.7% ↑
Percentage of in-year collection	98.0%	98.0%	-	-

Table 4.5.1

- 4.6. As well as more income falling due from the new flexibilities on raising Council Tax, we had to collect over £830k more from working age CTS recipients than in 2012/13. Previously, this income had been automatically credited to their Council Tax accounts through the more generous CTB scheme and consequently, it created additional work for our Revenue Officers in collection activities.
- 4.7. For many customers, it was the first time they had to pay Council Tax and it was evident this caused them budgeting issues, not least because many were also affected by other welfare reform, such as the removal of the spare room subsidy and increased non-dependant deductions in Housing Benefit. However, 85% of working age CTS recipients made some payment towards their Council Tax liability, with just 15% failing to pay anything.
- 4.8. Revenues Officers set up special arrangements to help people struggling to pay. We routinely offered 12 monthly instalment arrangements (usually Council Tax is paid over 10 months) for customers affected by the reduced help through CTS and were quite successful in agreeing new Direct Debit arrangements.
- 4.9. Despite our best efforts, the number of customers affected by recovery action increased considerably. While the overall Council Tax that was due increased by just 3.7%, collection activities increased at significantly higher levels as shown below.

	2012/13	2013/14	% change
Reminders and final notices issued (for all years - includes debt pre 2013/14)	13,893	18,425	<b>32.6%</b> ↑
Summons' issued (for all years - includes debt pre 2013/14)	4,650	6,610	<b>42.2%</b> ↑

Liability orders obtained (for all years - includes debt pre 2013/14)	2,501	4,420	76.7% ↑
Cases referred to bailiff company (for all years - includes debt pre 2013/14)	1,062	3,082	190.2% ↑

Table 4.9.1

- 4.10. We employed one additional Revenues Officer on a 1-year fixed term contract to assist in uphold in-year collection and in 2013/14 we were able to maintain collection at 98.0%. At 31 March 2014, the overall Council Tax outstanding was £1,095,931.
- 4.11. **Despite overall in-year collection for 2013/14 being 98.0%, the collection rate for working age CTS recipients was just 79.9%.**

Claimant type	Number of claims	Cases with debt	Average debt	Total debt
Working Age (employed)	2,256	1,165	£147.48	£171,817 (42%)
Working Age (not employed)	3,434	2,233	£102.69	£229,315 (56%)
Pension Age	4,290	246	£23.39	£5,754 (1%)
<b>Total</b>	<b>9,980</b>	<b>3,644</b>	<b>£111.66</b>	<b>£406,886</b>

Table 4.11.1

- 4.12. Of the 3,644 CTS recipients with arrears at 31 March 2014, 93% (3,398) were of working age. The Council Tax debt outstanding at 31 March 2014 for this group is £401,133, with the average debt being £118. Therefore, **while working age CTS recipients represent 8% of households, the value of their debt accounts for nearly 37% of all Council Tax arrears** (£1,095,931).
- 4.13. For working age CTS recipients in employment claiming, 33% had Council Tax arrears at 31 March 2014. For those not in employment, 38% had arrears. Those that had arrears within the 2013/14 financial year fluctuated, with many customers working with Revenues Officers in reducing their arrears by 31 March 2014.
- 4.14. **One in four Council Tax bills issued for working age CTS recipients in 2013/14 had costs totalling £115k for summonses and liability orders added.** \*see note below. We had collected £54k (47%) of these costs by 31 March 2014.
- 4.15. As the CTS scheme for people of pension age allows support at up to 100% of the Council Tax liability, there were only 246 recipients of pension age with Council Tax arrears at 31 March 2014. These arrears totalled just £5,754 (0.5% of all arrears or 1.4% of CTS arrears), with an average debt of £23.
- 4.16. More information on the debt profile for Taunton Deane based on the Council Tax outstanding at 31 March 2014 is shown in [Appendix 7](#).

## 5. Consultation for the Council Tax Support Scheme 2015/16

- 5.1. The Local Government Finance Act 2012 states that before making a scheme (in the following order) we must consult with any major precepting authorities, publish a draft scheme and then consult with other such persons who are likely to have an interest in the operation of such a scheme. We must set a realistic timeframe for consultation to ensure we can seek feedback from all appropriate individuals and groups in the community.
- 5.2. Consultation with precepting authorities (Somerset County Council, Avon and Somerset Police, and Devon and Somerset Fire and Rescue Authority took place on 17 January 2014.
- 5.3. Public consultation started on 7 March 2014 and ended on 23 May 2014. We included a consultation document with every Council Tax bill issued during annual



billing for 2014/15. Therefore, every Council Taxpayer had the opportunity to comment on our proposals. To ensure consultation was meaningful, we included potential ways of achieving each option as well as a number of proposals on how we could change our CTS scheme to mitigate the effects on vulnerable groups.

\*1,577 bills out of 6,336 - more bills were issued than the number of working age CTS recipients due to changes in liability during the year.

- 5.4. At the closing date, we had received 475 responses to the consultation document. Of these, 47 (10%) were from people currently receiving CTS. Full details of the consultation responses are shown in [Appendix 2](#).
- 5.5. The outcome from formal consultation shows the majority of respondents (52%) are not in favour of reducing the CTS scheme by the full cut in funding. On passing on some of the grant cut, the consultation shows 45% in favour and 44% not in favour. While there was clear preference on protecting people with disabilities and those with caring responsibilities from a reduction in support, 47% were in favour of protecting lone parents with children under 5, while 48% were not in favour of this proposal.
- 5.6. To supplement the information provided through consultation on the options and proposals to amend our CTS scheme, [Appendix 3](#) contains detailed feedback from customers in how they are attempting to meet shortfalls in Council Tax and rent liability as a result of the cuts applied through Welfare Reform. This feedback will provide members with useful insight on the impact of the cuts so far.
- 5.7. The following parts of this section show the outcome to each of the options and proposals set out in the consultation document.

5.8. **Option 1 - No change to Council Tax Support**

Under this option we would work out CTS in the same way as we do now. Any shortfall in the funding we get and the CTS we pay in 2015/16 would need to be met from other Council budgets.

**Option 1 Consultation Response: 34% in favour, 60% not in favour**

5.9. **Option 2 - Pass on the full grant cut**

Under this option we would reduce the help we provide through CTS to ensure we made savings equivalent to the expected cut in the Local Government Finance Settlement for 2015/16.

**Option 2 Consultation Response: 40% in favour, 52% not in favour**

5.10. **Option 3 - Pass on some of the grant cut**

Under this option we reduce the help we provide through CTS to make some savings to offset against the expected cut in the Local Government Finance Settlement for 2015/16.

**Option 3 Consultation Response: 45% in favour, 44% not in favour**

5.11. **Proposal 1 – Reduce maximum support through CTS to 60%**

Under this proposal we would reduce the maximum support a working age person can receive, from 80% to 60%.

**Proposal 1: 67% in favour, 27% not in favour**

5.12. **Proposal 2 – Protect people with disabilities to keep maximum CTS at 80%**

Under this proposal, we would retain the maximum support available through CTS at 80% if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate.

**Proposal 2: 69% in favour, 27% not in favour**

5.13. **Proposal 3 – Extra help for people with disabilities to increase maximum CTS to 85%**

Under this proposal, we would increase the maximum support available through CTS from 80% to 85% if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate.

**Proposal 3: 28% in favour, 68% not in favour**

5.14. **Proposal 4 – Protect lone parents with children under 5 years old to keep maximum CTS at 80%**

Under this proposal, we would retain the maximum support available through CTS at 80% if a working age person who is a single parent has responsibility for a child or children under 5 years old.

**Proposal 4: 47% in favour, 48% not in favour**

5.15. **Proposal 5 – Extra help for lone parents with children under 5 years old to increase Maximum Support for CTS to 85%**

Under this proposal, we would increase the maximum support available through CTS from 80% to 85% if a working age person who is a single parent has responsibility for a child or children under 5 years old.

**Proposal 5: 14% in favour, 82% not in favour**

5.16. **Proposal 6 – One flat-rate Non-Dependant Deduction**

Non-dependant adults are assumed to give the claimant some money towards their Council Tax, regardless of whether they do so. We would propose to introduce one flat rate non-dependant deduction of £5 for each non-dependant in the property. Currently the rate of deduction is based on the non-dependant's income. This will align treatment of non-dependants to the proposed method in Universal Credit and will reduce administrative burdens.

**Proposal 6: 53% in favour, 40% not in favour**

5.17. **Proposal 7 – No longer treat child maintenance as income**

Under this proposal we would ignore maintenance received for a child or children to align our CTS scheme more closely with DWP benefits and therefore provide for simple administration.

**Proposal 7: 29% in favour, 66% not in favour**

5.18. **Proposal 8 – Protect people with caring responsibilities to keep Maximum Support for CTS at 80%**

Under this proposal, we would retain the maximum support available through CTS at 80% if a working age person or their partner receives Carers Allowance because they look after someone with substantial caring needs.

**Proposal 8: 78% in favour, 18% not in favour**

**6. Financial and Resource Implications**

6.1. Members should be aware our scheme automatically increases premiums and personal allowances as it links them to the Housing Benefit increases. In September the Department for Communities and Local Government is expected to announce it will amend the Prescribed Requirements Regulations to up-rate the allowances, premiums and non-dependant deductions for pensioners for 2015-16. The Government will up-rate:

- personal allowances in line with Pension Credit rates
- most premiums in line with CPI; and
- non-dependant deductions in line with growth in eligible council tax.

2015/16 Pension Credit rates have yet to be published. The current CPI (Consumer Prices Index) rate is 2%. It is felt prudent to budget a 1.6% increase in overall CTR expenditure. This is to allow for 0.9% estimated increase in council tax liability for all cases, and an additional 2% increase in premiums (current CPI rate) for all non passported claims. Passported claims will not be affected by the increase in premiums as they are already receiving full benefit.

- 6.2. Should there be any shift in proportions between working age and pension age or further economic downturn resulting in more people relying on some form of state financial support, there would be greater pressure on remaining Council Taxpayers to meet potentially higher outlay.
- 6.3. While it may be necessary to reduce spending for Council Tax Support we must consider the impact on “vulnerable” groups. As stated earlier (paragraph 1.12) authorities must make their own assessment of which groups should be treated as “vulnerable”, although people with disabilities and those with responsibility for young children are likely to fall into this category. Proposals 2 to 5 seek to mitigate the effect on these groups.
- 6.4. Although the Council is not legally required to include transitional protection for claimants moving from one CTS scheme to a replacement scheme, the legislation does state that Members must consider if transitional arrangements may be needed and if protection should apply to all groups or just certain groups. Such protection could limit our ability to realise savings.

- 6.5. The financing risk of the scheme is shared with other precepting Authorities through the tax base calculation. Taunton Deane's share of the collection fund in 2014/15 is 9.66%. The maximum saving that can be achieved is through implemented Proposal 1 in isolation. The illustrative budgetary savings for each preceptor through reducing maximum CTS for people of working age to 60% is shown below.

Authority	% CTS budget	CTS Budget for 2014/15	Estimated CTS spend under Proposal 1	Estimated budget saving
TDBC	9.66%	£573,397	£489,660	£83,737
Parishes / Unparished	1.01%	£60,259	£51,459	£8,800
Somerset County Council	71.94%	£4,272,202	£3,648,305	£623,897
Avon and Somerset Police	12.00%	£712,671	£608,595	£104,076
Devon and Somerset Fire and Rescue	5.38%	£319,760	£273,063	£46,697
<b>Total</b>	<b>100%</b>	<b>£5,938,290</b>	<b>£5,071,084</b>	<b>£867,206</b>

Table 6.6.1.

- 6.6. A decision to reduce the maximum CTS for people of working age to 60% will mean that Council Tax Collection will be a much harder task. This is evidenced by the information shown in paragraphs 4.6 - 4.15. This will result in more pressure on Revenues staff.
- 6.7. Detailed financial effects on modelling on each of the proposals is shown in [Appendix 6](#). However, the table below shows the illustrative financial effect of those proposals receiving more than 50% support (based on data @ 1 September 2014)

Proposal	Estimated CTS Expenditure 2015/16	Saving/Cost in comparison to scheme for 2014/15 Modelled for inflation
1. Reduce maximum CTS to 60% for working age recipients (67% of respondents in favour – Model 2)	<a href="#">£5,071,084.32</a>	-£743,238.56
2. Implement Proposal 1 (maximum CTS to 60%) but <i>retain</i> maximum CTS at 80% for people with disabilities (69% of respondents in favour – Model 3)	<a href="#">£5,176,367.33</a>	-£637,955.55
6. <i>Introduce</i> one flat-rate non-dependant deduction (53% of respondents in favour)	£5,829,811.47	+£15,488.59
8. Implement Proposal 1 but <i>retain</i> maximum CTS at 80% for people with caring responsibilities (78% of respondents in favour – Model 19)	<a href="#">£5,085,815.88</a>	-£728,507.00

Table 6.8.1.

## **7. Highlighted risks**

- 7.1. The financial risks associated with localised CTS are notable and there are several major assumptions and estimated data used in calculations including:
- The CTS grant will continue to be at least that outlined in DCLG forecasts (however as it will be part of the LGFS the exact amount received for this particular element will not be transparent);
  - Future decisions on the level of Council Tax will impact upon the cost of the scheme and will need to be considered in the development of the Medium Term Financial Plan and the design of the Council Tax Support Scheme in future years.
  - The number of people claiming localised CTS will not increase significantly above estimated caseload profile;
  - The relative split of caseload between those of pension age and working age will not alter significantly from the present split;
  - People will still have the financial means to pay a proportion of Council Tax as well as meeting their other commitments and living needs;
  - Overall Council Tax collection rates will not significantly decrease;
  - The element of administration grant received from the government for administering Council Tax Support will not reduce significantly.

## **8. Council Tax Support Scheme 2016/17**

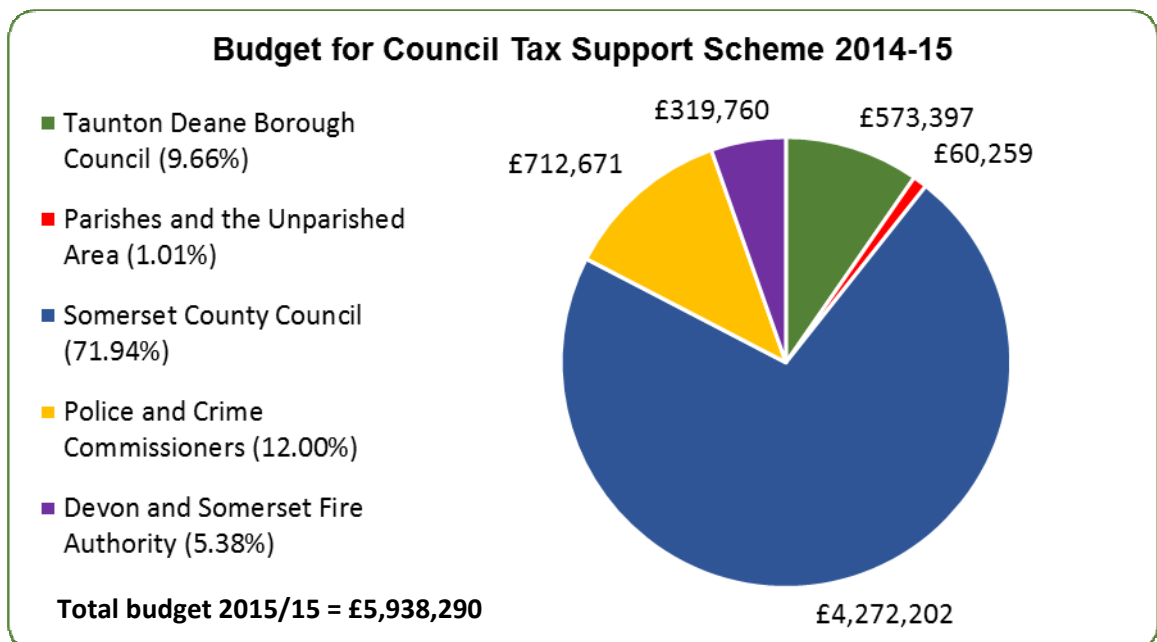
- 8.1. On 19 June 2014 the Corporate Scrutiny Committee recommended the Executive to approve a proposal to engage consultancy advice to redesign our CTS scheme for Working Age applicants from 2016/17 to:
- Protect applicants on a low income and those deemed to be vulnerable;
  - Incentivise work and maintain levels of support to assist those on low levels of earned income;
  - Reduce administration costs in anticipation of changes to administrative subsidy;
  - Be delivered within existing administrative frameworks and with minimal changes to software requirements; and
  - Reduce the level of expenditure across the scheme to deliver the savings required by billing and precepting authorities.
- 8.2. On 9 July 2014, the Executive gave their approval to obtain assistance through a leading consultant and work in collaboration with the County Council (as the major preceptor) and the other Somerset District billing authorities of West Somerset, Sedgemoor, Mendip and South Somerset to design a “core” scheme for Somerset

## 9. Decision Making Process

- 9.1. At the Corporate Scrutiny Committee on 28 October 2014, Members expressed concern regarding the impact of the CTS scheme on vulnerable people in our community. Having considered the outcome of consultation, the feedback from customers in how they are attempting to meet shortfall ([Appendix 3](#)) and the profile of Council Tax debt for CTS recipients ([Appendix 7](#)), Members recommend the Executive should retain maximum support for all working age recipients at 80% in 2015/16.
- 9.2. In addition, the Corporate Scrutiny Committee recommends that maintenance received for children should not be treated as income when working out CTS in 2015/16. This recommendation is in recognition of the statutory duty on Local Authorities to reduce and mitigate the effects of child poverty (2010 Child Poverty Act).
- 9.3. Following consideration by the Corporate Scrutiny Committee, this report on our Council Tax Support scheme for 2015/16 is before the Executive on 12 November 2014, with a further report going to Full Council on 9 December 2014.
- 9.4. We cannot afford to wait until the deadline of 31 January to approve our local CTS scheme. Realistically, we need the scheme approved in December at the latest. The new scheme impacts on the Council Tax Base. By law, we must have the tax base approved by 31 January if we are to safely set tax next year. We can't risk this not being in place.
- 9.5. The other major preceptors are reliant on us providing tax base information in December for their own financial planning and budget setting. How we operate CTS plays a fundamental part in that.

## 10. Finance Comments

- 10.1. The budget for CTS is calculated by the sum of band D equivalents for CTS discretionary discounts multiplied by the equivalent number band D properties. Therefore, our budget of £5,938,290 for 2014/15 is £1,427.93 Council Tax per Band D equivalent multiplied by 4158.67 number of Band D equivalent properties.
- 10.2. By running the scheme as a “discount” we share the risk of financing the costs with the other precepting authorities through the Tax base calculation. The first financial impact is on the Collection Fund that is used to manage all Council Tax income, before that funding is shared between the various local precepting bodies. Given TDBC's share of the Collection Fund (shown in the chart below) is only 9.66%, the major element of the risk falls on the other precepting local authorities.





10.3. The Department for Communities and Local Government Local Government Finance Settlement 2014-15 & 2015-16 Technical Consultation advised that the Government proposed to keep the level of the localised Council Tax Support funding unchanged in cash terms for 2014/15 and 2015/16. However, from 1 April 2014, funding for localised CTS is incorporated in the Local Government Finance Settlement (LGFS) and not separately identified. We have indicative figures showing the LGFS reduced significantly in both 2014/15 and 2015/16. If we apply the same reduction to the funding for CTS, it means a cut of £1.6m in comparison to the funding provided in 2013/14 (£179,287 cut in CTS funding for TDBC alone).

**Cut in CTS funding based on reductions in LGFS for 2014-15 & 2015-16  
(Estimated cut in CTS funding of £1.6m since 2013-14)**

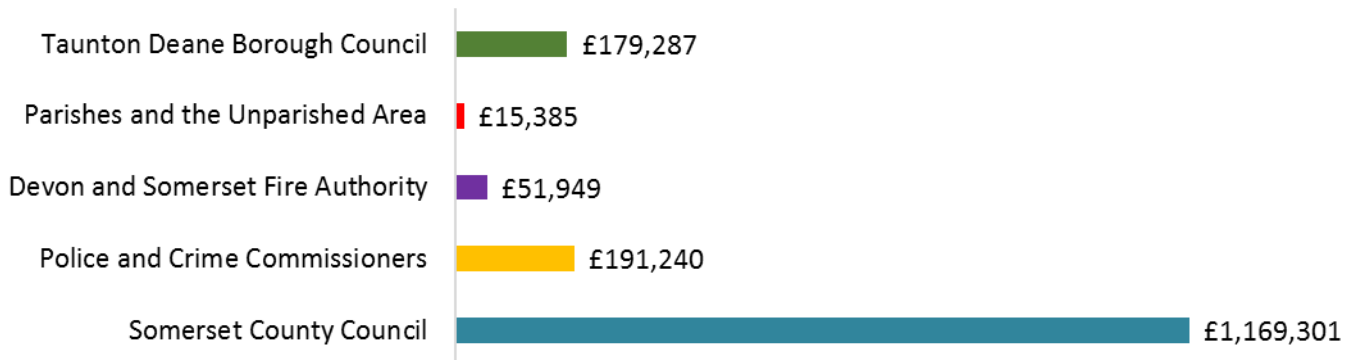


Chart 10.3.1

10.4. If we reduce the CTS budget by the same amount as the estimated funding cut, it will result in a budget of £4,503,377. We estimate we will award CTS of £5,814,323 in 2015/16. This will mean we have a budget shortfall of £1,310,946. These estimates assume caseloads remain steady.

10.5. CTS claimants of working age are adversely affected in reduced support available through CTS as the Government prescribe the CTS scheme for those of pensionable age and we have no discretion in the CTS paid to that group. In Taunton Deane, 48% of our claimants are pensioners and 52% are working-age. Therefore a cut in funding is shared across only our working-age claimants. If we exempt certain working age groups from cuts in support, for example people with disabilities, the cut in CTS for the remaining working age claimants will be even greater.

10.6. The Council has been required to make significant financial savings in recent years, and faces further major cuts in funding and increasing financial risks over the coming years. It is becoming increasingly difficult to preserve core services to local residents.

10.7. Against this background, further cuts in income from Council Tax are not considered to be a recommended way forward. The situation faced by TDBC is mirrored by the other authorities that precept on the Collection Fund (County Council, Police, Fire and Parish Councils). Reducing Council Tax income will increase the Council's budget gap (and increase budget pressures for major preceptors) and in turn place further pressure on service budgets.

## 10.8. CTS Grant Funding to Parishes

10.8.1. Within the 2013/14 Funding Settlement for TDBC, the Government included funding for Council Tax Support that included a proportion related to Parishes and Special Expenses. The Council decided to pass on a proportion of this funding to parishes to reflect their reduction in funding as a result of Council Tax Support, although there is no legal requirement to do so and no prescribed method by the Government. For 2013/14, a grant was given by TDBC to parishes based on the tax base reduction attributable to Council Tax Support in each parish multiplied by their 2012/13 Band D Charge.

10.8.2. The Funding Settlement for 2015/16 does not separately identify the proportion of funding for CTS for any preceptors - including TDBC and parishes. TDBC therefore needs to determine the policy for providing any CTS Grant funding to parishes for 2015/16, and it is recommended this is approved at this stage to give the Council and Parishes some certainty for financial planning and budget setting purposes.

10.8.3. For 2015/16 there are two proposed options, based on available information:

**Option 1:** Use the same formula that was used for 2014/15, so each parishes grant for CTS would be calculated as:

CTS Tax Base Adjustment x 2013/14 Parish Band D Tax rate

**Option 2:** Use the same formula that was used for 2014/15, but apply the same reduction to parish grant funding as that experienced by TDBC in the Funding Settlement. Provisional figures indicate an overall cut of 30.5% in funding for 2014/15 and 2015/16, so each parishes grant for CTS would be calculated as:

CTS Tax Base Adjustment x 2013/14 Parish Band D Tax rate x [1-0.305]

10.8.4. The Council is recommended to approve Option 1 as it will provide protection for parish budget. However, this does mean that TDBC will need to find savings from its own service budgets to subsidise CTS costs for parishes.

10.8.5. A third option would be for the Council not to provide a grant to parishes, and require them to budget and precept for CTS costs according to their local requirements. This would impact on the parishes to varying degrees depending on the Tax Base Adjustment and Band D charge for each parish. However, this is not a recommended option.

10.8.6. It is proposed the same funding principle agreed for parishes is applied to the Council budget for the Unparished Area Fund.

## 11. Legal Comments

11.1. In July 2014, the High Court struck down Sandwell Council's policy of refusing a Council Tax reduction to anyone who had not lived in the area for at least two years. In a judgment highly critical of the Council, Mr Justice Hickinbottom ruled the two year residency rule was unlawful on eight separate grounds. Included within those grounds was that the Council had acted outside its statutory powers, the rule was irrational and discriminated on grounds of race and gender and the Council had failed to comply with its equality duties.

11.2. Therefore, it is most important that Members in considering amending our CTS scheme for 2015/16, carefully consider such issues, as a failure to do so may render the scheme unlawful.

## **12. Links to Corporate Aims**

12.1. Council Tax and Council Tax Support are most closely linked with the “Transformed Council” section that details three further objectives that underpin the Council’s ability to achieve the Corporate Aims. The three objectives are:

- Achieving financial sustainability;
- Transforming services; and
- Transforming the way we work

## **13. Environmental and Community Safety Implications**

13.1. There are no environmental and community safety implications associated with this report.

## **14. Equalities**

14.1. Members need to demonstrate they have consciously thought about the three aims of the Public Sector Equality Duty as part of the decision making process. The three aims the authority *must* have due regard for:

- Eliminate discrimination, harassment, victimisation
- Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it
- Foster good relations between persons who share a relevant protected characteristic and persons who do not share it

14.2. The public sector equality duty, as set out in section 149 of the 2010 Equality Act, requires the Council, when exercising its functions, to have “due regard” to the need to eliminate discrimination, harassment and victimisation and other conduct prohibited under the Act, and to advance equality of opportunity and foster good relations between those who have a “protected characteristic” and those who do not share that protected characteristic.

14.3. The Council must pay due regard to any obvious risk of such discrimination arising from the decision before them. There is no prescribed manner in how the equality duty must be exercised, though producing an EIA is the most usual method. For this reason these matters are examined in the EIA appended to this report ([Appendix 4](#)).

14.4. The “protected characteristics” are: age, disability, race (including ethnic or national origins, colour or nationality), religion or belief, sex, sexual orientation, pregnancy and maternity, and gender reassignment. Marriage and civil partnership are also a protected characteristic for the purposes of the duty to eliminate discrimination.

14.5. Councillors must consider the effect that implementing any changes to the CTS for 2015/16 will have on equality before making a decision. The EIA will assist with this. Where it is apparent the CTS policy would have an adverse effect on equality, then adjustments should be made to seek to reduce that effect and this is known as “mitigation”. The options and proposals consulted on in revising our CTS scheme for 2015/16 will go some way to help mitigate the impact on “vulnerable” groups as set out in paragraph 1.12.

14.6. Budgetary pressures and economic and practical factors will also be relevant. The amount of weight to be placed on the same countervailing factors in the decision making process will be for Members to decide.

## 15. Risk Management

- 15.1. A Risk Matrix has been prepared and is attached at [Appendix 5](#).
- 15.2. The risk of increased levels take-up for Support is a significant issue. Local Councils are exposed to both national and local trends in employment levels that impact on the number of working age people claiming benefits. If more people become eligible to claim CTS e.g. because of economic downturn, then the cost of the scheme will increase.
- 15.3. Variations in take up and changes in employment levels are largely outside local authority control there is relatively little that can be done to mitigate these risks.
- 15.4. Collection Risk - the impact of the scheme is that low incomes working age households are now paying more Council Tax. There will be a point if people are asked to pay more Council Tax where the liability is too high for them and they will not pay anything.
- 15.5. CTS costs will increase if any of the precepting Authorities increase their Council Tax.

## 16. Partnership Implications

- 16.1. Further development of the Council Tax Support scheme will need collaborative working between TDBC and the major precepting authorities

## 17. Recommendation

- 17.1. The Executive is invited to recommend to Full Council that as detailed in paragraph 10.8.3, Option 1 is the preferred route in providing and calculating CTS Grant funding for Parish Councils in 2015/16.
- 17.2. The Executive, having regard to:
  - the recommendation from the Corporate Scrutiny Committee at the meeting of 28 October 2014; and
  - the outcome of consultation; and
  - the feedback from customers in how they are attempting to meet shortfall ([Appendix 3](#)); and
  - the profile of Council Tax debt for CTS recipients ([Appendix 7](#)); and
  - the Equality Impact Assessment (EIA - see [Appendix 4](#)),

recommends the Council adopts a Council Tax Support scheme for 2015/16 that seeks, as far as possible, to balance the significant cut to the Council's resources for Council Tax Support and the Council's wider budget challenges with the need to help the most financially vulnerable members of the community. The Executive recommends the Council:

  - (a) Continues to provide maximum support through CTS for working age recipients at 80% but amends the current CTS scheme to ignore maintenance received for a child or children ([Model 21](#) - Appendix 6); **or**
  - (b) Amends the current CTS scheme to reduce or increase maximum support for working age recipients to **one** of the options shown in Models [1](#) - [20](#) (Appendix 6).
- 17.3. The 2015/16 Council Tax Support Scheme is recommended for 2015/16 only.

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## **Background papers**

<sup>1</sup> Local Government Finance Settlement 2014-15 and 2015-16 Consultation

<http://www.local.gov.uk/documents/10180/5533246/Local+Government+Finance+Settlement+1415+1516++LGA+response+final.pdf/1ebbc901-681f-4f8b-9c92-28ec7c69cb0f>

<sup>2</sup> Joseph Rowntree Foundation - How Have Low-Income Families Been Affected by Changes to Council Tax Support?

<http://www.jrf.org.uk/publications/low-income-families-changes-council-tax>

<sup>3</sup> CAB Press Release 26 May 2014

[http://www.citizensadvice.org.uk/index/pressoffice/press\\_index/press\\_office-newpage-20140526.htm](http://www.citizensadvice.org.uk/index/pressoffice/press_index/press_office-newpage-20140526.htm)

<sup>4</sup> Report from the House of Commons Public Accounts Committee

<http://www.publications.parliament.uk/pa/cm201314/cmselect/cmpublicacc/943/94302.htm>

<sup>5</sup> Report from the National Audit Office - Council Tax Support, published on 13 December 2013

<http://www.nao.org.uk/wp-content/uploads/2013/12/10316-001-Council-Tax-Book.pdf>

# Taunton Deane Borough Council Council Tax Reduction Scheme

S13A and Schedule 1a of the Local Government Finance Act 1992

The existing policy document (for 2014/15) is available on-line through the following web address:

[http://www.tauntondeane.gov.uk/irj/go/km/docs/CouncilDocuments/TDBC/Documents/Revenues%20and%20Benefits/Local CTS scheme 2014.pdf](http://www.tauntondeane.gov.uk/irj/go/km/docs/CouncilDocuments/TDBC/Documents/Revenues%20and%20Benefits/Local%20CTS%20scheme%202014.pdf)

A hard copy is available on request.

This policy will require adjustments following Government uprating and DCLG Prescribed Requirements Regulations that are due to be published in November/December 2014.

A final CTS scheme for 2015/16 will be provided in advance of Full Council on 9 December 2014.



### Council Tax Support – Consultation for Changes in 2015/16

475 Responses (176 online; 299 paper)

#### Option 1: No change to Council Tax Support

##### Q1 Do you agree with Option 1?

68 (14.3%)	Strongly Agree
94 (19.8%)	Agree
140 (29.5%)	Disagree
138 (29.1%)	Strongly Disagree
35 (7.4%)	No Reply

#### Option 2: Pass on the full grant cut

##### Q2 Do you agree with Option 2?

96 (20.2%)	Strongly Agree
93 (19.6%)	Agree
146 (30.7%)	Disagree
99 (20.8%)	Strongly Disagree
41 (8.6%)	No Reply

#### Option 3: Pass on some of the cut

##### Q3 Do you agree with Option 3?

56 (11.8%)	Strongly Agree
160 (33.7%)	Agree
126 (26.5%)	Disagree
84 (17.7%)	Strongly Disagree
49 (10.3%)	No Reply

#### Proposals for changing Council Tax Support from 1 April 2015

#### Proposal 1: Reduce Maximum Support

##### Q4 Do you agree with Proposal 1?

148 (31.2%)	Strongly Agree
170 (35.8%)	Agree
70 (14.7%)	Disagree
57 (12.0%)	Strongly Disagree
30 (6.3%)	No Reply

#### Proposal 2: Protecting people with disabilities

##### Q5 Do you agree with Proposal 2?

110 (23.2%)	Strongly Agree
219 (46.1%)	Agree
82 (17.3%)	Disagree
44 (9.3%)	Strongly Disagree
20 (4.2%)	No Reply

### Proposal 3: Extra help for people with disabilities

**Q6 Do you agree with Proposal 3?**

51 (10.7%)	Strongly Agree
84 (17.7%)	Agree
202 (42.5%)	Disagree
121 (25.5%)	Strongly Disagree
17 (3.6%)	No Reply

### Proposal 4: Protecting lone parents with children under 5 years old

**Q7 Do you agree with Proposal 4?**

53 (11.2%)	Strongly Agree
171 (36.0%)	Agree
125 (26.3%)	Disagree
103 (21.7%)	Strongly Disagree
23 (4.8%)	No Reply

### Proposal 5: Extra help for lone parents with children under 5 years old

**Q8 Do you agree with Proposal 5?**

23 (4.8%)	Strongly Agree
45 (9.5%)	Agree
194 (40.8%)	Disagree
196 (41.3%)	Strongly Disagree
17 (3.6%)	No Reply

### Proposal 6: Non-dependants

**Q9 Do you agree with Proposal 6?**

81 (17.1%)	Strongly Agree
172 (36.2%)	Agree
77 (16.2%)	Disagree
114 (24.0%)	Strongly Disagree
31 (6.5%)	No Reply

### Proposal 7: No longer treat Child Maintenance as income

**Q10 Do you agree with Proposal 7?**

47 (9.9%)	Strongly Agree
92 (19.4%)	Agree
145 (30.5%)	Disagree
169 (35.6%)	Strongly Disagree
22 (4.6%)	No Reply

### Proposal 8: Protecting people with caring responsibilities

**Q11 Do you agree with Proposal 8?**

127 (26.7%)	Strongly Agree
242 (50.9%)	Agree
46 (9.7%)	Disagree
39 (8.2%)	Strongly Disagree
21 (4.4%)	No Reply

## Other changes to Council Tax Support

### Q12 Are there other people we should protect when considering changes to our Council Tax Support scheme from April 2015?

If so, please tell us who and give your reasons. 99 responses Q 12 (20.8%)

- 6: Elderly people who live alone and cannot drive due to a disability.
- 8: Households where the owner/occupier or spouse is over the age of 75 should be Council Tax exempt or the Council Tax for this group should be frozen at the time that that age is attained. The reason is that most, if not all, will be on a fixed income which, in real terms, is a reducing income year on year.
- 11: People with disabilities already get extra benefits to reflect the increases in their needs. I see no reason why reduced council tax is appropriate given that their income starts at a higher level.
- 14: Seasonal and short term contract Workers.
- 23: Maintain the Single Occupant Discount on Main Home
- 36: Everyone owning or renting property should pay something. At least 10% or 20%, some people received several benefits, even more than retirement pension and should pay. There are people who could work and do not. I know of a couple who put on an act and are fit to do other things!
- 37: See Q14
- 40: Severely disabled should be protected.
- 41: No
- 44: In option 1 will the Ambulance service have to also find the shortfall if this option goes through? If yes, they also should be protected. NH requires no more cuts.
- 49: Vulnerable single older adults who are subject to social care involvement have been identified as vulnerable/'adult at risk'.
- 50: No but a great deal more could be saved by abolishing District Councils.
- 51: No
- 57: No - to do so encourages indolence and torpor.
- 58: People living on small pensions
- 61: Retired disabled working is not disability hits all classes of people.
- 81: Low earners who are self-employed, This is a difficult one, but many people who are self-employed fall into poverty because they are unable to or unaware of being able to claim housing support, Some workers who are employed on short term contracts and who have to be registered self-employed find affording housing a big problem.
- 83: None
- 85: Parents with children with disabilities. In line with protecting people over 18 on DLA parents getting extra support to help care for a child with disabilities also need support.
- 92: Unemployed and unemployable people, e.g. who have a personality defect or have been out of work too long or are in their 50's or more and find it impossible to be employed.
- 93: the people who do not get any support and have to pay their council tax in full
- 104: None
- 111: Full time students should concentrate on studies and not have to worry about paying council tax.
- 113: Yes the people are actually working and don't claim benefits!!!!
- 115: There should not be ANY support on higher band properties, the band D and above houses are assets which can be sold . Why should people in band A properties subsidise people in 250k plus houses? The £5 for non - dependants is far too low, indeed it should be increased from the 2013 basis. Why should there be any support when there are working family members in the household ? £5 per week when earning over £394 pw , they should be keeping the household !!
- 126: WE SHOULD SUPPORT THE VULNERABLE GROUPS - YOUNG AND ELDERLY, THOSE WITH HEALTH AND PHYSICAL DIFFICULTIES AND THE MENTALLY ILL

- 127: Disabled Ex-servicemen/women
- 135: people getting war pension mobility support, very often people in receipt of WPMS are not entitled to claim ESA/PIP and as such will not be getting carers allowance (due to the strange rules governing the WDP scheme) but cannot work and as such are disadvantaged unfairly under the current scheme whereby only those in receipt of high rate care allowance are catered for
- 138: people in receipt of War Pensioners Mobility Support, often those in receipt of WPMS are not eligible for DLA/PIP and should be protected in the same way particularly as the rules for war pensioners care allowance are much stricter making it harder to qualify for
- 142: All vulnerable should be supported preventing later misuse of NHS/Social Services
- 144: No.
- 150: Those that have recently become unemployed, ie through redundancy. Not long-term unemployed.
- 154: As long as you protect the elderly and the vulnerable, everyone else should make a contribution.
- 164: Min support for all. Those on the dole should have to work for the Council. To boost staff but not to the detriment of the staff.
- 173: Those experiencing domestic abuse/violence should also be supported whilst they find their feet.
- 175: Do away with any form of Council Tax Support. People who have saved all their life pay full Council Tax and do not moan or ask for a handout.
- 177: Make everyone pay the same.
- 186: We have friends who don't work and they claim every benefit and have a lot more money coming in than we do. They bet on the horses £7 every day. You shouldn't protect anyone. No wonder you haven't any money - I didn't realise so many don't pay properly. When I was a lone parent I didn't apply for help.
- 194: Vulnerable teenagers and young adults of both sexes.
- 200: No comment
- 201: Stay at home mothers with children under 5. Society will gain so much more if mothers stayed off home longer when their children are babies.
- 211: We should protect the elderly on low income ie below £12,000, even if they have savings. We should not upset the elderly who have sacrificed a high life style to make some savings and then expect these savings to help pay Council Tax. If they are below the tax threshold they shouldn't pay Council Tax no matter what their savings.
- 213: No
- 221: I think you should do all that you can to protect hard working families from Council Tax rises. I fully accept that our community has a responsibility to those with serious disabilities, which genuinely prevent them from working, and to those who care for these members of our community. However, I think it is extremely unfair that hard working families where both parents work continually subsidise single parent families - not just Council Tax but with school meals, not paying for school trips etc. I would not want to see any child in poverty but I do feel that every member of our community who is able to pay their own way should do so.
- 225: Disabled - need extra support
- 229: None
- 230: Pensioners of 75 years or more as their pension increases atrophy and do not keep up with inflation.
- 231: Very definitely not.
- 232: Disabled. Lone parents with children under 5. Carers. Child maintenance. All worthy recipients, I would not single out any category for special placing.
- 244: No idea
- 246: With the change in pension age there are many pensioners having problems as they have to wait longer before they get the higher benefits.
- 248: There are pensioners who have a disability who have to spend extra money on taxis, help in the home and for shopping. The bus pass is no use to them and no alternative is provided.
- 256: Due diligence needs to be maintained to ensure only genuine cases are supported.
- 260: None

- 268: Pensioners on low incomes as they have little or no way of increasing income to cover rising bills.
- 272: Adults with disabilities in receipt of high rate care and mobility DLA.
- 285: People on ESA Support Group. They are caught between the old IB benefit and not getting the help automatically given to the DLA group.
- 286: No
- 292: Students - people undertaking higher education courses should benefit from council tax reductions as they are working their way into the world of employment (where they'll be paying council tax).
- 301: Anyone in a vulnerable position financially should be protected from further hardship. It is wrong to be considering who to protect and who to penalise. Make your cuts from the top.
- 302: People with difficulties learning such as Aspergers Syndrome as they cannot process the information and has no empathy with people in social interaction cannot read signs in body language and facial expressions.
- 308: No
- 312: Everybody deserves support dependent on their overall income. It is immoral to charge people tax they do not have the means to pay
- 316: No everyone should pay something too many hand outs but they still have TV, cars etc and holidays.
- 320: Support marriage being people in a supportive relationship. This to encourage people to be committed to one another and not living in a non-committed relationship.
- 321: Discuss in Committee.
- 323: No.
- 325: I do not think there are other people you should protect when considering changes to your Council Tax Support scheme from April 2015.
- 333: No
- 335: No
- 339: No
- 340: People who have learning difficulty, people on low income and on DWP benefits. People who are ill with dying diseases.
- 344: No one should be protected. Everybody should be treated the same.
- 347: Pensioners - because of poor (or no) interest on their savings, especially those living alone in high rated properties following death of spouse.
- 349: People with unseen disabilities ie mental health problems and homeless living in sheltered housing.
- 353: No
- 360: DISABLED PEOPLE CLAIMING DISABILITY LIVING ALLOWANCE ON THE HIGH RATE MOBILITY. SINGLE DISABLED PEOPLE WHO LIVE ALONE. CARERS WHO LOOK AFTER A DISABLED PERSON FULL TIME.
- 364: Re: Commence help to elderly with gardens, this may encourage lazy neighbours to keep their gardens. Charge £100.
- 371: You are only protecting one person in charging Council Tax and that one person is yourself.
- 372: Working age persons in part time work on minimum wage, living alone - earnings under, say, £100 per week.
- 375: Small business people need help, can we reduce Council Tax for a period and link it to employment.
- 377: Give consideration to those aged over 60 who have had their pension altered due to the recent government changes.
- 380: Consideration to those aged over 60 whose pension date has been altered.
- 383: People who are receiving DLA (Low Care Allowance) as we still are quite vulnerable and struggle with everyday life.
- 391: no
- 396: People with mental health problems seeking employment.
- 402: None

- 411: Apart from protecting yourself at Taunton Deane you should protect disabled and who have no means to pay this outrageous tax.
- 414: I find it exceptionally hard to find Council Tax now and if I am going to be penalised further. All vulnerable people should be helped and protected. I don't and I'm sure others don't like being in this position.
- 424: Protected groups under the Equality Act and undertake an Equality Impact Assessment for each group on how these proposals affect them
- 432: Pensioners
- 433: Recipients of DLA on lower band of care. They are often equally disabled as those on middle or higher band but sleep through the night.
- 438: There are lots of people who are vulnerable not just disabled, elderly, low income etc. so where do you draw the line? Everyone has rights. If a single parent had the child carelessly, tough! If on the other hand they were in a steady relationship and then it goes wrong they need help! Don't they?
- 439: The elderly on benefit with no savings or very little.
- 440: People with severe mental health problems of a long term nature.
- 446: Yes make the ones that won't work pay more. The ones that do, need it to be worth working for unlike now so many better off on benefits.
- 453: Single people alone need 25% reduction continued. Also, support for those on state pension.
- 465: Elderly people who have just too much in saving and pension to qualify for any reduction in Council Tax and have to pay the full amount. My wife and I have to pay full scale D - £1405 - out of our pensions. Yet next door get 3 lots of wages, plus Child Allowance, and pay exactly the same - NOT FAIR. No wonder they can have 3 good cars and us 1 old one. There should be a sliding scale - not just a plain cut off for benefit.
- 473: No



**Q13 Are there any other ways of encouraging people into work that could be applied as part of the Council Tax Support scheme from 1 April 2015? 112 responses to Q 13 (23.6%)**

- 11: Stop all benefits to anyone who has not found work after 12 months.
- 13: Only those with a full medical exemption should receive benefit. Others should have to take any work offered.
- 15: Maximum reduce of support for working age people so they will be motivated to looking for a job.
- 27: Cut the amount of benefits received as a lot are choosing to stay unemployed as they will lose money if they go into full time employment.
- 29: By spreading the financial relief amongst both employed and unemployed.
- 34: Where are the real jobs? Part time or zero contract. How can a council base anything on such inadequate unpaid work. You need to adopt a new town view and encourage manufacturing jobs into Taunton area or storage warehousing. As a point my wife has tried to find work and applied countless times, she had work at Christmas but it was only temporary. Great country not. She came off support EAS voluntarily even though it looks like she should not have. Discrimination is taking pace as they pick ones who sign on to work over people like my wife.
- 37: Cutting some benefits would encourage people to be more self-sufficient and go out to find work. There are many families who are better off 'not working' because of the amount of benefits they receive.
- 40: Anyone physically and mentally capable of work should be encouraged strongly. If cutting benefits is necessary to this aim, OK children should not be a factor that is a life decision that others should not pay for.
- 44: Apprenticeships (voluntary) or taster ones to encourage people to develop new skills. Free to employers such as local government and public organisations.
- 49: My concern is around the balance between working hours and entitlement for benefits eg in the case of a single parent working full time. Many of them do work, encourage them to take up skilled work/to join education programmes to get them there.
- 50: It is not your role to encourage people to work, merely to respond to their idleness.
- 57: Yes - stop all hand-outs.
- 58: A tax increase leaving the previous out of work much better off perhaps no tax increase for their first financial year of employment. No tax increase for small earners.
- 60: Community work for all able unemployed people.
- 78: CUT THEIR SUPPORT! Make the non-working people struggle and when they struggle they may be encouraged to get a job! Rather than us hard working people struggling and paying for them to do fuck all!
- 81: By reducing the benefit to 60% many people will be unable to afford decent housing. Resulting in more problems for the NHS, Social Services and the Criminal system. A very short sighted policy.
- 83: Increase the weekly non dependant support for those non-working to more than those working. This will encourage them into work.
- 85: In the same way people who leave benefits for work can get those benefits back quickly if that work fails could these be an easy way to get council tax relief back for people. Or could you step it in so people pay half the amount in their first month of work for example. You already often spread payments over 10 rather than 12 months so presumably could just make at least one of those months come at the start.
- 93: limit council tax support to 1 year unless they get a job
- 104: When employment is found to ensure they are not penalised by Council Tax at the full rate, ie; allow a period of adjustment/graduation.
- 113: Stop their benefits and make them work
- 115: The less benefit the more likely the working age ones would get work, especially the under 25s. A friends daughter is 17 and at college, she walked into a newly opening business and got a part time job on 1st asking . .
- 126: young adults over 18 who live independently - they need support and guidance to use their limited income wisely - also those with addictions need help getting into work.

- 127: Reducing benefits overall. The more the benefits available the less the incentive to work
- 135: you could offer a discount of 25% for the first 6 months of full time work (given as a deduction annually in arrears) and a 5% discount for all rate payers, whilst simultaneously reducing the out of work benefit amount from 80% down to a maximum of 60% after the first six months of claiming unemployment benefit (but keep disabled persons maximum level at the current 80%)
- 136: Eliminate all (if any) zero hours employment contracts across all departments of both Taunton Deane and Somerset County Councils and other public service organisations. Encourage private sector employers to do likewise.
- 141: Reduce or eliminate financial support for long term unemployed. Will remove encouragement to remain jobless.
- 144: Decrease their benefit. People on benefits get more money than I do working fulltime. They can't afford to come off benefits!
- 150: Withdrawing support once lone parent's children are of school age. Make Council Tax Support for the un-employed dependant on participation in education/training/work experience/community service/actively looking for a job.
- 154: Stop paying Chief Executives for not working. Believe in contribution not status. Put money into CTS rather than paying high salaries to non-effective managers!
- 156: Employ more people looking into benefit fraud that could save millions. Don't give benefit as they walk in the country, other countries don't.
- 164: Pay the top management far less.
- 168: Don't give so much in benefits!
- 173: More should be invested in attracting better quality jobs in the area which pay pay better salaries to staff. There are too many employers who are paying only the national min wage or reliant on zero hours contracts.
- 175: Threat of extermination if they won't work.
- 176: Give credit to a household where one or more persons are serving apprenticeship. To encourage work orientation and value apprenticeships.
- 177: Stop all support - as pensioners we are subsidising all these people. Take into account child benefit paid to immigrants who send it home and contribute nothing to our economy. We need to take a firmer hold and stop subsidising these people who know all the loopholes in our present system.
- 180: Give full Council Tax Support up to the tax threshold.
- 183: Well it doesn't seem clear as what support you would get if in a low paid/part time job how you would be better off - don't think applies to me but to some doesn't pay to work or does it nobody seems to know.
- 186: Yes stop benefits - that'll make them work.
- 187: It should be made possible for able persons receiving unemployment benefit to be called upon to work a minimum number of hours per week for their local authority, in keeping up the appearance of the town or undertaking other low skilled work for which the Authority is responsible, and at no cost to the Authority ie referral equals no unemployment benefit.
- 194: Don't collude in the fantasy that everyone is capable of holding down a job.
- 200: No comment
- 201: Reduce the support they can get the longer they are unemployed. "If I can get benefits/support I don't need to work". Reducing the support will stop this out of work attitude!
- 211: We shouldn't be encouraging mothers into work. Children need their own mother not a host of unrelated people ie child minders, nursery assistant pre-school teachers etc. The family is the bedrock of society. Too much pressure on working mothers is causing family breakdown.
- 213: If unemployed people receiving Council Tax support do not take any job that is available then Council Tax Support should be withdrawn.
- 220: Signing up for voluntary work in the community
- 225: Reduce benefits to make them work
- 230: I do not think that Council Tax Support should be part of any scheme to do with encouraging people into work it makes no sense. Any methods of encouraging people into work should be part of Income Tax and National Insurance.

- 231: Give them maximum support for one month when they become unemployed. Then reduce monthly to half benefit, half two thirds?
- 232: Care
- 243: In my opinion all able bodied people should be made to work in and for the community if they are not in regular employment. A small part of any paid work in the Community could mean they have a small allowance from their Council Tax if a home owner or tenant.
- 244: No idea
- 248: There are people employers would not want to employ. Could some people be used to dredge rivers and work of this type with payment made in return for work?
- 261: Dare I say grown-ups a big stick. Youngsters get back training, as SWEB panel beater/welder, I had several, they and I loved it.
- 268: I am not sure that Council Tax support should be used as a means of increasing employment. Surely that's outside the principles and remit.
- 272: Reduce benefits to parents unemployed with children.
- 274: We need to provide more work opportunities and apprenticeships. If these opportunities are not available, support will continue to be needed.
- 279: Scrapping weekly deductions for non-dependants receiving benefits. Why reduce the tax amount when the person is already receiving benefits. This makes receiving benefits less attractive.
- 285: People in LA properties should have their tenancy agreements altered so they can run an "approved" or "agreed" business from their Council accommodation, ie, an internet or EBay style business.
- 286: We feel this really is a specific area of ideas development and planning that the Council's officers and advisors should be dealing with. It is a very technical area - not one that the average citizen is competent to assess or comment on.
- 289: I would suggest some kind of monitoring scheme to ensure they are actively looking for jobs, if after a period of months they are still unemployed then I would suggest they are given a choice to go on work placements or do volunteer work. Refusal to do so would result in a withdrawal of Council Tax support.
- 292: An initial reduction on their Council Tax bill for a few months.
- 293: More should be done to offer apprenticeships with good companies but make sure that the system is not abused.
- 301: This question suggests that people do not want to work rather than focusing on the reality of very limited opportunities in terms of paid employment. I think people need to be encouraged to be creative, to help each other more and access to education and training.
- 302: Encourage people with working with the community with supporting Council Members.
- 305: I don't know any answers aged 70 I have to work to pay mortgage/bills etc. The benefit system has been abused and over many years so it will take time to encourage people, who can, to work.
- 308: Increase minimum wage and do not increase benefits so that it is always better for people who can work to be in work.
- 312: It is not proper to use the tax system as a means of forcing people into work.
- 316: Everyone should pay so much council tax. I have friend with more money than I have and somehow they don't pay any not fair they use the services as well as me.
- 320: Prove seeking employment give them back £30 minimum.
- 321: Discuss in Committee.
- 322: Make it more profitable to work and pay their way, including taxes and income tax, than to live on benefits.
- 323: If they are living away from parents through own choice but cannot support themselves they should not get cx support.
- 325: I do not think there are any other ways of encouraging people to work that could be applied as part of the Council Tax Support Scheme from 1 April 2015.
- 328: Stop forking out money to them. Employ some of benefit seekers to clean the streets, do local government funded project. At least they will work for the money they claim!!! NO WORK=NO BENEFIT

- 331: I think that any able bodied person of working age should do some sort of "work" in return for their benefit as in USA. It would spur the individual into work discipline and motivate them.
- 333: No
- 335: Cut benefits so that they are getting less than those working
- 340: Only encouraging people to work, knowing they won't be worst off in full or part time in the future working under 16 hours should apply to all walk of life to claim Council Tax Support scheme for all.
- 344: Having a time limit on the period that they can receive Council Tax Support for.
- 345: It seems to me that there are dubious, even unethical implications in this question. How can changes in Council Tax Support 'encourage' people to work? The implication is that they are not working because they get help.
- 349: Take more people on part time working. Cease zero hours contracts, stop agency staff saving on high charges from recruitment companies.
- 353: Somerset is a low wage economy - there will always be an issue. Some form of positive discrimination for local people seeking jobs at Hinkley Point. More pragmatic approach by all local politicians - less reliance on party dogma and drivel.
- 361: Withhold benefits after a certain time limit or 2 abortive job placements
- 364: Yes, reduce all Council help. We all managed OK in past without state aid.
- 370: Ref Q7 - We feel the proposals by the Government for working mums, is assistance with Nursery Care, free school meals will encourage single mums to look for work. We support the benefit changes the Government are instigating.
- 371: You do not want or encourage people to work - with you charging everyone such excessive council tax.
- 374: I strongly suspect that all means of encouragement have been tried already. There is no fool proof template, I'm afraid.
- 375: Difficult
- 381: Give some transitional support when people get a job so that being in work always means you are better off.
- 383: I don't think so.
- 385: Get those on Benefits and receiving help with Council Tax to pick up rubbish and tidy the parks etc.
- 386: Every working age person should be required to work, unless there is a very good reason not to. Single, unmarried mothers and those on 'disability allowance' include those who should be working. Encourage these groups to value the social as well as the financial benefits of working.
- 391: don't know
- 396: Offering more financial support to those having counselling by a council approved/ employed counsellor to help them deal with self-esteem or other issues preventing them leading happy working lives, and happy lives in general.
- 397: Could there be a "taper" system whereby they can gradually reduce their Council Tax Support over say 3 months rather than it all change on one day? Usually when you start work you have to wait a month to be paid but I assume the CT Support stops on the day their circumstances change. Not sure how practical this is to implement but if there could be some gradual change when people begin work it may help them with their cash flow right at the start of a new job.
- 402: None
- 409: Publicise need for those in work not to have zero hour contracts and to urge employers to pay a hiring wage.
- 411: You can encourage people into work by helping them on their Council Tax. Not as you do rob the residents of every penny they earn.
- 414: There is a difference between encouraging and bullying. In my view "encouraging" by cutting financial help is bullying. If you have tried for jobs and are still looking, is it fair to cut money. If you are in pain all day, is it fair to cut money?
- 423: They should do a few hours' work within the community to match the value of the benefit received.
- 424: Take steps to change the 'austerity regime' for the most vulnerable Create jobs through growth not austerity.

- 432: Links to apprenticeships
- 438: You cannot keep putting the jobless in one of two boxes. There are many many reasons why people don't work. Some are just lazy, other have criminal records, drug/alcohol habits, bad work history (no good references), too much time off work through genuine health problems etc etc. So without the Government wasting more billions of pounds to save a few quid - what's the answer? Leave finding a job to the DWP!
- 439: A reduction (reason-encouragement) in their Council Tax.
- 440: Create job!
- 444: Placing a time limit on how long people can receive benefits relating to being out of work not relating to disability, caring responsibilities.
- 446: Make it hard to be a scrounger/waster, drug addict/alcoholic/living on so much this building is full of them only a few of us mugs work it makes me sick!
- 453: No I do not consider Council Tax adjustment will help or hinder employment one way or another.
- 470: You could ask people receiving Income Support and job seekers allowance to do jobs in the community, eg, litter collecting, cleaning graffiti etc to earn their discounts. If they don't do it then don't get the help. This may then encourage them into paid employment. It would save costs on employing so many people to do the tasks.
- 472: Yes! when things get tough people, become resourceful more prepared to work. People are happier when they are not on benefits. They don't know that! I grew up in the 40s, 50s, 60s, We did not get hand outs we had pride, we didn't drop litter. We have one of the worse teen pregnancies in Europe, we have encouraged this hand out society. It needs to STOP if you can't afford, you can't have it!!! Blue badge misuse!

**Q14 Do you have any other comments or suggestions for the Council Tax Support scheme?**

**If so, please state these and give reasons 134 responses to Q 14 (28.2%)**

- 11: As someone once said "we are all in this together" If everyone pays the full amount due it will reduce the burden on the vast majority of residents.
- 14: Anyone working for South West 1 should pay double.
- 15: Start to check lone parents receiving benefits as some of them do not report fact they live with their partners
- 23: Council Tax should be based on each occupant aged 18 or over
- 29: I believe vulnerable groups should be protected but that the definition of vulnerable should be re visited and that the burden should not fall entirely on the employed.
- 34: I think if need be Council Tax should rise a bit to help. Though to be honest with a bit of luck this Government are out in 2015. I think a local income tax is fairest overall and people with more pay more to help all/most people who will never have that sort of luck/money. To be honest no-one at TDBC will listen will they, same old bull every now and again.
- 36: It is no good relying on postal forms when people receive full benefits, eg full rent rebate. These people should be "watched" it would save hundreds of pounds.
- 37: Personally I would like to see com charges based on the services that are provided to each household. We receive very little living out in the sticks! I feel quite strongly about paying more CC and getting even less for it. All we get is a refuse collection once a fortnight.
- 40: Current Council staff should be able to do any extra work. If necessary remove the "boys" who sit in their trucks for hours doing nothing to somewhere they can be supervised. Some do work, some are lazy and wasting public money.
- 41: Council Tax support scheme should only be for the most vulnerable ie disabled, carers.
- 44: Rather than group all disabilities together segment them into more reasonable groups. High/med/low risk and subsidise them accordingly alongside their ability to work in any role, not just what they did do.
- 46: Pensioners should not be exempt from any required cuts to Council Tax Support schemes. They (we) are normally well situated.
- 49: You need to consider other benefits and their impact on peoples' life choices for eg working tax credit, employment and support allowance. You also need to consider what we are actually being charged for and whether the services, with massive cuts and far fewer staff are still providing us with value for money.
- 50: There will be a high rate of misguided responses to this survey because of the way the questions have been formed.
- 53: Reduce admin staff not increase. How much did this survey cost? We elect Councillors to make these decisions on our behalf.
- 58: Any increase in administration costs must be far outweighed by savings, and must be fully justified.
- 61: DLA high mobility and care costs us money but there must be a good course to stop business residents using the street to park in disabled bay. People living in the street are strongly against businesses using parking permits.
- 73: Proposal 1 - agree in principle but a cut from 80% support to 60% support is too drastic and could lead to real hardship. Would prefer something in between.
- 77: Don't squeeze middle Britain any more. EVERYONE should pay their way EQUALLY. Council tax in my view is for 'general' community amenities: Schools, Hospitals, Fire, Bin Collection etc. NOT for funding minority groups.

- 78: STOP passing on the extra costs and increases in tax to us hard working people! I work bloody hard full time to be taxed more than some lazy bastard who sits on their ass all day. I know that's not fair to the people out there that can't get a job but my partner (no qualifications) has been made redundant 3 times in the past 2 years and she has found a job every single time without any gaps between work! So you can find jobs if you work hard enough for it but majority of people can't be bothered cause they get enough for sitting on their ass!
- 81: Perhaps richer residents could be asked to contribute more council tax if they are able to afford it. Street lighting could be turned off at midnight and local pubs and clubs should be made to pay more for policing, freeing up money for those less fortunate. Perhaps those who receive housing support and who are able could work in a voluntary capacity for a few hours each week. Difficult to manage and quite expensive, but worth it in the end.
- 83: Proposal 6 includes no means testing and will cost more than the existing system - how can anybody possibly think this is a good idea?
- 84: Complicated document! Not confident of correct answers as a result
- 85: While the single person household reduction in general seems fair it is worth considering abolishing it for people living in very expensive, and usually therefore large houses i.e. those in the highest rateable bands.
- 87: It has really been a help to me. I was born in 1953 so unable to get my pension until 2017 or a bus pass which would be really helpful. I'm unable to work though the benefits agency think I can regardless of letters from hospital & doc. The support from TDBC has kept me 'afloat' - just as I get no other benefit. Also I find the staff at TDBC exceptionally helpful when I ring. Thank you.
- 88: Council Tax should take into account the total income in a household. At present, as far as I am aware, a household with only 1 income coming in pays the same as another in the same band with 2 or more incomes, ie. the more money coming in the more should be expected to be paid!
- 89: Without knowing what other allowances and benefits the different categories of people receive, I find it impossible to say how deserving of reduction in Council Tax each category is. I would have thought the same applies to all your correspondents. I feel that I need to see the full picture.
- 100: I found the form itself over complicated and needed to read the proposals several times before understanding them. This may mean that most people will either not complete the form or potentially misunderstand the questions. Please make the forms simpler and clearer.
- 101: A poor consultation document - too many words and complicated.
- 104: With funding being cut year on year, necessary savings need to be made in the Council Tax support and the employed and unemployed need to share his burden.
- 127: Use unemployed on community schemes to assist council with works they are unable to fund. eg Flood prevention. Clearing waterways, streams and drains Cutting verges
- 135: please seriously consider granting discounts to business rates for those employers who are taking on more staff in order to create more employment opportunities for the area and encourage expanding businesses to relocate here to current brownfield sites in order to bolster the job opportunities on offer
- 142: Ensure if additional Council staff employed to manage scheme they are not overpaid.
- 143: Be sure that people being supported are genuine.
- 146: Decrease the discount for sole occupancy for those whose income is above a level to be determined.
- 148: There has been huge changes already - more will lead to confusion.
- 150: If you really would like to receive the views of a wide range of people with different backgrounds and experience, you should make this questionnaire more accessible by: Making each proposal clearer - I had to re-read several and I have a high level of education! Provide an envelope and free postage!
- 151: Your introduction on page 3 says that any changes in help fall on "working age people". I am a pensioner and get no help so I and most pensioners also pay the costs of any help. Your statement ignores the contribution of most pensioners.
- 154: Support the elderly. Support the vulnerable. Support the disabled. Do not support the work shy. Do not support the wealthy. Get someone who hasn't got a degree to write these booklets!

- 156: Leave the EU again. Employ more benefit fraud detectives! More thorough checks, get rid of social workers that are easily fooled!
- 164: Why are you asking me these questions. I thought you in the Council were the experts, that's what you get over paid for. Sorry I forgot you get over paid to waste Council money: The leaflet and moving a piece of grass from one side of Castle Green to the other!!
- 165: Those who use services should pay for them. Look at Council staff, sick pay, holidays and mat. pay.
- 167: I agree with any changes that have to be made for the good of the district - within reason!
- 168: Q5: There is no proposal - 2 statements. Q7: Reduce it. Q8: Don't increase it. Q9: Why is it reduced? Does the non-dependant pay as well? They should do. Get someone to review future surveys, this one is really badly written. It needs to be clearer.
- 173: If you are going to have to employ more staff, then there should be an element of responsible debt management advice introduced at the same time.
- 175: No support for anyone make people take responsibility for their own lives.
- 176: Reduce the publicity budget by elimination of non-critical areas. Adopt cheaper printing methods.
- 177: There is no provision for single pensioner householders who have no dependants. We have to pay the full amount (less 25% single householder discount). We receive very little in return - education not required, poor street lighting - poorly maintained roads and minimal grass cutting.
- 180: Yeah why don't you stand up to the Government you pathetic weasels.
- 183: Make the questions clearer - whoever made these questions up has probably got more brawn than sense.
- 185: I think reduction in the services the Council provides has gone far enough, particularly for poor, but on the other hand I would hate to see things being made any harder for those who really need Council Tax Support. Life is hard enough for these people now, hence the reasons in those relying on food banks etc. The only answer as I see it is for reasons in Council Tax for those who can afford it, if requirement is now proposed to provide any more money to fund services.
- 186: There's too many reductions for people. My partner is on state pension and I work part time only due to mental and physical health problems. We do not claim any help because we believe everyone should pay. It costs the same for refuse collection, pot holes, street lights, road sweeper etc regardless of who's living in the properties. Empty property owners should pay too - cancel the three month rule - I've got one and I'd pay.
- 187: A stricter action policy against those in arrears of their Council Tax payments.
- 191: Yes, I hope we have a Labour Government in 2015 and that they are brave enough to finally balance the burden of a crash caused by the folly of the richer people, the effect of which have fallen at most universally upon the poorest and most vulnerable.
- 194: Only that it's crazy to protect all pensioners, while penalising younger generations. A recipe for social division, resentment and elder abuse.
- 201: Scrap it completely?!
- 204: Everyone who is resident in the Council area should pay towards the services they all receive. The payment should be considered a primary part of living costs before any personal spending eg smoking, entertainment, alcohol.
- 210: It is important to look after vulnerable people. It is also important to maintain police/fire/ambulance and infrastructure. Why can you not raise everyone's Council Tax by a pound or two? I know the government sets limits but I would prefer to pay a bit more and protect the vulnerable, maintain police etc.
- 211: Council Tax should be reckoned the same as Income Tax. The rich should pay a lot more and the poor should pay nothing. The massive difference between rich and poor is a national disgrace. Rich meaning people earning £50,000 and poor meaning £12,000 or less.
- 213: No



- 219: I think it is important to have a council tax that is fair to all groups of people and to keep the bills as low as possible without affecting services too much! Tall order but I believe it is possible if not too many changes are made - small changes can be introduced across the board so that they all add up to a saving to meet the proposed cuts in budget.
- 223: Children of single parents should be the responsibility of the absent parent - not the tax payer.
- 230: Council Tax needs to be replaced it penalises everybody except high earners who can afford it. It should be replaced by a flat rate at a low level and a local sales tax in which both are fixed nationally by law.
- 231: No support for foreign residents without work permits.
- 232: There should be no change to Council Tax Support. Extra to be found from domestic ratepayers in the interest of fairness.
- 238: Local tax needs to be collected by a local income tax, so everybody pays something, not just on households. This would be a fairer way to raise money for local services.
- 244: No idea
- 246: Limit held for tenants with children to only two children. There are too many tenants having too man children and not looking to do any work at all.
- 261: Yes as I watch TV a lot and see fiddles going on, get Mr/Mrs/Miss etc behind desk to get cracking when I was in navy which ended up two and a half years in subs, if I didn't do my job properly I wouldn't be writing to you, so try hard, it can be done.
- 267: This questionnaire is much too complex. A flow chart would have helped. Money could have been saved by having a simpler, clearer, cheaper survey.
- 273: Don't increase support available. Introducing a charge/decreasing max support will help prompt some people back to work. I know of people who comfortably live off "benefits" and as a consequence have no incentive to work.
- 274: We understand that anyone can fall upon hard times, but perhaps those in Band H, receiving Council Tax support should eventually move to a more modest house!
- 285: Until legal proceedings re the bedroom tax are dealt with by the Supreme Court, relief should be protected for the disabled. I have a brain tumour through no fault of my own and are "demonised" because I claim benefits.
- 286: We believe the full amount of the cut in central grant for CT support could be fully funded by:- 1. Legal clawback of all losses and penalties arising from the debacle of the aborted Southwest One contract with IBM, including personal recompense from Council Officers and ex officers responsible for its naive inception and incompetent management. 2. Seriously review the economic sense of public consultations like this, where it is evident that the Council has already pre-planned various courses of action. Most of us are not qualified to assess the full implications of what we are being asked.
- 289: It should be kept as low as possible. I live on my own and have a low paid job so struggle to pay my Council Tax even though I am deemed ineligible for working tax credits and I am just over the income cut off point.
- 290: Maybe higher and middle rates for DLA should trigger slightly different percentages. Negligible extra administration if split is operated. How is the 574 cases split between 'higher' and 'middle'?
- 292: Tougher investigations for those claiming to be a carer, disabled or "on the sick". I have heard of people claiming to be depressed and getting prescriptions from their GPs. How about blood tests for those people to ensure they are taking their medication and not just abusing the system.
- 293: There should be more support from the families of those receiving state aid ie help with vehicles, support bars for steps and bathroom and key safes. The families should also be assessed to see if they can contribute towards the costs of caring.
- 296: I think we should support the poorest and most vulnerable members of our community as much as possible to prevent debt, anxiety and destitution. I know this is another issue but I would be willing to pay more CT to help those who struggle to pay.
- 297: How can I vote when you do not propose what you are going to do?

- 301: Get real!! Support people that need it recognise the massive inequity that exists in society and challenge it. This consultation considers 'finance' only and is asking questions limited to that narrow frame of reference, how about some innovative thinking? Different modes, etc. Also challenge employers who pay too little and landlords who charge whatever they like! Perhaps then more people will need less help.
- 302: We should encourage and look more to the young people who have problems and issues and be able to help with expressing their feelings when in doubt no matter how big or small.
- 304: It is wrong to give 'open ended' protection to pensioners. By no means all pensioners are poor and they already receive generous taxpayer support in the form of bus passes etc. The single person discount should be abolished for people living in properties with more than one space bedroom - as per the 'bedroom tax'.
- 308: Pay disabled people, the infirm and their carers a decent pension/living allowance so that they can afford to pay their way - I just think its more dignified.
- 312: It CANNOT be moral to charge people tax when they have no means to pay. you should be ashamed of proposal 1.
- 316: Bus pass should have a fixed its been used unnecessarily fixed amount of money.
- 318: I could easily cut £1m for all these cuts from the rest of your expenditure without impact on services because you are so inefficient compared to the private sector.
- 320: If you get less than £15000.00 pounds per annum, you should get your ... per household please.
- 321: Send all executives on a long visit to Haiti ...
- 323: It should be extensively means tested as many people on benefits have more income than those working.
- 325: I do not have any other comments.
- 333: No
- 340: As long as people on DWP monies they should not have to pay the increase every year and people on the support scheme should be frozen from paying the increases.
- 344: If a time limit was put on for how long Council Tax Support could be received, this could be extended in the return for doing voluntary work for the Council.
- 345: The question format is unnecessarily complicated and its difficult to work out which answer gives the reply you intend and I have a degree! It seems you propose reducing maximum support from 80% to 60% (proposal 1). Why such a big drop? Why not 70/75% I don't think you will get a true reflection of people's opinions from this consultation; its so easy to misunderstand.
- 349: Reduce or freeze the amount the Council pays to its local Councillors and stop funding silly research groups/committees.
- 350: I am not claiming any benefits and work part time to supplement my state pension. But I feel strongly that we should support less well-off and vulnerable people in Taunton Deane.
- 353: Any scheme needs to be seen as divorced from influence of party politics. It needs to reflect a robust and fair assessment of individual and collective need. I think this form could be simpler - canvass through staff all residents.
- 360: AS WELL AS PEOPLE RECIEVING THE PENSION CREDIT GUARANTEE AND GETTING FULL COUNCIL TAX PAID, I THINK DISABLED PEOPLE OF WORKING AGE, THAT ARE UNABLE TO WORK SHOULD GET HELP WITH FULL COUNCIL TAX AS WELL, AS THEY ARE VULNERABLE JUST LIKE PENSIONERS.
- 364: You could increase Council income, people parking on pavement causing dangers to mothers and children and blocking people access to their homes.
- 371: Yes, reduce council tax. You as a council are running Taunton into a ghost town and you at Taunton Deane cannot see it - open your eyes Taunton Deane. It really is a total waste of time filling out and returning this survey - as you at TDBC will not listen to what me or the public have to say at all. You just rob the general public of their money and then waste it and make Taunton a ghost town like it is now. Thanks TDBC.
- 375: Could you approach local communities to seek options.
- 377: Suggest further consultation with residents, Tenants Forum, Tenant Management Board.

- 380: Not at present.
- 383: Cannot think of anything at this time.
- 385: How much money of Council funds are wasted on these consultations ie Vision Taunton etc money down the drain x 3 put it into resources and get rid of high paid wastrels
- 386: All those receiving benefits should be asked to do some sort of 'voluntary' service to the community.
- 389: Think medium and higher bands could pay a little more. Leave A&B untouched.
- 391: no
- 392: I do not think support should continue to be given to people who choose to live on benefits and make no effort to find work of any sort, including voluntary work, if they are able to do so. There should be a time limit on claims for people who do not work and who have no intention of doing so as this puts an unfair burden on those who do work, particularly in lower income households, who have to watch every penny in order to pay their way. I claimed benefits years ago and couldn't wait to get back into work so I could have a salary and pay my way. There are far more benefits available to people now and the welfare state was only meant to support people until they were able to manage on their own, not as a way of life.
- 396: Pensioners should not have blanket protection but this is the government not the council. We should be cutting red tape in areas like HR and procurement giving lower down managers / officers in the council more responsibility and freedom to employ who and what they see fit, as long as they can justify it. Savings passed on. Cut parking charges in Taunton centre to £1 or £2 all day on a Saturday and thus revive retail & therefore income from this to the council. Stop sending out such big pamphlets and put details online - a flyer would have sufficed for this exercise.
- 398: To prevent fraud - carry out automatic checks with HMRC on all self-employed claimants/applicants to avoid the situation where a claim is made using income from only one business - certified by an Accountant, but failing to declare other businesses run by the applicant. This is easy for fraudsters to do in situations where Accountants submit separate accounts to HMRC for each business and thus claimants have separate Accountants certificates for each business.
- 399: What does the Government do with all our money - PAYE, NI, inheritance tax, stamp duty, road tax etc - why is everything always being cut - what is going on?
- 402: None
- 411: Give people help with their council tax. Look after them as you would like to be looked after yourself.
- 412: Reference to Option 2 - Pass on the full grant cut. Employment of additional staff should only be considered if its is cost effect. (ie the total direct / indirect costs of employing additional staff employed should be equal to the income recovered and should not be funded by the additional increase in Council Tax) Best practice would be to contract an external agency to collect outstanding Council Tax with payments based on collection targets.
- 413: It is vital to ensure claimants are honest and deserving - not fraudulent!
- 414: If you have children and you get benefit, generally you are well off. If you are stuck at home 24/7 because life is too difficult, why penalise? If you are able to work but not actively seeking work then Yes penalise. Otherwise, life is already hard as benefits are constantly changing and none make you better of!
- 424: Continue to pass on the Council Tax Support Grant to parishes
- 436: All those liable to pay Council Tax should pay the full amount!
- 438: Regardless of what band a property is in, any one with more than one property should pay more Council Tax on each property other than main property. If other properties are in private rent sector - then the tenant would not be affected by extra charge, only the property owner and they wouldn't be allowed to increase rent over and above normal rates to compensate. This should raise extra money for the Council Tax support scheme.
- 439: Increase the payment for people in large houses beyond Band D. Quite frankly if they can afford to heat large houses and repairs they can afford to pay more. Also, the rateable value on a large property is huge and the Council Tax should reflect it.

- 441: Abolish the Discretionary Council Tax Assistance Fund as it could lead to unfairness. By its very nature as discretionary, one claimant could receive it whilst another with similar circumstances may not, particularly when the small fund has been depleted towards the end of the financial year. If a fair and robust Council Tax Support scheme is adopted then a discretionary fund should be unnecessary.
- 444: The new scheme should strike a balance between supporting those who for legitimate reasons, cannot afford to pay the full Council Tax amount, and those who have to fund such support.
- 446: I claim Housing Benefit etc. As you know I am allowed £5 a week over dole money to live on after that 65% to rent and 20% to Council Tax so simply every £10 I earn over dole plus £5 I have 85% taken away. Do you still wonder why these scrounging bastards won't work they can't afford to.
- 447: Try to simplify the scheme so everyone can understand it. You will not have a high return rate on this consultation.
- 453: I consider a modest increase in Council Tax rate not unreasonable.
- 456: People on Job Seekers should work for the Council 2 days a week. This would help them and the Council (cleaning or clearing paths and curbs).
- 458: I suspect the return on this questionnaire will be very low. This is a very complex issue which we rely on the Council to administer in a fair and professional way. I am not sure why we are being polled unless it is for support for the policies the Council want to enforce anyway. The most articulate member of the public will be the only ones to return it. I would not be so bold as to suggest what their politics might be.
- 467: Raise income by making Council house rents income related with highest rent sufficient to encourage higher wage earners to move on.
- 469: Can you justify producing leaflets like this in so many languages? Immigrants should have a good command of English and respect our ways, learning the language, or arranging for their own help.
- 470: Most people I know (a lot) that receive disability living allowance are not on the breadline and could easily afford to pay Council Tax at the standard rate. Because the allowances are already high ie, more than the wages of those of us that work, most of them have a very comfortable lifestyle.
- 472: You have a very tough job. You can't give what you don't have. SIMPLE
- 473: Reduce Benefit Fraud

## About You

### Q15 Are you a resident of Taunton Deane?

464 (97.7%)	Yes
1 (0.2%)	No
10 (2.1%)	No Reply

### Q16 Do you pay Council Tax?

459 (96.6%)	Yes
8 (1.7%)	No
8 (1.7%)	No Reply

### Q17 Do you currently receive Council Tax Support or Housing Benefit?

47 (9.9%)	Yes
414 (87.2%)	No
14 (2.9%)	No Reply

### Q18 Please tick the description that best reflects your circumstances

196 (41.3%)	You are working fulltime/part time
54 (11.4%)	You have a disability or ill health
98 (20.6%)	You look after home/family
1 (0.2%)	A lone parent
15 (3.2%)	You have informal/formal caring responsibilities
111 (23.4%)	No Reply

### Q19 Are you responding to this consultation as:

460 (96.8%)	A resident
1 (0.2%)	A carer/advocate
1 (0.2%)	A representative of a voluntary organisation
2 (0.4%)	A housing association/registered provider
0 (0.0%)	A partner organisation to the council
11 (2.3%)	No Reply

## Equalities Monitoring

### Q20 What is your gender?

214 (45.1%)	Male
208 (43.8%)	Female
1 (0.2%)	Transgender
21 (4.4%)	Prefer not to say
31 (6.5%)	No Reply

### Q21 What is your age group?

0 (0.0%)	Under 17
2 (0.4%)	18 to 24
27 (5.7%)	25 to 34
40 (8.4%)	35 to 44
59 (12.4%)	45 to 54
98 (20.6%)	55 to 64
120 (25.3%)	65 to 74
73 (15.4%)	75+
27 (5.7%)	Prefer not to say
29 (6.1%)	No Reply

**Q22 Do you consider yourself as having a disability or long-term physical or mental health condition?**

83 (17.5%)	Yes
320 (67.4%)	No
33 (6.9%)	Prefer not to say
39 (8.2%)	No Reply

**Q23 Do you consider yourself to have a religion or belief?**

69 (14.5%)	Belief
166 (34.9%)	Religion
133 (28.0%)	None
69 (14.5%)	Prefer not to say
38 (8.0%)	No Reply

**Q24 Do you consider your sexual orientation to be?**

345 (72.6%)	Heterosexual
6 (1.3%)	Bisexual
3 (0.6%)	Gay man
1 (0.2%)	Lesbian
74 (15.6%)	Prefer not to say
46 (9.7%)	No Reply

**Q25 Which of these ethnic groups do you feel you belong to?**

391 (82.3%)	White British
1 (0.2%)	White Irish
7 (1.5%)	Other White Background
0 (0.0%)	Black or Black British Caribbean
0 (0.0%)	Black or Black British African
0 (0.0%)	Other Black Background
0 (0.0%)	Mixed - White and Black Caribbean
0 (0.0%)	Mixed - White and Black African
0 (0.0%)	Other mixed background
0 (0.0%)	Asian or Asian British - Bangladeshi
0 (0.0%)	Asian or Asian British - Indian
2 (0.4%)	Asian or Asian British - Chinese
0 (0.0%)	Asian or Asian British - Pakistani
0 (0.0%)	Asian or Asian British - Nepalese
2 (0.4%)	Any other Asian background
0 (0.0%)	Other ethnic group - Arab
0 (0.0%)	Any other ethnic group
43 (9.1%)	Prefer not to say
29 (6.1%)	No Reply

### Customer feedback on making up shortfalls from Welfare Reform (2013/14)

#### Responses to the question:

**“Have you been affected by the changes to Housing Benefit and Council Tax Support as a result of Welfare Reform? If YES, how will you make up any shortfall?”**

- Having lost my beautiful daughter who died in August 2013, nothing in my life seems to matter or concern me anymore as I am grief stricken and totally devastated. My daughter and son are and were my entire life. I have always loved them throughout their lives. I need to get well and return to work.
- Reduce heating and food. We are in a four bedroom house and having to move to a 2 bedroom as finances dwindle and there is no help to do so. This is our home but you are forcing us to move out. We have had a wet room fitted (husband disabled) and when we move we have been told we must have any adaptation already in place. What should we do??
- I have no idea, shortfall will take me into even more debt
- With a great struggle. I have to cut down on food and heating as being disabled affects my health and being cold at times affects my joints and diabetes uncontrolled by not eating as well as due to paying rent and Council Tax. I have one spare bedroom as my daughter stays at times when I have negative hypos as it is very frightening, so I have my daughter that understands me and I have to let her rest in the spare bedroom
- I've had to cut back and go without a massive amount on everything as my income is still the same. I also have to borrow money to pay my monthly bills
- My kids food money!!! Housing Benefit down by over £50 a week and Council Tax up by £25 a month. I will be evicted. I am being penalised for accommodating my daughter who would otherwise be homeless. I have a 14 year old boy who has sensory processing problems. You now expect him to share a room with a 7 year old...he would kill him!!
- I am selling my jewellery
- It is very difficult to make up shortfall as I am constantly in financial difficulty
- The greatest effect on many people (including myself) was the April 2011 cut in LHA from £450 pcm to £400 pcm for this area (and similar cuts elsewhere). This has made seeking suitable private sector rentals very hard for older (especially) single people. (respondent is 46 years old)
- The Government has also stopped the banks from giving interest only mortgages and have stopped the SMI (after 2 years). My mortgage reverted back to a repayment one and as a result I am in arrears. I expect to lose my home in the next few months thanks to David Cameron and his cronies!!!
- Kids will not get toys for Christmas
- We will just have to cut back on everything else to be able to pay as we have been doing for a while now. We buy shop's own value goods, don't heat the house very often and as parents go without things we might need so the children can still have the basics that they need
- I eat toast for a week to pay the benefit top-up
- We have to pay out of our £120 a week benefit money so we have to go without. I can't understand why I have to pay rent for a room which is only the width of a bay window. We have to sleep separately because of his back problems - the last 3 elements of his spine are damaged and he has to sleep on his own.
- By reducing groceries bill. Changes to CTB have had the greatest financial effect on me.
- Because I only work 10 hours a week it's hard to pay the Bedroom Tax and it takes a chunk of my money and I don't earn much at all.

- I go without heating and food sometimes
- We pay an extra £10.36 or so from our Employment Support Allowance leaving very little to afford gas electricity and essential living expenses
- We are affected as my daughter isn't yet 16 and my oldest daughter has decided to move out. The daughter that is 15 is at an age where she needs space and isn't happy to share with her step-sister who is 8 years old although they get on well most of the time they have different bedtime routines and need privacy at times. The reduction has caused a severe strain financially on myself and my husband. We can't afford to move although we would be willing to move to somewhere cheaper!
- There are some things we just cannot do anymore. I haven't seen one of my sons and one of my daughters for months. Fuel comes after food. My husband is disabled and we have to juggle what money goes very carefully
- I can only cut down on food and coal for the winter
- I am selling the goods in my home
- I am selling my personal belongings
- I will add money from my JSA and cut back on all aspects of spending as at the age of 58, let's face it, I have no chance of getting a job. I suffer from epilepsy - something that is ignored by many and yet it limits me in so many ways.
- I have a doctor's note to have a bedroom to myself due to major back problems. My partner has a sleep disorder and has machines to help him breathe. I wake often so I need my own room to sleep. His illness is serious yet I've been told I have to pay.
- As a "low maintenance" person who doesn't get out because of caring responsibilities, it hasn't been too difficult to make up the shortfall. This is changing rapidly without widowed parent's allowance, CHB and CTC. It would help to know at this stage if I could afford to apply
- Firstly I have always worked and started claiming as changes took place. I felt as though my contributions for Tax and NI over the years was a waste as I am in the same queue as those who have never worked. The council have been good. I broke down crying as I could not pay and they looked at my situation and gave me a discretionary payment. I keep my money out of my benefit for the shortfall although I have been taken to Court for the Council Tax
- At the time I had two girls and was pregnant with the third so it only affected me for a few months. I thought it was wrong as I did not have a spare room. My girls were in separate bedrooms and needed to be as my youngest did not sleep through the night and my eldest had nightmares. I had to make this up out of other benefits so it left me short by £17 a week
- I was affected by this and went onto a water meter to save money. If my partner had not moved in (we went without food for a couple of months) and got a job I don't know how I would have been able to cope. It is a Government gone mad if there is not enough money in the kitty. Why do they get paid for a second house? I need a 2 bed place due to disabilities not because I want one. There is under and over occupancy in my road but because they are older, nothing is being done!!!
- I did not renew my contents insurance on my flat. My situation is such. I work, I am allowed to keep (dole money) £71.70 + £10 a week for working making £81.70 in total. Anything above I have to pay 65% rent and 20% Council Tax. After bus fares to work, I am in fact worse off than being on the dole. It is no incentive to work. The place I live is full of non-working people for who you pay full rent. They seem to smoke and drink- some run cars. I work, I don't have a TV, I can't afford the licence fee, so I do without. All my bills are paid and up to date. I neither smoke nor drink. I feel people like me get a very raw deal. It's no surprise people won't work - they can't afford to. So to give a suggestion to improve things give those that work something to work for
- At the moment from my unemployment benefit
- Will have to pay out of my wages so I have to juggle finances about to meet the shortfall and cut back on certain things



- As my benefits have not been increased and I cannot afford to pay the Council Tax - it was included in my benefits. How are people meant to pay the bedroom tax and Council Tax when benefits are being reduced - this is forcing people into evictions and into private renting which will actually increase the rent and so increase the amount Councils will have to pay in benefits?
- As a self-employed person the benefits systems provides me with an essential safety net. I have health problems that sometimes affect my ability to work. I am also on a low income although my preference has always been to work and strive for independence without the support of the benefits system. It is frightening how soon one can get into debt and behind with the bills and in the present climate, wages are so low it's nearly impossible to get out of the system. I am doing my best to be free of benefit support but I am so very grateful that support is there
- I have cut down on any luxuries. I buy meat only twice a week and never buy grapes or strawberries and rarely any fresh fruit. I am also avoiding putting on the heating. The extra rent comes straight from my wages so I have to forfeit a lot of other stuff, e.g. unable to pay for monthly iPad for my daughter's school work) and unable to have any home phone or internet connection which is what they seem to set homework on.
- Will have to make up the shortfall from my other benefits
- As a disabled person I need the two rooms and I think this should be taken into account. It's the only negative thing I have to say about the Council and this Government.
- We have to find extra money from somewhere and all luxury items such as school dinners, food, travel, clothes etc. are no longer affordable
- We have to pay almost double the amount of Council Tax per month. This is causing extreme hardship to us
- The shortfall will come from other benefits that we get (JSA, Child Benefit, Child Tax Credit)
- The shortfall is made up by a reduction in tax for my income bracket
- Taken in a lodger
- Spend less on items not really needed
- Shortfall made up through other income and savings made during month, i.e. shopping/bills:  
General bills
- Reduction in Housing benefit as of April 2013 reduced from £96 per week to £66.50 per week. Reduction in Council Tax Benefit now have to pay £14.50 a month. Have gone self-employed and set up painting and decorating business. Work will hopefully make up shortfall
- Reduce the food bill. Minimise days out
- Paying the Council Tax although I agree that some on benefits should pay something towards it.
- Paying more from wages
- Paying Housing benefit in arrears, although not a problem for me personally, must be difficult for some people. Every second week I have to ensure I have £85 to spare in my bank account to pay my rent. I am certain this system must cause hardship to some people.
- Over the last few months since being signed off work for a hand injury, I have fallen behind in my Council Tax. Barely enough money to live on each week after I have paid top up on the rent
- I am disgusted with the benefit cap as I am on ESA with a genuine illness and get put in the same awful position as the scoundrels that use this as a way of not working. I have no idea of what the Tax Reduction scheme is. When we came the person just took our forms and gave us a receipt. They never explained about Discretionary Housing Payments or offered budgeting advice. We could do with both.
- Out of my husband's monthly wage
- Out of disability living allowance

- Be more careful and cut back spending
- Keeping up with payments as much as I can
- In February my estranged husband was bailed to my address as he was a joint tenant. Found out by letter a few weeks ago that he was liable for half the rent and now I am having to pay an overpayment of £10 a week through no fault of my own
- I will struggle to pay the shortfall as benefits have stayed the same. I will probably end up in debt to the Council again
- I will have to use my income support to cover the shortfall every month
- I think it is unfair to penalise people for having more bedrooms than is deemed necessary. Money would be better spent investigating the many capable adults who live in Council accommodation but have never had and will never have intention to work.
- I will have to make up the shortfall myself which is very difficult as a single mother working part time
- I will be making up the shortfall by going without or cutting back on normal expenditure. I don't drink or smoke or go out. I work part-time to support my children. As a single parent it is very hard
- I was not paying Council Tax before the new law came into place so now I have to pay Council Tax monthly out of my small income on benefits
- I now have a small amount of Council Tax to pay, whereas previously I had none
- I moved to a one bedroom property from Sedgemoor Council to Taunton Deane. I was paying approx. £20 a month Council Tax when not working. Now I am working and paying full Council Tax
- I have to find the shortfall myself which is not easy with all the other bills going up
- I have become a joint tenant with my sister
- I am paying my shortfall by payment card
- I am out of work and on ESA yet we have to pay 20% Council Tax out of our bit of money. How does the Government expect people to live? If you have a job, Fine!!
- I am only on a low wage and struggle to pay
- I was struggling to make the payments but you have awarded me a DHP
- I am no longer getting any help with my Council Tax and having to find the whole amount to pay each month. Has been difficult when there is only one wage
- Have to borrow from my partner's father every month to pay the Council tax
- Have moved closer to work to save on fuel
- Have cut down on food and other essentials
- Had to downsize
- From my wages
- Financial help from the family
- Eat less, poorer nutrition, buy cheaper food wherever possible. Keep the heating off. Have strip wash instead of bathing. Wear my clothes longer before washing. Minimise use of electricity. Minimise all unnecessary activities.
- Cutting back on other items
- Cut back in other areas such as food bills and spending on birthdays and Christmas
- Council tax not being fully covered will mean I have to budget more.
- By selling our belongings and using savings

## Appendix 4

### Equality Impact Assessment – pro-forma

<b>Responsible person</b>	<b>Heather Tiso</b>	<b>Job Title Revenues &amp; Benefits Service Manager</b>
<b>Why are you completing the Equality Impact Assessment? (Please mark as appropriate)</b>	Proposed new policy/service	
	Change to Policy/service	
	Budget/Financial decision – MTFP	
	End of year review ✓	The CTS Scheme has been operating since 1 April 2013. This review updates the original EIA with data collated from information gathered over the first full year of operation
<b>What are you completing the Equality Impact Assessment on (which, service, MTFP proposal)</b>	<b>Council Tax Support Scheme – Revenues &amp; Benefits Service</b>	
<b>Section One – Scope of the assessment</b>		
What are the main purposes/aims of the policy/decision/service?	<p><b>Background</b></p> <p>Section 33 of the Welfare Reform Act 2012 abolished Council Tax Benefit. The Government has placed a duty on all local authorities to implement a local Council Tax Support Scheme.</p> <p>Local Council Tax Support schemes are to be devised, promoted, adopted and implemented by Local Authorities within the requirements of s13A and Schedule 1A of the Local Government Finance Act 1992. Councils must agree and publish their local scheme by 31 January each year in readiness for implementation from April of each year. Taunton Deane Borough Council's Council Tax Support scheme focuses on delivering a fair and affordable scheme that will not disproportionately disadvantage any groups sharing a protected characteristic as defined by the Equality Act 2010.</p> <p>This scheme does not and cannot make any changes to the scheme of discounts and exemptions available in Council Tax. The authority will continue to comply with its statutory duty to award discounts and exemptions in appropriate cases for example (but not limited to):</p> <ul style="list-style-type: none"> <li>• where there is a single occupier;</li> <li>• where the charge payer has a severe mental impairment;</li> <li>• where a band reduction is appropriate because of disability.</li> </ul>	

The Government announced at Spending Review 2010 that Support for Council Tax would be localised from 2013/14 and expenditure reduced by 10% from the same date. Council Tax Benefit" (CTB), was a national means tested scheme and decision making was devolved to Billing Authorities with funding paid by the Department for Work and Pensions from their Annually Managed Expenditure. This meant the authority was reimbursed for 100% of it's spend on CTB.

Funding for a localised Council Tax Support (CTS) is paid by the Department for Communities and Local Government from the Departmental Expenditure Limit budget. In 2013/14 funding for CTS was limited to 90% of the amount formerly spent on CTB and each authority received an identifiable fixed grant.

From 1 April 2014, funding for localised CTS was incorporated in the Local Government Finance Settlement (LGFS) and is not separately identified. The grant we get does not reflect our actual expenditure. The Government stated the total level of the localised Council Tax Support funding would be unchanged in cash terms for 2014/15 and 2015/16. However, this is not reflected in the figures contained in the detailed calculation model available on the gov.uk website. This shows CTS funding has been split between elements relating to upper and lower tier services and fire before overall reductions have been applied. In 2014-15 the reductions are 10.3% for upper tier funding, 14.2% for lower tier funding and 7.8% for fire and rescue funding. This means that CTS funding has been reduced at authority level. Higher reductions apply for 2015-16 with 16.1% for upper tier funding, 16.3% for lower tier funding and 8.5% for fire and rescue funding.

Whilst the Government expect to reduce their expenditure on funds that used to be allocated for CTB, they also require that authorities do not pass on any of the savings required to those of Pension Age. That decision means the burden falls disproportionately upon those of Working Age.

Protecting all recipients to allow the same level of CTS to be paid as CTB (pensioners and working age) would impact negatively upon the authority's budget and the budget of those that levy a precept to it (TDBC, County Council, Fire, Police Authorities and Parish Councils). An adverse effect on service provision might result in us, and the other major preceptors, having to stop, reduce or seek additional charges for services with a disproportionate effect on the most vulnerable.

### **Key considerations for local scheme**

In developing local Council Tax reduction scheme, councils should consider

- That vulnerable groups should be protected
- That a scheme should create the right incentives to get people back into work and make work pay
- Delivering fairness to the taxpayer and those claiming benefit
- The obligations under the Public Sector Equality Duty, the Child Poverty Act and the duty to prevent homelessness

The Government is keen to ensure that claimants of state pension age are not affected by any change and therefore they are protected.

### **Taunton Deane's Council Tax Support Scheme**

On 11 December 2012, the Council adopted the Local Council Tax Support scheme for 2013/14. While those of pension age receive support of up to 100% of their Council Tax liability, from 1 April 2013, the maximum support for those of working age was set at 80%.

On 10 December 2013, the Council decided to continue the 2013/14 CTS scheme for 2014/15.

Taunton Deane Borough Council's Local Council Tax Support scheme is designed to retain the majority of features of the CTB scheme. The CTB scheme recognised the additional financial burden of disability through a system of additional allowances/premiums within the means test. The authority's scheme continues to include the allowances/premiums that featured in the CTB scheme and, as such, the scheme positively recognises disability.

The CTB scheme recognised the additional financial burden those with children have, through a system of additional allowances that recognise each child, child care costs and enhanced premiums for Lone parents in the means test. TDBC's CTS scheme continues to include the allowances/premiums that featured in the CTB scheme and, as such, the scheme positively recognises those with caring responsibilities.

The key changes between our local CTS scheme, for working age claimants, and the former CTB scheme are set out below. Dependent on household circumstances, more than one of these proposals may apply simultaneously to a household.

- Maximum support is 80% of Council Tax - everyone of working age has to pay something;
- Non-dependant deductions will be increased;
- Second adult rebate to cease;
- Child maintenance to be counted as income;
- Earned income disregards to rise;
- Hardship fund to be established for short term help.

These areas of difference between from the CTB scheme formed the basis of our public consultation for our CTS scheme from 1 April 2013.

Which protected groups are targeted by the policy

Our localised CTS scheme affects all claimants who are of working age (and those of working age currently not in receipt of CTS but who may apply in the future). Limited equality data is held within TDBC's CTS computer system (as the collection of such information has not been necessary for administering CTS) given the caseload can come from all sections of the community it is likely there will be claimants (and their household members) that contain the full range of protected characteristics as defined within the Equalities Act 2010 and include:

- Age
- Disability
- Gender Reassignment
- Marriage and Civil Partnership
- Pregnancy and Maternity
- Race
- Religion and belief
- Sex
- Sexual orientation

The Government expects local authorities to establish schemes that minimise the impact on vulnerable groups. The Council Tax Reduction Schemes (Prescribed Requirements) Regulations 2012 include provisions for those of working age but none of those prescribed requirements set out the level of Support to be given.

What evidence has been used in the assessment - data, engagement undertaken – please list each source that has been used

We have obtained data relating to people affected from the former Council Tax Benefit processing system and our current Council Tax Support processing system. The data available has allowed us to analyse impact on people according to their age, disability, family circumstances and level of income.

We started the process by looking at different modelling scenarios that led to a single preferred model. Other models that restricted support based on Council Tax bands (i.e. the higher your Council Tax band the less help you would receive), gross household income (where everyone in the household would have their income added together with no disregards) and including Child Benefit within the means test, were disregarded as they disproportionately affect people with large families, disabled people and other vulnerable people.

To model options and proposals we purchased a tool from our software company that allowed us to look at scenarios with “live” data based on actual entitlements and claims at that point in time.

We asked general diversity questions as part of the consultation exercise.

#### **Data Sources**

- "The State of Somerset" - Feb 2010
- TDBC Council Tax Benefit and Council Tax Support records
- TDBC Public Consultation response - 5<sup>th</sup> August 2012 to 5<sup>th</sup> October 2012 and 7<sup>th</sup> March 2014 to 26<sup>th</sup> May 2014
- DWP data Housing Benefit and Council Tax Benefit caseload statistics Aug 2012 <http://research.dwp.gov.uk/asd/index.php?page=hbctb>
- Modelling data from Civica OpenRevenues Forecasting utility

#### **Citizen Engagement**

To raise awareness of our proposals and to encourage participation in the consultation process the following activities took place:

- Dedicated web page created on TDBC website with online survey;
- Correspondence sent to each working age CTB claimant advising them of the abolition of CTB and advising them how to participate in the consultation for the replacement scheme (for CTS scheme implemented from 1 April 2013);
- Consultation document for options and proposals for the CTS scheme for 2015/16 sent to every household at annual billing for 2014/15;
- Met with representatives from certain equality groups;
- Presentation and discussion on options and proposals for the CTS scheme for 2015/16 at Taunton Deane's Customer Forum and Tenants Forum;
- Consultation forms in Deane House, Wiveliscome, Wellington, Priorswood and Halcon offices;

#### **"The State of Somerset" - Feb 2010**

In January 2010, Somerset County Council commissioned the Local Futures Group to produce a 'State of the County' Audit. The State of Somerset report is designed to assist the County Council and its partners in identifying key characteristics and trends within the county. Hyperlink to ["The State Of Somerset"](#)

#### **Key Observations - Social Profile:**

##### **Age:**

The average age of Somerset's population is above the national average, with an average age of 41.12 years among residents. The sub-region ranks 5th out of 53 sub-regions in terms of average age score. Its demography reflects an elderly population, with the proportion of the population in age brackets between 0 and 44 comparatively low compared the national average, and the proportion aged 45+ well above the national mean. At a district level, the pattern is very much the same.

**Population Change:**

Somerset's population grew rapidly between 1991 and 2008, ranking 7th out of 53 sub-regions. The population in Somerset grew by 12.93% between 1991 and 2008, well above the national growth rate of 6.77% and slightly above the regional growth rate of 11.11%. However, in-migration from outside the UK was well below the national average.

**Ethnicity:**

Somerset's non-white population is very small by national standards, ranking the district 44th out of 47 sub-regions. Somerset has a small proportion of non-white residents – only 3.31% compared to a national average of 11.76%. The proportions of mixed, Asian, Black and Chinese are not too dissimilar from the regional averages but still well below the national average. For Taunton Deane there were 3.51% of non-white residents.

**Household Size:**

Average household size in Somerset is below the national average, ranking the sub-region 39th out of the 53 districts. The average household size in Somerset is 2.37, which is well below the national average of 2.41 but very similar to the South West average (2.36). In terms of household structure, Somerset contains a large number of married couples with no children (15.4% of total households compared to 13% in Great Britain as a whole). The proportion of lone parent households is lower than average (4.62% of total households compared to 7.20% nationally). For Taunton Deane the average household size in is 2.33, The proportion of lone parent households is higher than average (8% of total households compared to 7.20% nationally).

**Prosperity:**

On a ranking of prosperity scores, Somerset performs around the national average, coming 29th out of 53 sub-regions. Prosperity is measured by average annual residence based income. Somerset's average annual income was £22,750 in 2006/07 which was below the national average of £25,362. Taunton Deane households had an average income £22,200; lower than the national average.

**Deprivation:**

Deprivation in Somerset is well below the national average, ranking the county 35th out of 47 sub regions. Somerset's 'deprivation score' of 73.70, is lower than the national average (100) and the regional figure (81.82), indicating that, although clearly significant for the individuals concerned, deprivation within Somerset is not as widespread or as generally severe in Somerset as it is in many parts of the County. For TDBC the 'deprivation score' is 72.55.

**Health:**

Somerset's health score is well above the national average and it is ranked 5th out of 49 sub-regions. Average life expectancy in Somerset is 81.01 years, which is higher than the national average (79.68 years). On other lifestyle-related health measures, Somerset performs generally well with infant mortality rates and standardised mortality ratio both below the national average. The only aspects where the sub-region underperforms in are the proportion of residents who are obese and the proportion who smoke, which are both above the national average. The state of the sub-region's health is also reflected in the lower than average number of incapacity benefit claimants. At a district level, Taunton Deane had 62.37 claimants of Incapacity benefit per 000 population. This is higher than the



Somerset and South West averages but still below the national average of 65.8.

### Council Tax Benefit Caseload Data (April 2012)

The following caseload data shows that in terms of expenditure there is a similar split between that for pensioner households and working age households.

#### Caseload

• Pension Age	4,084	£3.36m
• Working Age	4,756	£3.54m
	<b>8,840</b>	<b>£6.9m</b>

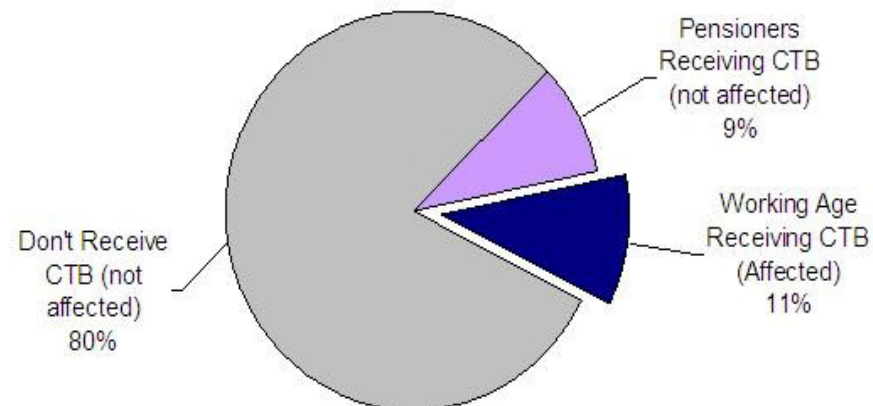
#### Working Age

Passported (no TDBC means test)	2,589	£2.24m
Standard (TDBC means test)	2,589	£2.24m

What this means is that if we were to pass on the likely 10% cut in Government funding, since pensioners are protected, we would have to make the 10% cut across only 50% of our caseload (e.g. the working age claimants). This would lead to a minimum 20% cut in Council Tax Benefit across that group, meaning all would receive less Council Tax Support and consequently would have more Council Tax which they would have to pay themselves.

TDBC has approx. 45,000 properties which are subject to Council Tax. Of these approximately 4,700 households have Council Tax payers who are of working age and who received Council Tax Benefit. These households, approximately 11% of all households in Taunton Deane are directly affected by our local Council Tax Support Scheme. These are represented by the navy blue segment in the chart below. Those who did not receive Council Tax Benefit (approx. 80% of our total households) are not affected by these proposals. Similarly households where the Council Tax payer is a pensioner and received Council Tax Benefit were not affected due to the 'pensioner protection' rules that the Government have prescribed.

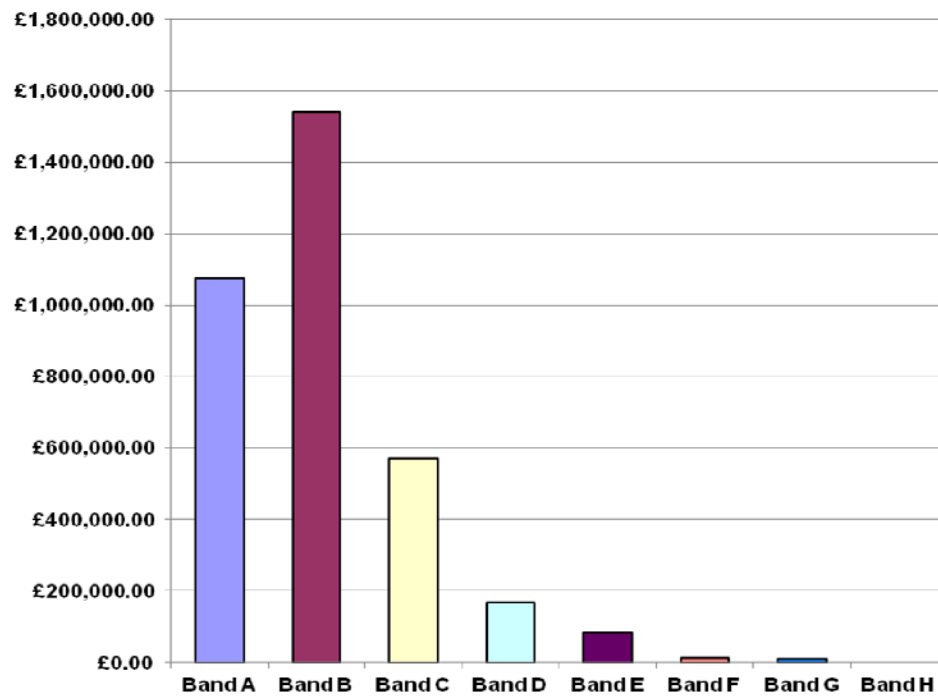
**% of Council Tax Payers Affected by this Change**



### Council Tax Benefit by Property Size / Value - TDBC

The following chart shows the spread of Council Tax Benefit awards (by value) between the various Council Tax property bands. This clearly illustrates that most CTB is paid to households in the smaller sized / lower value properties within the borough (bands A, B and C : band A being the lowest value). By contrast very little Council Tax Benefit is awarded to households in the higher value properties.

**Value of CTB Awards by Band - 2012**



**Section two – Conclusion drawn** about the impact of policy change on different groups highlighting negative impact, unequal outcomes or missed opportunities for promoting equality

The impact of the local Council Tax Support Scheme on each of the protected groups, is considered further below:

**Age - Pensioner aged 61+:**

The proposed scheme is subject to some national prescription relating to protecting pensioners' entitlements. Therefore we have no discretion about whether or not to follow this principle. The Government stated in their "Localising Council Tax – EIA" in January 2012 that...

*"The Government has considered the situation for low income pensioners who would currently be eligible for support with their council tax bill. Unlike most other groups, pensioners cannot be expected to seek paid employment to increase their income. The Government therefore proposes that as a vulnerable group, low income pensioners should be protected from any reduction in support as a result of this reform".*

The Government is committed to protecting pensioners on low incomes and therefore have prescribed a scheme for pensioners through legislation.

Under the Council Tax Benefit regulations a person was eligible for pensioner-related Council Tax Benefit at the age at which they can qualify for State Pension Credit (the pensionable age for a woman). From April 2013, the qualifying age is 61. This means that pensioners nationally as well as in Taunton Deane will not see any reduction in their Council Tax Support in comparison with their former levels of Council Tax Benefit. Pensioners will still be entitled to claim up to 100% of their Council Tax liability through CTS.

The Council's general equality duty is lessened to an extent with regard to older people as Government has prescribed that pensioners are not to be affected by Council Tax Support. However, we have a responsibility to foster good relationships between people who share a protected characteristic and those who do not and there is a risk of harming the relationship between pensioners and working age claimants of Council Tax Support when it is realised that pension age claimants are not affected and that working age claimants have a greater reduction to their Council Tax Support to cover the shortfall in funding that affects all people who can claim Council Tax Support.

The new scheme will discriminate on grounds of age because of the requirement to protect pensioners. The CTB system treated pensioners more favourably than people of working age because allowances for pensioners are more generous, and in that sense there is no change, as pensioners will continue to be

treated more favourably than those of working age. However, with a cap on maximum benefit for working age people, under the Council Tax Support scheme the differential, in terms of favourable outcome between pensioners and those of working age will widen.

### **Age – under 18**

The minimum age for receiving Council Tax Support is 18 and so people under the age of 18 will not be impacted directly by the Council Tax Support scheme. Indirect impact has been considered as people under the age of 18 are included as part of a claimant's household and the Council has a duty to prevent child poverty as outlined in the Child Poverty Act 2010.

The Council Tax Support scheme retains the majority of the current Council Tax Benefit assessment rules including the use of applicable amount and personal allowances. The personal allowances and applicable amounts used to calculate Council Tax Benefit are the amounts deemed necessary to provide for basic needs based on household composition and disability. These allowances and applicable amounts already take the claimant's circumstances into account and mean that they are awarded more benefit if they have children or dependents under the age of 18. For example, a single person aged over 25 is deemed to have weekly needs of £71. This is increased to £218.38 for a lone parent with two children which leads to a more generous assessment of benefit and the lone parent will have to pay less Council Tax than the single person.

The Council Tax Support scheme also intends to retain the current disregard of Child Benefit in income calculations which means that the added income that Child Benefit provides will not reduce the amount of Council Tax Support that a claimant receives.

### **Age - People between 18 and 60**

There will be a financial impact on all Working age claimants as a result of this proposal. It will see a reduction in Council Tax Support in comparison to their current levels of Council Tax Benefit of approximately 20%. The financial modelling process has determined that an equal percentage cut of approximately 20% will allow for the anticipated £700k annual funding shortfall from April 2013. As pension age claimants are not to be affected by the new scheme, the funding shortfall will be passed on to all working age claimants between 18 and 60 (18 is the minimum age for applying for Council Tax Support). Spreading the impact of the funding shortfall over the largest group possible (all working age claimants between 18 and 60) keeps reductions in the level of Support awarded as low as possible at individual household level. By limiting the maximum benefit to a % of Council Tax payable it preserves, and in fact strengthens, the underlying principle of Council Tax that those occupying the largest homes should pay the most Council Tax.

Some claimants aged 18 and 60 years will potentially be further affected through the proposals to increase the level of non-dependant deductions. We believe it is fair and reasonable to expect adult members of a household (even where they are not the owner or the tenant) to help the owner or tenant meet the costs of their Council Tax, as opposed to Council Tax payers in general subsidising such households.

However, we have resisted the option to dramatically increase non dependant deductions as we are conscious that non-dependant deductions relating to Housing Benefits (over which we have no control) have been significantly increased in each of the last 2 years and will rise again in 2013. We are concerned that the combined effect of increasing Council Tax Support non-dependant deduction at the same time as the Housing benefit deductions are rising significantly could increase the likelihood of grown-up children of claimants being asked to leave households. This could have increased the likelihood of homelessness amongst this group in particular. The majority of our non-dependants are believed to be in the 18-34 years age group.

#### **Age – People between 18 and 34**

Changes to Housing Benefit legislation in January 2012 had an impact on claimants of Housing Benefit aged under 35. From January 2012, single claimants without children or a disability who are under the age of 35 are only entitled to the Shared Accommodation Rate of Local Housing Allowance. This used to apply only to claimants under 25 but was changed and claimants between the ages of 25 and 34 saw a reduction in their Housing Benefit of approx £20 per week.

Council Tax Support will impact this group as all claimants of Housing Benefit and Council Tax Support from April 2013, between the ages of 18 and 34, will receive the Shared Accommodation Rate of Local Housing Allowance and will see an increase in their Council Tax bill of approximately 20%. Those currently in receipt of a passported benefit such as Income Support will have to pay approximately 20% of their Council Tax liability, which for some will be for the first time they have had to make any payment themselves toward Council Tax. This group is potentially the most financially disadvantaged of all the groups identified as they receive the lowest amount of Housing Benefit and do not receive any other state benefits other than Job Seeker's Allowance, Income Support or Employment Support Allowance - and all at the lowest rates.

As a Class of Persons, this group is not defined by the Local Government Finance Bill and it is not expected to be defined by any supplementary regulations, however we have identified this as a group at risk of homelessness and the social exclusion and poverty associated with homelessness.

For this group of people there is however very much a national move by the Government to encourage single working age claimants to live in shared accommodation (such as a room in a house) rather than occupying self-contained flats or houses. This is evident from the restrictions imposed by Government on this group relating to Housing Benefit entitlement. Those who move to a house in multiple occupation will generally not be liable for the payment of Council Tax. Therefore, this may be a route open to this group for avoiding additional Council Tax expenditure which would otherwise result from our proposed Council Tax Support Scheme.

#### **Disability**

We hold limited data on our Council Tax system to identifying the names or numbers of current CTB claimants who share this protected characteristic.

One of the main considerations when proposing the Council Tax Support scheme has been with regard to additional protections for people with disabilities. As outlined previously under age the new Council Tax Support scheme proposes to retain the current Council Tax Benefit assessment rules on the use of applicable amount and personal allowances. The personal allowances and applicable amounts currently used to calculate Council Tax Benefit are the amounts deemed

necessary to provide for basic needs based on household composition and disability. These allowances and applicable amounts already take the claimant's circumstances into account and mean that they are awarded more benefit if they or anyone in their household has a disability than if the household had the same income but contained no-one with a disability.

In common with all working age CTB claimants, people with disabilities who claimed CTB will nevertheless receive less CTS under the localised scheme than they did. However, the limited changes between CTB and our local CTS scheme are not such as to introduce disproportionately adverse effects on people based on disabled people as a specific group. Outside of CTS, the Council Tax scheme itself recognises disability by exempting those that have a severe mental impairment, the Council Tax Support scheme will not impact upon that exemption and it will continue to apply where appropriate. Additionally, the Council Tax scheme also recognises disability where a dwelling occupied by a disabled person has a room which is adapted or additional to meet the needs of that resident. In those cases the band attributable to that dwelling for the purposes of Council Tax is reduced in advance of any further reduction under this proposed scheme. This feature of Council Tax will also be unaffected by our CTS scheme.

### **Gender Reassignment**

We hold no data on our Council Tax system to identifying the names or numbers of current CTB claimants who share this protected characteristic. Gender reassignment will not be a factor in any part of the assessment of Council Tax Support and it is not considered to be a characteristic which requires a higher applicable amount when assessing benefit. In common with all working age CTB claimants, transgendered people who currently claim CTB will receive less Council Tax Support under the proposed scheme than they do now. However, the limited changes between CTB and our local Council Tax Support scheme are not such as to introduce disproportionately adverse effects on transgendered people as a specific group.

### **Marriage and Civil Partnership**

The Council Tax Support scheme proposes to retain the majority of the assessment criteria used currently in the assessment of Council Tax Benefit which specifies that a 'couple' is:

- ♦ A man and woman who are married to each other and are members of the same household
- ♦ A man and woman who are not married to each other but are living together as husband and wife
- ♦ Two people of the same sex who are civil partners of each other and are members of the same household
- ♦ Two people of the same sex who are not civil partners of each other but are living together as if they were civil partners.

Marital or civil partnership status is not currently a factor in determining the amount of Council Tax Benefit a couple receives and will not be a factor when assessing Council Tax Support as it is not considered to be a characteristic which requires a higher applicable amount.

Our CTS scheme recognises and retains the treatment rules for those in Polygamous marriages.

In common with all working age CTB claimants, married, unmarried and those in a civil partnership who currently claim CTB will receive less Council Tax Support under the proposed scheme than they do now. However, the limited changes between CTB and our local Council Tax Support scheme are not such as to introduce disproportionately adverse effects on people based on their marriage or civil partnership status.

### **Pregnancy and Maternity**

For the purposes of Council Tax Support, pregnancy and maternity must be considered as two separate characteristics as while the claimant is pregnant, her applicable amounts and personal allowances are lower (as for a person without children). Once a child is born, it becomes part of the household composition and increased allowances are applied.

Pregnancy alone is not a factor in the current assessment of Council Tax Benefit and will not be a factor in the assessment of Council Tax Support as it is not considered to be a characteristic which requires a higher applicable amount.

Providing that the child (or children) forms part of the mother's household composition once it is born, the claim for Council Tax Support will then include the child (or children) as part of the household and the applicable amount will increase which, once other income changes have been taken into account may provide for a more generous assessment of Council Tax Support and reduced Council Tax payments.

The Council Tax Support scheme intends to retain the current disregard of Child Benefit in income calculations which means that the added income that Child Benefit provides will not reduce the amount of Council Tax Support that a claimant receives as a result of having a baby.

In common with all working age CTB claimants, pregnant claimants, who currently claim CTB will receive less Council Tax Support under the proposed scheme than they do now. However, the limited changes between CTB and our local Council Tax Support scheme are not such as to introduce disproportionately adverse effects on people based on their pregnancy status.

### **Race**

We do not gather data on race as part of the Council Tax Benefit claim process. We do not therefore hold full data specific to race within our caseload.

Race is not a factor in the assessment of Council Tax Benefit and will not be a factor in the assessment of Council Tax Support as it is not considered to be a characteristic which requires a higher applicable amount.

In common with all working age CTB claimants, people of all races, who currently claim CTB will receive less Council Tax Support under the proposed scheme than they do now. However, the limited changes between CTB and our local Council Tax Support scheme are not such as to introduce disproportionately adverse effects on people based on their race status.

However, it should be noted that The Local Government Finance Bill will define a 'class of persons' who will be restricted from receiving Council Tax Support nationally and this is expected to include 'persons from abroad'. The Government intends to apply the same restrictions as exist under the Council Tax Benefit system to exclude foreign nationals with limited immigration status and non-economically active EEA individuals who are not exercising EU treaty rights from receiving Council Tax Support. TDBC will have no choice about this.



**Religion and Belief**

We do not gather data on religion or belief as part of the Council Tax Benefit claim process; we do not hold full data specific to religion or belief within our caseload.

Religion and belief will not be a factor in any part of the assessment of Council Tax Support as it is not considered to be a characteristic which requires a higher applicable amount when assessing benefit.

In common with all working age CTB claimants, people of all or no religion or belief, who currently claim CTB will receive less Council Tax Support under the proposed scheme than they do now. However, the limited changes between CTB and our local Council Tax Support scheme are not such as to introduce disproportionately adverse effects on people based on their religion or belief status.

**Sex (gender)**

There are a greater number of female claimants of Council Tax Benefit within our caseload (either single, lone parents or part of a couple) than male claimants. Consequently more females will be impacted by changes made to the Council Tax Benefit scheme than males. This is not deliberate but is simply a product of the makeup of our caseload. In another part of the country the split may be different. However, Sex (gender) will not be a direct factor in any part of the assessment of Council Tax Support as it is not considered to be a characteristic which requires a higher applicable amount when assessing benefit.

In common with all working age CTB claimants, both men and women, who currently claim CTB will receive less Council Tax Support under the proposed scheme than they do now. However, the proposal to treat child maintenance as income within the means test (for those not in receipt of Income Support, Income-Related Jobseekers Allowance and income-related Employment and Support Allowance), is likely to affect more women than men as those women, either as part of a family or as lone parents, are the greatest recipients of such an income source.

Women (or men, but most commonly women) in receipt of child maintenance have the potential to experience a greater overall reduction in Support, as a result of this part of our proposal and the proposal to cap maximum liability at 80% of Council Tax payable, than any other group. The reduction in Support (above the possible 20% for all working age claimants) will be dependent upon the amount of child maintenance received. There will be a direct correlation between income (of which child maintenance will be a part) and Council Tax Support received. In this way our treatment of child maintenance is progressive in so far as the reduction in Council Tax Support increases in line with income levels. For example, a person receiving £25 per week in child maintenance will see their Council Tax Support reduced by £5 a week, a person receiving £50 a week in child maintenance will see their Council Tax Support reduced by £10 a week.

**Sexual Orientation**

Sexual orientation will not be a factor in any part of the assessment of Council Tax Support as it is not considered to be a characteristic which requires a higher applicable amount when assessing benefit.

All working age CTB claimants, people who currently claim CTB will receive less Council Tax Support under the proposed scheme than they do now. However, the limited changes between CTB and our local Council Tax Support scheme are not such as to introduce disproportionately adverse effects on people based on their sexual orientation.

**General Conclusion:**

During the development of a local scheme we have tried hard to balance the reality of a significant cut in Central Government funding to protecting the most vulnerable members of our community as far as practicable.

The scheme that is being proposed acknowledges that recipients of benefits need to contribute more to meet the funding shortfall but also looks to protect people with protected characteristics as much as possible. All citizens will be expected to pay something toward their Council Tax. This will result in approximately 2,500 additional households having to pay something toward their Council Tax which presently they are not expected to do.

We have tried to mirror as much of what currently exists in the national Council Tax Benefit system into the local CTS scheme. Different favourable treatment of income and allowances of disabled people and women with children are carried over into our local scheme so it is our view that, although all working age households will receive less Support under the local scheme than under CTB, this does not introduce a disproportionate adverse impact on any of the groups with protected characteristics.

**I have concluded that there is/should be:**

No major change <input type="checkbox"/> no adverse equality impact identified	
Adjust the policy/decision/service	
Continue with the policy	✓
Stop and remove the policy/decision/service	

Reasons and documentation to Support conclusions

**Section four – Implementation – timescale for implementation**

1. Consult on the proposals during the period 7th March 2014 to 25<sup>th</sup> May 2014
2. Consider responses to the consultation 26th May 2012 to 11th August 2014.
3. Present report on proposed scheme and consultation analysis to Corporate Scrutiny Committee 23<sup>rd</sup> October 2014.
4. Present report on proposed scheme and consultation analysis to the Executive 14<sup>th</sup> November 2014.
5. Make a decision on the scheme at Full Council on 5<sup>th</sup> December 2014
6. Publicise the scheme
7. Implement the scheme for Council Tax Billing purposes
8. Issue Bills for the financial year 2015/16 (From late Feb/early March 2015).

**Section Five – Sign off**

Responsible officer **Heather Tiso**

Date 7<sup>th</sup> October 2014

Management Team

Date

**Section six – Publication and monitoring**

Published on

Next review date

Date logged on Covalent

## Action Planning

The table should be completed with all actions identified to mitigate the effects concluded.

<b>Actions table</b>					
<b>Service area</b>	<b>Revenues &amp; Benefits</b>		<b>Date 17 October 2012</b>		
<b>Identified issue drawn from your conclusions</b>	<b>Actions needed</b>	<b>Who is responsible?</b>	<b>By when?</b>	<b>How will this be monitored?</b>	<b>Expected outcomes from carrying out actions</b>
Less Support available for low income households, including those with protected characteristics, to meet their Council Tax.	Creation of a discretionary hardship fund	Corporate & Client Lead	1st April 2013	Weekly monitoring of expenditure and request by Revenues & Benefits service via spreadsheet or within Civica system.	To provide short-term help for instances of hardship.
Less support will mean more low income households having to pay Council Tax, including those with protected characteristics. limited means could result in late payment /non-payment	Proactive approach to debt management	Principal Revenues Officer	1st April 2013	Bad debt data (caseloads etc)	To attempt to intervene at an early point and avoid additional costs being incurred for late payment wherever possible

Identified issue drawn from your conclusions	Actions needed	Who is responsible?	By when?	How will this be monitored?	Expected outcomes from carrying out actions
Less Support available for low income households, including those with protected characteristics, to meet their Council Tax.	Publicity and promotion of changes being introduced by new scheme	Revenues & Benefits Manager	January to March 2013		To help citizens plan and budget.
Low income households, including those with protected characteristics will be affected by the proposed changes	Monitoring of impacts post April 2013	Revenues & Benefits Manager	Throughout 2013/14	Applications for hardship, complaints, & general correspondence from public. Ongoing consultation with groups involved in consultation summer 2012 as well as the Revenues & Benefits Customer Forum	To identify unexpected impacts of the local CTS scheme with a view to making adjustments to the scheme the following year, if practicable.
Less Support available for low income households, including those with protected characteristics, to meet their Council Tax.	Promotion of other available welfare benefits, discretionary payments and Council Tax discounts	Revenues & Benefits Manager	Throughout 2013/14		To lessen financial impact on citizens through either increasing income or reducing Council Tax.

Identified issue drawn from your conclusions	Actions needed	Who is responsible?	By when?	How will this be monitored?	Expected outcomes from carrying out actions
<p>Less Support available for low income households, including those with protected characteristics, to meet their Council Tax.</p> <p>Approximately 2,500 additional households having to pay Council Tax, some for the first time.</p>	<p>Signposting – particularly from those geographic communities that are most likely to be impacted e.g. making best use of Link / Resource Centres / Wellington Community Office - possible benefit surgeries.</p>	<p>Revenues &amp; Benefits Manager</p>	<p>Throughout 2013/14</p>		<p>To enable ready access to advice and information on CTS, discounts and assistance available, in order to minimise impact upon citizens.</p>

Risk Matrix

Risk	Consequence of risk	Assessment of risk			Mitigation
		Likelihood	Impact	Score (L x I)	
Failure/difficulties in Council Tax collection from financially disadvantaged. Council incurs an unacceptably high-level of debt from because of people’s inability to make the payments.	<ul style="list-style-type: none"> <li>Collection losses will be shared between all preceptors and will require future savings or cuts to mitigate.</li> </ul>	4	4	16	<ul style="list-style-type: none"> <li>Reduced impact by agreeing a more generous CTS scheme (if adopted)</li> </ul>
Caseload increases (e.g. major employer loss) and/or total value of awards exceeds estimates	<ul style="list-style-type: none"> <li>Financial shortfall</li> <li>Additional workload</li> </ul>	4	3	12	<ul style="list-style-type: none"> <li>Profiling and extensive modelling of various scheme options, regular on-going review</li> </ul>
Changes to future Government grant	<ul style="list-style-type: none"> <li>Financial shortfall</li> </ul>	4	3	12	<ul style="list-style-type: none"> <li>None</li> </ul>
Wider welfare reforms (HB reductions, Universal Credit) cause additional hardship and/or migration of people claiming to TDBC from more expensive areas and impact on Council Tax Collection	<ul style="list-style-type: none"> <li>Financial shortfall</li> <li>Additional workload</li> </ul>	2	3	6	<ul style="list-style-type: none"> <li>Ensure adherence to robust recovery timetable</li> <li>Maximise take-up of all available discounts/exemptions/ hardship relief</li> <li>Strict adherence to monthly monitoring of performance against targets</li> <li>Maximise DD take-up to free more resource in pursuing recovery</li> </ul>
New scheme leads to increased take-up particularly from pension age	<ul style="list-style-type: none"> <li>Financial shortfall</li> <li>Additional workload</li> </ul>	3	2	6	<ul style="list-style-type: none"> <li>None</li> </ul>
Council Tax Support Scheme is challenged on equality grounds	<ul style="list-style-type: none"> <li>Additional cost through changes to scheme and inability to achieve required savings</li> </ul>	2	4	8	<ul style="list-style-type: none"> <li>Consultation with preceptors and general public</li> <li>Full Equalities Impact Assessment</li> </ul>

		RISK RATING MATRIX				
LIKELIHOOD (A)	<b>Very likely</b> 5	5	10	15	20	25
	<b>Likely</b> 4	4	8	12	16	20
	<b>Feasible</b> 3	3	6	9	12	15
	<b>Slight</b> 2	2	4	6	8	10
	<b>Very unlikely</b> 1	1	2	3	4	5
		Insignificant 1	Minor 2	Significant 3	Major 4	Critical 5
		IMPACT (B)				

Likelihood	Severity of Impact	Risk
1. Very unlikely – hasn’t occurred before	1. Insignificant (has no effect)	Likelihood x impact
2. Slight (rarely occurs)	2. Minor (little effect)	
3. Feasible (possible, but not common)	3. Significant (may pose a problem)	
4. Likely (has before, will again)	4. Major (will pose a problem)	
5. Very likely (occurs frequently)	5. Critical (Immediate action required)	

### Model 1 - No change to Council Tax Support, current scheme (2014/15) modelled for inflation

Under this model we would work out CTS in the same way as we do now. Any shortfall in the funding we get and the CTS we pay in 2015/16 would need to be met from other Council budgets.

			Pension Age - passported	Pension Age - non-passported	Working Age - passported	Working Age - non- passported	Totals
2014/15 Annual awards	£5,724,511.49	Number of claims	2,435	1,506	2,662	1,836	8,439
Estimated 2015/16 awards	£5,814,322.88	Total weekly awards	£41,002.54	£18,886.11	£32,065.42	£17,831.08	£109,785.15
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£1,310,945.88</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,671,982.41	£929,763.66	£5,724,511.49
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£15,047.84	£26,963.15	£89,811.39
Estimated 2015/16 average award	£688.98	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,687,030.25</b>	<b>£956,726.81</b>	<b>£5,814,322.88</b>

**Consultation Response: 34% in favour, 60% not in favour**



## Model 2 - Reduce maximum support through CTS to 60% for all working age recipients

Under this model we would reduce the maximum support a working age person can receive, from 80% to 60%.

			Pension Age - passported	Pension Age - non-passported	Working Age - passported	Working Age - non- passported	Totals
2014/15 Annual awards	£4,993,893.92	Number of claims	2,435	1,506	2,654	1,609	8,204
Estimated 2015/16 awards	£5,071,084.32	Total weekly awards	£41,002.54	£18,886.11	£23,850.57	£12,034.09	£95,773.31
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£567,707.32</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,243,636.75	£627,491.75	£4,993,893.92
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£11,192.73	£18,197.26	£77,190.40
Estimated 2015/16 average award	£618.12	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,254,829.48</b>	<b>£645,689.01</b>	<b>£5,071,084.32</b>

Working age customers	Number reduced	Average weekly decrease	Number who no longer qualify
Single, no children	1,804	£3.03	51
Couple, no children	307	£4.22	19
Couple with children	775	£4.44	84
Lone parent with children	1,634	£3.36	108
<b>Total claims</b>	<b>4,520</b>	<b>£3.47</b>	<b>262</b>

Working age customers	Number reduced	Average weekly decrease	Number who no longer qualify
Employed	1,437	£3.68	236
Claims where there is a disability	356	£3.76	31
Claims where there is a carer	75	£4.50	9
Claims where there is a non- dependant deduction	246	£4.22	31

**Consultation Response: 67% in favour, 27% not in favour**

### Model 3 - Preserve CTS at 80% if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate, while reducing maximum support through CTS to 60% for all other working age recipients

Under this model, we would retain the maximum support available through CTS at 80% if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate, while reducing maximum CTS to 60% for all other working age recipients.

			Pension Age - passported	Pension Age - non-passported	Working Age - passported	Working Age - non- passported	Totals
2014/15 Annual awards	£5,097,898.53	Number of claims	2,435	1,506	2,654	1,613	8,208
Estimated 2015/16 awards	£5,176,367.33	Total weekly awards	£41,002.54	£18,886.11	£25,516.88	£12,362.38	£97,767.92
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£672,990.33</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,330,523.04	£644,610.07	£5,097,898.53
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£11,974.71	£18,693.69	£78,468.80
Estimated 2015/16 average award	£630.65	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,342,497.75</b>	<b>£663,303.76</b>	<b>£5,176,367.33</b>

Working age customers	Number reduced	Average weekly decrease	Number who no longer qualify
Single, no children	1,479	£2.99	51
Couple, no children	216	£3.97	16
Couple with children	705	£4.38	83
Lone parent with children	1,568	£3.35	108
<b>Total claims</b>	<b>3,968</b>	<b>£3.43</b>	<b>258</b>

Working age customers	Number reduced	Average weekly decrease	Number with no change
Employed	1,415	£3.64	234
Claims where there is a disability	287	£3.51	27
Claims where there is a carer	68	£3.95	7
Claims where there is a non-dependant deduction	246	£4.22	31

## Consultation Response: 69% in favour, 27% not in favour

### CTS to 70% for all others

Under this model, we would retain the maximum support available through CTS at 80% if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate, while reducing maximum CTS to 70% for all other working age recipients.

			Pension Age - passported	Pension Age - non-passported	Working Age - passported	Working Age - non- passported	Totals
2014/15 Annual awards	£5,405,748.54	Number of claims	2,435	1,506	2,658	1,737	8,336
Estimated 2015/16 awards	£5,489,736.09	Total weekly awards	£41,002.54	£18,886.11	£28,785.68	£14,997.55	£103,671.89
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£986,359.09</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,500,967.86	£782,015.26	£5,405,748.54
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£13,508.71	£22,678.44	£83,987.56
Estimated 2015/16 average award	£658.56	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,514,476.57</b>	<b>£804,693.70</b>	<b>£5,489,736.09</b>

Working age customers	Number reduced	Average weekly decrease	Number who no longer qualify
Single, no children	1,478	£1.54	22
Couple, no children	216	£2.09	9
Couple with children	705	£2.38	46
Lone parent with children	1,566	£1.77	53

Working age customers	Number reduced	Average weekly decrease	Number who no longer qualify
Employed	1,413	£2.03	116
Claims where there is a disability	287	£1.96	9
Claims where there is a carer	68	£2.26	2
Claims where there is a non-dependant deduction	245	£2.31	18

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<b>Total claims</b>	<b>3,965</b>	<b>£1.81</b>	<b>130</b>
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## Model 5 – Increase maximum CTS to 85% for people with disabilities, while reducing maximum CTS to 60% for all others

Under this model, we would increase the maximum support available through CTS at 85% if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate, while reducing maximum CTS to 60% for all other working age recipients.

			Pension Age - passported	Pension Age - non-passported	Working Age - passported	Working Age - non- passported	Totals
2014/15 Annual awards	£5,124,018.07	Number of claims	2,435	1,506	2,654	1,615	8,210
Estimated 2015/16 awards	£5,202,809.91	Total weekly awards	£41,002.54	£18,886.11	£25,933.46	£12,446.73	£98,268.84
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£699,432.91</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,352,244.61	£649,008.04	£5,124,018.07
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£12,170.20	£18,821.23	£78,791.84
Estimated 2015/16 average award	£633.72	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,364,414.82</b>	<b>£667,829.27</b>	<b>£5,202,809.91</b>

Working age customers	Number reduced	Average weekly decrease	Number increased	Average weekly increase
Single, no children	1,467	£3.01	337	£0.76
Couple, no children	202	£4.20	105	£0.99
Couple with children	695	£4.43	82	£1.17
Lone parent with children	1,566	£3.36	70	£0.96
<b>Total claims</b>	<b>3,930</b>	<b>£3.46</b>	<b>594</b>	<b>£0.88</b>

Working age customers	Number reduced	Average weekly decrease	Number increased	Average weekly increase
Employed	1,398	£3.68	42	£0.90
Claims where there is a disability	258	£3.83	99	£0.72
Claims where there is a carer	58	£4.51	17	£0.64
Claims where there is a non-dependant deduction	246	£4.22	0	£0.00

**Consultation Response: 28% in favour, 68% not in favour**

## Model 6 - Protect lone parents with children under 5 to keep maximum CTS at 80%, while reducing maximum CTS to 60% for all other working age recipients

Under this model, we would retain the maximum support available through CTS at 80% if a working age person is a lone parent with children under 5 years old, while reducing maximum CTS to 60% for all other working age recipients.

			Pension Age - passported	Pension Age - non-passported	Working Age - passported	Working Age - non- passportied	Totals
2014/15 Annual awards	£5,106,564.47	Number of claims	2,435	1,506	2,654	1,634	8,229
Estimated 2015/16 awards	£5,185,444.22	Total weekly awards	£41,002.54	£18,886.11	£25,363.80	£12,681.66	£97,934.11
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£682,067.22</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,322,541.06	£661,257.99	£5,106,564.47
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£11,902.87	£19,176.48	£78,879.76
Estimated 2015/16 average award	£630.14	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,334,443.93</b>	<b>£680,434.47</b>	<b>£5,185,444.22</b>

Working age customers	Number reduced	Average weekly decrease	Number who no longer qualify
Single, no children	1,804	£3.03	51
Couple, no children	307	£4.22	19
Couple with children	775	£4.44	84
Lone parent with children* NB This includes those with children over 5 years old	1,042	£3.02	83

Working age customers	Number reduced	Average weekly decrease	Number who no longer qualify
Employed	1,358	£3.45	214
Claims where there is a disability	348	£3.73	31
Claims where there is a carer	74	£4.52	9
Claims where there is a non-dependant deduction	235	£4.20	31

**Consultation Response: 47% in favour, 48% not in favour**

<b>Total claims</b>	<b>3,928</b>	<b>£3.40</b>	<b>237</b>
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## Model 7 - Protect lone parents with children under 5 to keep maximum CTS at 80%, while reducing maximum CTS to 70% for all others

Under this model, we would retain the maximum support available through CTS at 80% if a working age person is a lone parent with children under 5 years old, while reducing maximum CTS to 70% for all other working age recipients.

			Pension Age - passported	Pension Age - non-passported	Working Age - passported	Working Age - non- passportd	Totals
2014/15 Annual awards	£5,410,555.61	Number of claims	2,435	1,506	2,658	1,748	8,347
Estimated 2015/16 awards	£5,494,762.39	Total weekly awards	£41,002.54	£18,886.11	£28,709.15	£15,166.28	£103,764.08
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£991,385.39</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,496,976.86	£790,813.33	£5,410,555.61
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£13,472.79	£22,933.59	£84,206.78
Estimated 2015/16 average award	£658.29	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,510,449.65</b>	<b>£813,746.92</b>	<b>£5,494,762.39</b>

Working age customers	Number reduced	Average weekly decrease	Number who no longer qualify
Single, no children	1,803	£1.55	22
Couple, no children	307	£2.19	9
Couple with children	775	£2.39	47
Lone parent with children* NB This includes those with children over 5 years old	1,040	£1.64	41

Working age customers	Number reduced	Average weekly decrease	Number who no longer qualify
Employed	1,356	£1.93	106
Claims where there is a disability	348	£2.04	10
Claims where there is a carer	74	£2.52	3
Claims where there is a non-dependant deduction	234	£2.31	18

<b>Total claims</b>	<b>3,925</b>	<b>£1.79</b>	<b>119</b>
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## Model 8 - Increase maximum CTS to 85% for lone parents with children under 5, while reducing maximum CTS to 60% for all other working age recipients

Under this model, we would increase the maximum support available through CTS at 85% if a working age person is a lone parent with children under 5 years old, while reducing maximum CTS to 60% for all other working age recipients.

			Pension Age - passported	Pension Age - non-passported	Working Age - passported	Working Age - non- passported	Totals
2014/15 Annual awards	£5,135,271.13	Number of claims	2,435	1,506	2,654	1,636	8,231
Estimated 2015/16 awards	£5,214,588.86	Total weekly awards	£41,002.54	£18,886.11	£25,742.11	£12,853.89	£98,484.65
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£711,211.86</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,342,267.16	£670,238.55	£5,135,271.13
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£12,080.40	£19,436.92	£79,317.73
Estimated 2015/16 average award	£633.53	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,354,347.57</b>	<b>£689,675.47</b>	<b>£5,214,588.86</b>

Working age customers	Number reduced	Average weekly decrease	Number increased	Average weekly increase	Number who no longer qualify
Single, no children	1,804	£3.03	0	£0.00	51
Couple, no children	307	£4.22	0	£0.00	19
Couple with children	775	£4.44	0	£0.00	84
Lone parent with children	900	£3.44	740	£0.77	83

Working age customers	Number reduced	Average weekly decrease	Number increased	Average weekly increase	Number who no longer qualify
Employed	1,245	£3.72	196	£0.66	214
Claims where there is a disability	345	£3.75	12	£0.81	31
Claims where there is a carer	74	£4.52	2	£0.47	9
Claims where there is a non-dependant	234	£4.22	12	£0.99	31

**Consultation Response: 14% in favour, 82% not in favour**



<b>Total claims</b>	<b>3,786</b>	<b>£3.51</b>	<b>740</b>	<b>£0.77</b>	<b>237</b>	deduction					
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**Model 9 - Protect both lone parents with children under 5 and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 60% for all others**

Under this model, we would retain the maximum support available through CTS at 80% if a working age person is a lone parent with children under 5 years old or if the recipient is a working age person (or their partner) getting Disability Living Allowance at the higher or middle rate, while reducing maximum CTS to 60% for all other working age recipients.

2014/15 Annual awards	£5,208,007.29	Number of claims	2,435	1,506	2,654	1,638	8,233	
Estimated 2015/16 awards	£5,288,129.84	Total weekly awards	£41,002.54	£18,886.11	£26,993.03	£12,997.91	£99,879.59	
Funding 2015/16	£4,503,377.00							
<b>Estimated overspend in comparison to funding</b>	<b>£784,752.84</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,407,493.71	£677,748.16	£5,208,007.29	
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£12,667.44	£19,654.70	£80,122.55	
Estimated 2015/16 average award	£642.31	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,420,161.15</b>	<b>£697,402.86</b>	<b>£5,288,129.84</b>	

Single, no children	1,479	£2.99	51
Couple, no children	216	£3.97	16
Couple with children	705	£4.38	83
Lone parent with children* NB This includes those with children over 5 years old	991	£2.99	83

Employed	1,338	£2.66	212
Claims where there is a disability	282	£3.46	27
Claims where there is a carer	67	£3.96	7
Claims where there is a non-dependant deduction	235	£4.20	31

Total claims	3,391	£3.34	233
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### Model 10 - Protect both lone parents with children under 5 and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 70% for all others

Under this model, we would retain the maximum support available through CTS at 80% if a working age person is a lone parent with children under 5 years old or if the recipient is a working age person (or their partner) getting Disability Living Allowance at the higher or middle rate, while reducing maximum CTS to 70% for all other working age recipients.

2014/15 Annual awards	£5,461,369.96	Number of claims	2,435	1,506	2,658	1,749	8,348
Estimated 2015/16 awards	£5,546,200.83	Total weekly awards	£41,002.54	£18,886.11	£29,523.76	£15,326.19	£104,738.60
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£1,042,823.83</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,539,453.20	£799,151.34	£5,461,369.96
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£13,855.08	£23,175.39	£84,830.87
Estimated 2015/16 average award	£664.37	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,553,308.28</b>	<b>£822,326.72</b>	<b>£5,546,200.83</b>

Single, no children	1,478	£1.54	22
Couple, no children	216	£2.09	9
Couple with children	705	£2.38	46
Lone parent with children* NB This includes those with children over 5 years old	989	£1.63	41

Employed	282	£1.94	9
Claims where there is a disability	67	£2.27	2
Claims where there is a carer	234	£2.31	18
Claims where there is a non-dependant deduction	282	£1.94	9

<b>Total claims</b>	<b>3,388</b>	<b>£1.78</b>	<b>118</b>
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### **Model 11 - Protect lone parents with children under 5, people with caring responsibilities and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 60% for all others**

Under this model, we would retain the maximum support available through CTS at 80% if a working age person is a single parent responsible for a child under 5 years old, if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate or if a working age person or their partner receives Carers Allowance because they look after someone with substantial caring needs. Support for all other working age recipients will reduce to a maximum of 60%.

2014/15 Annual awards	£5,217,555.69	Number of claims	2,435	1,506	2,654	1,644	8,239
Estimated 2015/16 awards	£5,297,945.06	Total weekly awards	£41,002.54	£18,886.11	£27,002.70	£13,171.36	£100,062.71
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£794,568.06</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,407,997.93	£686,792.34	£5,217,555.69
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£12,671.98	£19,916.98	£80,389.36
Estimated 2015/16 average award	£643.03	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,420,669.91</b>	<b>£706,709.32</b>	<b>£5,297,945.06</b>

Single, no children	1,474	£2.98	51
Couple, no children	214	£3.93	16
Couple with children	694	£4.27	79
Lone parent with children* NB This includes those with children over 5 years old	984	£2.96	81

Employed	1,323	£3.33	206
Claims where there is a disability	266	£3.15	23
Claims where there is a carer	46	£1.61	1
Claims where there is a non-dependant deduction	231	£4.14	31

Total claims	3,366	£3.30	227
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## Model 12 - Protect lone parents with children under 5, people with caring responsibilities and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 70% for all others

Under this model, we would retain the maximum support available through CTS at 80% if a working age person is a single parent responsible for a child under 5 years old, if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate or if a working age person or their partner receives Carers Allowance because they look after someone with substantial caring needs. Support for all other working age recipients will reduce to a maximum of 70%.

2014/15 Annual awards	£5,466,340.73	Number of claims	2,435	1,506	2,658	1,750	8,349
Estimated 2015/16 awards	£5,551,310.72	Total weekly awards	£41,002.54	£18,886.11	£29,528.59	£15,416.69	£104,833.93
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£1,047,933.72</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,539,705.05	£803,870.26	£5,466,340.73
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£13,857.35	£23,312.24	£84,969.99
Estimated 2015/16 average award	£664.91	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,553,562.40</b>	<b>£827,182.50</b>	<b>£5,551,310.72</b>

Single, no children	1,473	£1.54	22
Couple, no children	214	£2.07	9
Couple with children	694	£2.32	45
Lone parent with children* NB This includes those with children over 5 years old	982	£1.62	41

Employed	1,321	£1.87	104
Claims where there is a disability	266	£1.79	8
Claims where there is a carer	46	£1.15	1
Claims where there is a non-dependant deduction	230	£2.28	18

Total claims	3,363	£1.76	117
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### Model 13 - Protect people with caring responsibilities and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 60% for all others

Under this model, we would retain the maximum support available through CTS at 80% if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate or if a working age person or their partner receives Carers Allowance because they look after someone with substantial caring needs. Support for all other working age recipients will reduce to a maximum of 60%.

2014/15 Annual awards	£5,123,663.09	Number of claims	2,435	1,506	2,654	1,620	8,215
Estimated 2015/16 awards	£5,202,607.08	Total weekly awards	£41,002.54	£18,886.11	£25,777.69	£12,595.69	£98,262.03
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£699,230.08</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,344,122.41	£656,775.26	£5,123,663.09
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£12,097.10	£19,046.48	£78,943.99
Estimated 2015/16 average award	£633.31	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,356,219.51</b>	<b>£675,821.75</b>	<b>£5,202,607.08</b>

Single, no children	1,474	£2.98	51
Couple, no children	214	£3.93	16
Couple with children	671	£4.25	79
Lone parent with children* NB This includes those with children over 5 years old	1,508	£3.32	105

Employed	1,395	£3.55	227
Claims where there is a disability	265	£3.06	22
Claims where there is a carer	44	£1.48	1
Claims where there is a non-dependant deduction	233	£4.11	31

Total claims	3,867	£3.39	251
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### Model 14 - Protect people with caring responsibilities and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 70% for all others

Under this model, we would retain the maximum support available through CTS at 80% if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate or if a working age person or their partner receives Carers Allowance because they look after someone with substantial caring needs. Support for all other working age recipients will reduce to a maximum of 70%.

2014/15 Annual awards	£5,418,868.83	Number of claims	2,435	1,506	2,658	1,738	8,337
Estimated 2015/16 awards	£5,503,100.89	Total weekly awards	£41,002.54	£18,886.11	£28,916.09	£15,118.77	£103,923.51
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£999,723.89</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,507,767.55	£788,335.86	£5,418,868.83
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£13,569.91	£22,861.74	£84,232.05
Estimated 2015/16 average award	£660.08	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,521,337.46</b>	<b>£811,197.60</b>	<b>£5,503,100.89</b>

Single, no children	1,473	£1.54	22
Couple, no children	214	£2.07	9
Couple with children	671	£2.32	45
Lone parent with children* NB This includes those with	1,506	£1.76	53

Employed	1,393	£1.98	115
Claims where there is a disability	265	£1.74	8
Claims where there is a carer	44	£1.10	1
Claims where there is a non-dependant deduction	232	£2.26	18

children over 5 years old			
<b>Total claims</b>	<b>3,864</b>	<b>£1.79</b>	<b>129</b>

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## Model 15 – No longer treat child maintenance as income but reduce maximum CTS to 60% for all working age recipients

Under this model, we would no longer treat child maintenance as income but we would reduce maximum CTS to 60% for all working age recipients

2014/15 Annual awards	£5,017,906.95	Number of claims	2,435	1,506	2,654	1,660	8,255
Estimated 2015/16 awards	£5,095,793.72	Total weekly awards	£41,002.54	£18,886.11	£23,850.57	£12,494.61	£96,233.83
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£592,416.72</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,243,636.86	£651,504.66	£5,017,906.95
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£11,192.73	£18,893.64	£77,886.77
Estimated 2015/16 average award	£617.30	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,254,829.60</b>	<b>£670,398.30</b>	<b>£5,095,793.72</b>

Single, no children	1,804	£3.03	0	£0.00	51
Couple, no children	307	£4.22	0	£0.00	19
Couple with children	768	£4.43	11	£3.72	80
Lone parent with children	1,580	£3.34	65	£3.44	72

Employed	1,383	£3.66	68	£3.45	199
Claims where there is a disability	350	£3.75	9	£2.13	29
Claims where there is a carer	73	£4.43	2	£2.55	8
Claims where there is a non-dependant	243	£4.22	3	£3.93	29

Total claims	4,459	£3.46	76	£3.48	222	deduction					
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**Consultation Response: 29% in favour, 66% not in favour**



## Model 16 – No longer treat child maintenance as income but reduce maximum CTS to 70% for all working age recipients

Under this model, we would we would no longer treat child maintenance as income but we would reduce maximum CTS to 70% for all working age recipients

2014/15 Annual awards	£5,382,001.75	Number of claims	2,435	1,506	2,658	1,776	8,375
Estimated 2015/16 awards	£5,466,169.51	Total weekly awards	£41,002.54	£18,886.11	£27,952.53	£15,375.29	£103,216.47
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£962,792.51</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,457,524.78	£801,711.55	£5,382,001.75
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£13,117.72	£23,249.63	£84,167.76
Estimated 2015/16 average award	£652.68	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,470,642.50</b>	<b>£824,961.18</b>	<b>£5,466,169.51</b>

Single, no children	1,803	£1.55	2	£1.29	22
Couple, no children	307	£2.19	0	£0.00	9
Couple with children	766	£2.38	13	£5.42	42
Lone parent with children	1,567	£1.74	81	£4.39	32

Employed	1,369	£2.02	84	£4.49	93
Claims where there is a disability	349	£2.04	10	£3.64	9
Claims where there is a carer	372	£0.47	3	£3.24	3
Claims where there is a non-dependant	240	£2.31	6	£4.05	15

<b>Total claims</b>	<b>4,443</b>	<b>£1.81</b>	<b>96</b>	<b>£4.47</b>	<b>105</b>	deduction					
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### Model 17 – Flat-rate non-dependant deduction, but reducing maximum CTS to 60% for all working age recipients

Under this model, we would introduce one flat rate non-dependant deduction of £5 for each non-dependant in the property, but we would reduce maximum CTS to 60% for all working age recipients

2014/15 Annual awards	£5,006,505.91	Number of claims	2,435	1,506	2,660	1,618	8,219
Estimated 2015/16 awards	£5,083,929.61	Total weekly awards	£41,002.54	£18,886.11	£23,977.57	£12,148.96	£96,015.18
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£580,552.61</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,250,259.01	£633,481.49	£5,006,505.91
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£11,252.33	£18,370.96	£77,423.70
Estimated 2015/16 average award	£618.56	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,261,511.34</b>	<b>£651,852.45</b>	<b>£5,083,929.61</b>

Single, no children	1,789	£3.01	16	£1.55	43	Employed	1,425	£3.66	15	£2.24	228
Couple, no children	305	£4.20	2	£4.52	15	Claims where there is a disability	354	£3.75	3	£1.37	29
Couple with children	773	£4.41	4	£4.26	83	Claims where there is a carer	75	£4.36	0	0	9
Lone parent with children	1,624	£3.33	12	£1.67	106	Claims where there is a non-dependant	217	£3.82	30	£1.62	16

Total claims	4,491	£3.45	34	£2.09	247	deduction					
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**Consultation Response: 53% in favour, 40% not in favour**

## Model 18 – Flat-rate non-dependant deduction, but reducing maximum CTS to 70% for all working age recipients

Under this model, we would to introduce one flat rate non-dependant deduction of £5 for each non-dependant in the property, but we would reduce maximum CTS to 70% for all working age recipients

2014/15 Annual awards	£5,367,942.99	Number of claims	2,435	1,506	2,660	1,742	8,343
Estimated 2015/16 awards	£5,451,560.13	Total weekly awards	£41,002.54	£18,886.11	£28,089.58	£14,968.62	£102,946.85
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£948,183.13</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,464,670.96	£780,506.61	£5,367,942.99
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£13,182.04	£22,634.69	£83,617.14
Estimated 2015/16 average award	£653.43	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,477,853.00</b>	<b>£803,141.31</b>	<b>£5,451,560.13</b>

Single, no children	1,786	£1.53	19	£3.31	19
Couple, no children	305	£2.15	2	£6.51	7
Couple with children	773	£2.36	4	£6.40	47
Lone parent with children	1,622	£1.74	14	£3.54	50
<b>Total claims</b>	<b>4,486</b>	<b>£1.79</b>	<b>39</b>	<b>£3.87</b>	<b>123</b>

Employed	1,423	£2.01	17	£4.00	111
Claims where there is a disability	354	£2.03	3	£3.51	9
Claims where there is a carer	74	£2.44	1	£2.18	3
Claims where there is a non-dependant deduction	214	£1.84	33	£3.64	10

## Model 19 – Protect people with caring responsibilities to keep maximum CTS at 80%, while reducing maximum CTS to 60% for all other working age recipients

Under this model we would retain the maximum support available through CTS at 80% if a working age person or their partner receives Carers Allowance because they look after someone with substantial caring needs, but we would reduce maximum CTS to 60% for all working age recipients.

2014/15 Annual awards	£5,008,245.40	Number of claims	2,435	1,506	2,654	1,617	8,212
Estimated 2015/16 awards	£5,085,815.88	Total weekly awards	£41,002.54	£18,886.11	£23,885.19	£12,274.70	£96,048.54
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£582,438.88</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,245,442.05	£640,037.93	£5,008,245.40
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£11,208.98	£18,561.10	£77,570.48
Estimated 2015/16 average award	£619.32	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,256,651.03</b>	<b>£658,599.03</b>	<b>£5,085,815.88</b>

Single, no children	1,799	£3.02	51
Couple, no children	252	£4.52	18
Couple with children	760	£4.34	79
Lone parent with children* NB This includes those with children over 5 years old	1,622	£3.35	106

Employed	1,419	£3.60	229
Claims where there is a disability	333	£3.42	25
Claims where there is a carer	0	£0.00	1
Claims where there is a non-dependant deduction	241	£4.17	31

Total claims	4,433	£3.45	254
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## Consultation Response: 78% in favour, 18% not in favour

Under this model we would retain the maximum support available through CTS at 80% if a working age person or their partner receives Carers Allowance because they look after someone with substantial caring needs, but we would reduce maximum CTS to 70% for all working age recipients.

2014/15 Annual awards	£5,361,076.30	Number of claims	2,435	1,506	2,658	1,738	8,337
Estimated 2015/16 awards	£5,444,619.17	Total weekly awards	£41,002.54	£18,886.11	£27,969.84	£14,956.67	£102,815.16
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£941,242.17</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,458,427.37	£779,883.51	£5,361,076.30
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£13,125.85	£22,616.62	£83,542.87
Estimated 2015/16 average award	£653.07	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,471,553.22</b>	<b>£802,500.13</b>	<b>£5,444,619.17</b>

Single, no children	1,798	£1.55	22
Couple, no children	300	£2.13	9
Couple with children	760	£2.34	45
Lone parent with children* NB This includes those with children over 5 years old	1,620	£1.77	53

Employed	1,417	£2.00	115
Claims where there is a disability	333	£1.88	8
Claims where there is a carer	48	£1.28	1
Claims where there is a non-dependant deduction	240	£2.28	18

<b>Total claims</b>	<b>4,478</b>	<b>£1.80</b>	<b>129</b>
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## **Model 21 - No longer treat child maintenance as income but retain maximum CTS to 80% for all working age recipients**

Under this model we would work out CTS in the same way as we do now by retain maximum support under our CTS scheme for all working age recipients at 80%, but we would no longer treat child maintenance as income.

Any shortfall in the funding we get and the CTS we pay in 2015/16 would need to be met from other Council budgets.

2014/15 Annual awards	£5,740,422.13	Number of claims	2,435	1,506	2,662	1,836	8,439
Estimated 2015/16 awards	£5,830,694.93	Total weekly awards	£41,002.54	£18,886.11	£32,065.42	£18,136.22	£110,090.29
Funding 2015/16	£4,503,377.00						
<b>Estimated overspend in comparison to funding</b>	<b>£1,327,317.93</b>	Total annual CTS	£2,137,989.61	£984,775.81	£1,671,982.41	£945,674.30	£5,740,422.13
Budget 2014/15	£5,938,290.00	Estimated inflation*	£19,241.91	£28,558.50	£15,047.84	£27,424.55	£90,272.80
Estimated 2015/16 average award	£690.92	<b>Estimated 2015/16 awards</b>	<b>£2,157,231.52</b>	<b>£1,013,334.31</b>	<b>£1,687,030.25</b>	<b>£973,098.85</b>	<b>£5,830,694.93</b>

**Additional cost** of this model in comparison to current scheme modelled for inflation would be **£16,372.05** (£5,830,694.93 - £5,814,322.88) of which Taunton Deane Borough Council's share @ 9.66% would be £1,581.54.

Based on existing caseloads, 87 lone parents and 14 couples currently receive child maintenance and would therefore receive increased CTS under this model.

N.B. We are not able to predict the number of new CTS recipients that would be likely to qualify should we disregard income from child maintenance. Any increase in such new recipients will increase the cost of this model.

### Summary of the impact of models 1-20 for working age customers

#### Number of claims with reduced entitlement

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8	Model 9	Model 10
Single, no children	0	1,804	1,479	1,478	1,467	1,804	1,803	1,804	1,479	1,478
Couple, no children	0	307	216	216	202	307	307	307	216	216
Couple with children	0	775	705	705	695	775	775	775	705	705
Lone parent with children	0	1,634	1,568	1,566	1,566	1,042	1,040	900	991	989
<b>Total claims reduced</b>	<b>0</b>	<b>4,520</b>	<b>3,968</b>	<b>3,965</b>	<b>3,930</b>	<b>3,928</b>	<b>3,925</b>	<b>3,786</b>	<b>3,391</b>	<b>3,388</b>

	Model 11	Model 12	Model 13	Model 14	Model 15	Model 16	Model 17	Model 18	Model 19	Model 20
Single, no children	1,474	1,473	1,474	1,473	1,804	1,803	1,789	1,786	1,799	1,799
Couple, no children	214	214	214	214	307	307	305	305	252	252
Couple with children	694	694	671	671	768	766	773	773	760	760
Lone parent with children	984	982	1,508	1,506	1,580	1,567	1,624	1,622	1,622	1,622
<b>Total claims reduced</b>	<b>3,366</b>	<b>3,363</b>	<b>3,867</b>	<b>3,864</b>	<b>4,459</b>	<b>4,443</b>	<b>4,491</b>	<b>4,486</b>	<b>4,433</b>	<b>4,433</b>



### Number of claims with increased entitlement

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8	Model 9	Model 10
Single, no children	0	0	0	0	337	0	0	0	0	0
Couple, no children	0	0	0	0	105	0	0	0	0	0
Couple with children	0	0	0	0	82	0	0	0	0	0
Lone parent with children	0	0	0	0	70	0	0	740	0	0
<b>Total claims increased</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>594</b>	<b>0</b>	<b>0</b>	<b>740</b>	<b>0</b>	<b>0</b>

	Model 11	Model 12	Model 13	Model 14	Model 15	Model 16	Model 17	Model 18	Model 19	Model 20
Single, no children	0	0	0	0	0	2	16	19	0	0
Couple, no children	0	0	0	0	0	0	2	2	0	0
Couple with children	0	0	0	0	11	13	4	4	0	0
Lone parent with children	0	0	0	0	65	81	12	14	0	0
<b>Total claims increased</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>76</b>	<b>96</b>	<b>34</b>	<b>39</b>	<b>0</b>	<b>0</b>

## Summary of the impact of proposals (Models 1-20) for working age customers

### Average weekly decrease in entitlement

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8	Model 9	Model 10
Single, no children	£0.00	£3.03	£2.99	£1.54	£3.01	£3.03	£1.55	£3.03	£2.99	£1.54
Couple, no children	£0.00	£4.22	£3.97	£2.09	£4.20	£4.22	£2.19	£4.22	£3.97	£2.09
Couple with children	£0.00	£4.44	£4.38	£2.38	£4.43	£4.44	£2.39	£4.44	£4.38	£2.38
Lone parent with children	£0.00	£3.36	£3.35	£1.77	£3.36	£3.02	£1.64	£3.44	£2.99	£1.63
<b>Average reduction</b>	<b>£0.00</b>	<b>£3.47</b>	<b>£3.43</b>	<b>£1.81</b>	<b>£3.46</b>	<b>£3.40</b>	<b>£1.79</b>	<b>£3.51</b>	<b>£3.34</b>	<b>£1.78</b>

	Model 11	Model 12	Model 13	Model 14	Model 15	Model 16	Model 17	Model 18	Model 19	Model 20
Single, no children	£2.98	£1.54	£2.98	£1.54	£3.03	£1.55	£3.01	£1.53	£3.02	£1.55
Couple, no children	£3.93	£2.07	£3.93	£2.07	£4.22	£2.19	£4.20	£2.15	£4.52	£2.54
Couple with children	£4.27	£2.32	£4.25	£2.32	£4.43	£2.38	£4.41	£2.36	£4.34	£2.34
Lone parent with children	£2.96	£1.62	£3.32	£1.76	£3.34	£1.74	£3.33	£1.74	£3.35	£1.76
<b>Average reduction</b>	<b>£3.30</b>	<b>£1.76</b>	<b>£3.39</b>	<b>£1.79</b>	<b>£3.46</b>	<b>£1.81</b>	<b>£3.45</b>	<b>£1.79</b>	<b>£3.45</b>	<b>£1.82</b>

### Average weekly increase in entitlement

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8	Model 9	Model 10
Single, no children	£0.00	£0.00	£0.00	£0.00	£0.76	£0.00	£0.00	£0.00	£0.00	£0.00
Couple, no children	£0.00	£0.00	£0.00	£0.00	£0.99	£0.00	£0.00	£0.00	£0.00	£0.00
Couple with children	£0.00	£0.00	£0.00	£0.00	£1.17	£0.00	£0.00	£0.00	£0.00	£0.00
Lone parent with children	£0.00	£0.00	£0.00	£0.00	£0.96	£0.00	£0.00	£0.77	£0.00	£0.00
<b>Average weekly increase</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.88</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.77</b>	<b>£0.00</b>	<b>£0.00</b>

	Model 11	Model 12	Model 13	Model 14	Model 15	Model 16	Model 17	Model 18	Model 19	Model 20
Single, no children	£0.00	£0.00	£0.00	£0.00	£0.00	£1.29	£1.55	£3.31	£0.00	£0.00
Couple, no children	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£4.52	£6.51	£0.00	£0.00
Couple with children	£0.00	£0.00	£0.00	£0.00	£3.72	£5.42	£4.26	£6.40	£0.00	£0.00
Lone parent with children	£0.00	£0.00	£0.00	£0.00	£3.44	£4.39	£1.67	£3.54	£0.00	£0.00
<b>Average weekly increase</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£3.48</b>	<b>£4.47</b>	<b>£2.09</b>	<b>£3.87</b>	<b>£0.00</b>	<b>£0.00</b>

## Summary of potential savings for CTS expenditure

	Estimated 2015/16 awards	Potential saving
Model 1: No change to Council Tax Support, current scheme (2014/15) modelled for inflation	£5,814,322.88	£0.00
Model 2: Reduce maximum support through CTS to 60% for all working age recipients	£5,071,084.32	£743,238.56
Model 3: Preserve CTS at 80% if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate, while reducing maximum support through CTS to 60% for all other working age recipients	£5,176,367.33	£637,955.55
Model 4: Preserve CTS at 80% if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate, while reducing maximum support through CTS to 70% for all other working age recipients	£5,489,736.09	£324,586.79
Model 5: Increase CTS to 85% if a working age person or their partner gets Disability Living Allowance for care at the higher or the middle rate, while reducing maximum support through CTS to 60% for all other working age recipients	£5,202,809.91	£611,512.97
Model 6: Protect lone parents with children under 5 to keep maximum CTS at 80%, while reducing maximum CTS to 60% for all other working age recipients	£5,185,444.22	£628,878.66
Model 7: Protect lone parents with children under 5 to keep maximum CTS at 80%, while reducing maximum CTS to 70% for all other working age recipients	£5,494,762.39	£319,560.49
Model 8: Increase maximum CTS to 85% if a working age person is a lone parent caring for a child under 5, while reducing maximum support through CTS to 60% for all other working age recipients	£5,214,588.86	£599,734.02
Model 9: Protect both lone parents with children under 5 and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 60% for all others	£5,288,129.84	£526,193.04
Model 10: Protect both lone parents with children under 5 and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 70% for all others	£5,546,200.83	£268,122.05
Model 11: Protect lone parents with children under 5, people with caring responsibilities and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 60% for all others	£5,297,945.06	£516,377.82

	Estimated 2015/16 awards	Potential saving
Model 12: Protect lone parents with children under 5, people with caring responsibilities and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 70% for all others	£5,551,310.72	£263,012.16
Model 13: Protect people with caring responsibilities and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 60% for all others	£5,202,607.08	£611,715.80
Model 14: Protect people with caring responsibilities and people with disabilities to keep maximum CTS at 80%, while reducing maximum CTS to 70% for all others	£5,503,100.89	£311,221.99
Model 15: No longer treat child maintenance as income but reduce maximum CTS to 60% for all working age recipients	£5,095,793.72	£718,529.16
Model 16: No longer treat child maintenance as income but reduce maximum CTS to 70% for all working age recipients	£5,466,169.51	£348,153.37
Model 17: Flat rate non dependant deduction while reducing maximum CTS to 60% for all working age recipients	£5,083,929.61	£730,393.27
Model 18: Flat rate non dependant deduction while reducing maximum CTS to 70% for all working age recipients	£5,451,560.13	£362,762.75
Model 19: Protect people with caring responsibilities to keep maximum CTS at 80%, while reducing maximum CTS to 60% for all other working age recipients	£5,085,815.88	£728,507.00
Model 20: Protect people with caring responsibilities to keep maximum CTS at 80%, while reducing maximum CTS to 70% for all other working age recipients	£5,444,619.17	£369,703.71
Model 21: No longer treat child maintenance as income but retain maximum CTS to 80% for all working age recipients, modelled for inflation	£5,830,694.93	- <b>£16,372.05</b>



## Council Tax Support - Debt Profile @ 31 March 2014

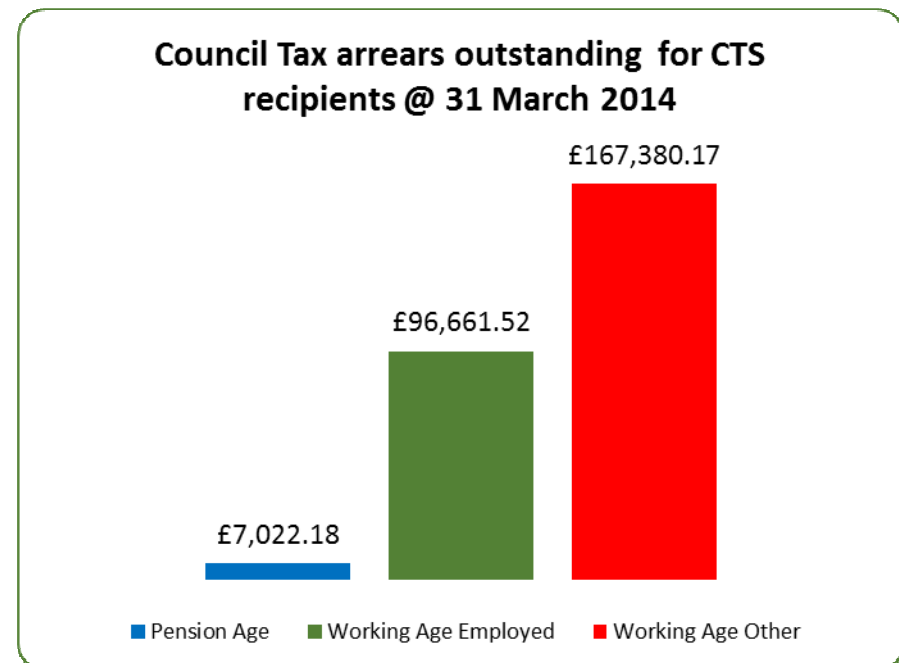
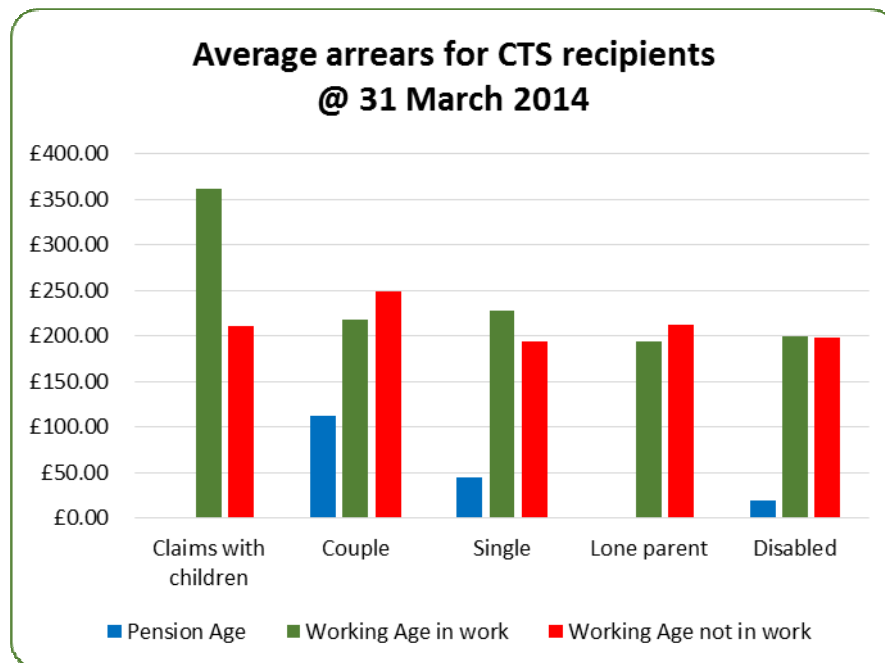
### Summary narrative

In 2013/14, there were 4,116 CTS recipients of working age. Within this group were:

- 2,151 recipients with responsibility for children, making up 52% of the total number of working age CTS recipients, with 39% (846) of those within this group in arrears with their Council Tax at 31 March 2014.
- 350 recipients with qualifying disabilities making up 8.5% of all working age CTS recipients with 25% (89) of those within this group in arrears with their Council Tax at 31 March 2014.

Of those in arrears with Council Tax at 31 March 2014, 1,488 were CTS recipients of working age. Of those working age CTS recipients in arrears:

- 846 (57%) were responsible for children with an average debt in this group of £274.
- 89 (6%) were CTS recipients with qualifying disabilities with an average debt in this group being £198.
- 460 (33%) of 1,384 working age CTS recipients in employment had arrears with an average debt of £210.
- 1,028 (38%) of 2,732 working age CTS recipients not in employment had arrears with an average debt of £163.



	Number of cases	Cases with debt	Percentage of cases with debt	Average arrears cases	Average arrears across scheme	Total arrears
Pension Age	3,838	93	2.42%	£75.51	£1.83	£7,022.18
Working Age Employed	1,384	460	33.24%	£210.13	£69.84	£96,661.52
Working Age Other	2,732	1,028	37.63%	£162.82	£61.27	£167,380.17
Total	7,954	1,581	19.88%	£171.45	£34.08	£271,063.87
<b>Total for working age</b>	<b>4,116</b>	<b>1,488</b>	<b>36.15%</b>	<b>£177.45</b>	<b>£64.15</b>	<b>£264,041.69</b>

	Total claims	Passported	Children	Couple	Single	Lone parent	Disabled
Pension Age	3,838	2,397	43	489	941	2	151
Working Age Employed	1,384		1,057	560	251	572	105
Working Age Other	2,732	2,375	1,094	524	821	746	245
<b>Total</b>	<b>7,954</b>	<b>4,772</b>	<b>2,194</b>	<b>1573</b>	<b>2013</b>	<b>1320</b>	<b>501</b>
<b>Total for working age</b>	<b>4,116</b>	<b>2,375</b>	<b>2,151</b>	<b>1,084</b>	<b>1,072</b>	<b>1,318</b>	<b>350</b>

	Total arrears	Passported	Children	Couple	Single	Lone parent	Disabled
Pension Age	£7,022.18	£1,862.06	£0.00	£2,359.16	£2,523.30	£0.00	£73.79
Working Age Employed	£96,661.52		£127,910.10	£43,261.54	£17,998.72	£35,401.26	£5,191.50
Working Age Other	£167,380.17	£196,442.76	£103,863.36	£44,254.38	£48,594.68	£52,577.26	£12,473.34
Total	£271,063.87	£198,304.82	£231,773.46	£89,875.08	£69,116.70	£87,978.52	£17,738.63
<b>Total for working age</b>	<b>£264,041.69</b>	<b>£196,442.76</b>	<b>£231,773.46</b>	<b>£87,515.92</b>	<b>£66,593.40</b>	<b>£87,978.52</b>	<b>£17,664.84</b>

	Total with arrears	Passported	Children	Couple	Single	Lone parent	Disabled
Pension Age	93	14	0	21	56	0	4
Working Age Employed	460	0	353	198	79	183	26
Working Age Other	1028	918	493	178	251	247	63
Total	1581	932	846	397	386	430	93
<b>Total for working age</b>	<b>1488</b>	<b>918</b>	<b>846</b>	<b>376</b>	<b>330</b>	<b>430</b>	<b>89</b>



	Total claims	Total with arrears	Passported	Children	Couple	Single	Lone parent	Disabled
Pension Age	48.25%	2.42%	0.58%	0.00%	4.29%	5.95%	0.00%	2.65%
Working Age Employed	17.40%	33.24%	0.00%	32.27%	37.79%	9.62%	24.53%	10.61%
Working Age Other	34.35%	37.63%	19.24%	22.47%	11.32%	12.47%	18.71%	12.57%
Total	100.00%	19.88%	19.53%	38.56%	25.24%	19.18%	32.58%	18.56%
<b>Total for working age</b>	<b>51.75%</b>	<b>36.15%</b>	<b>38.65%</b>	<b>39.33%</b>	<b>34.69%</b>	<b>30.78%</b>	<b>32.63%</b>	<b>25.43%</b>

	Total	Passported	Children	Couple	Single	Lone parent	Disabled
Pension Age	£75.51	£133.00	£0.00	£112.34	£45.06	£0.00	£18.45
Working Age Employed	£210.13	£0.00	£362.35	£218.49	£227.83	£193.45	£199.67
Working Age Other	£162.82	£213.99	£210.68	£248.62	£193.60	£212.86	£197.99
Total	£171.45	£212.77	£273.96	£226.39	£179.06	£204.60	£190.74
<b>Total for working age</b>	<b>£177.45</b>	<b>£213.99</b>	<b>£273.96</b>	<b>£232.76</b>	<b>£201.80</b>	<b>£204.60</b>	<b>£198.48</b>

	Total	Passported	Children	Couple	Single	Lone parent	Disabled
Pension Age	£1.83	£0.78	£0.00	£4.82	£2.68	£0.00	£0.49
Working Age Employed	£69.84		£121.01	£77.25	£71.71	£61.89	£49.44
Working Age Other	£61.27	£82.71	£94.94	£84.45	£59.19	£70.48	£50.91
Total	£34.08	£41.56	£105.64	£57.14	£34.34	£66.65	£35.41
<b>Total for working age</b>	<b>£64.15</b>	<b>£82.71</b>	<b>£107.75</b>	<b>£80.73</b>	<b>£62.12</b>	<b>£66.75</b>	<b>£50.47</b>

	A	B	C	D	E	F	G
Pension Age	£2,723.75	£3,256.18	£638.90	£123.67	£245.51	£34.17	£0.00
Working Age Employed	£18,717.96	£53,140.00	£13,625.63	£5,847.80	£3,638.74	£1,272.22	£419.17
Working Age Other	£61,881.75	£81,091.46	£16,989.50	£6,028.40	£1,513.34	-£124.28	£0.00
Total	£83,323.46	£137,487.64	£31,254.03	£11,999.87	£5,397.59	£1,182.11	£419.17
<b>Total for working age</b>	<b>£80,599.71</b>	<b>£134,231.46</b>	<b>£30,615.13</b>	<b>£11,876.20</b>	<b>£5,152.08</b>	<b>£1,147.94</b>	<b>£419.17</b>

	A	B	C	D	E	F	G
Pension Age	32	39	11	5	4	2	0
Working Age Employed	99	231	92	20	13	4	1
Working Age Other	460	444	100	22	3	-1	0
Total	591	714	203	47	20	5	1
<b>Total for working age</b>	<b>559</b>	<b>675</b>	<b>192</b>	<b>42</b>	<b>16</b>	<b>3</b>	<b>1</b>

	A	B	C	D	E	F	G
Pension Age	£85.12	£83.49	£58.08	£24.73	£61.38	£17.09	£0.00
Working Age Employed	£189.07	£230.04	£148.10	£292.39	£279.90	£318.06	£419.17
Working Age Other	£134.53	£182.64	£169.90	£274.02	£504.45	£124.28	£0.00
Total	£140.99	£192.56	£153.96	£255.32	£269.88	£236.42	£419.17
<b>Total for working age</b>	<b>£144.19</b>	<b>£198.86</b>	<b>£159.45</b>	<b>£282.77</b>	<b>£322.01</b>	<b>£382.65</b>	<b>£419.17</b>

	Number of cases	Cases with arrears	Average arrears case	Average arrears across scheme	Total arrears
Pension Age	43	0	£0.00	£0.00	£0.00
Working Age Employed	1,057	353	£362.35	£121.01	£127,910.10
Working Age Other	1,094	493	£210.68	£94.94	£103,863.36
Total	2,194	846	£273.96	£105.64	£231,773.46
<b>Total for working age</b>	<b>2,151</b>	<b>846</b>	<b>£273.96</b>	<b>£107.75</b>	<b>£231,773.46</b>

	Number of cases	Cases with arrears	Average arrears case	Average arrears across scheme	Total arrears
Pension Age	2	0	£0.00	£0.00	£0.00
Working Age Employed	572	183	£193.45	£61.89	£35,401.26
Working Age Other	746	247	£212.86	£70.48	£52,577.26
Total	1320	430	£204.60	£66.65	£87,978.52
<b>Total for working age</b>	<b>1,318</b>	<b>430</b>	<b>£204.60</b>	<b>£66.75</b>	<b>£87,978.52</b>

	Number of cases	Cases with arrears	Average arrears case	Average arrears across scheme	Total arrears
Pension Age	151	4	£18.45	£0.49	£73.79
Working Age Employed	105	26	£199.67	£49.44	£5,191.50
Working Age Other	245	63	£197.99	£50.91	£12,473.34
Total	501	93	£190.74	£35.41	£17,738.63
<b>Total for working age</b>	<b>350</b>	<b>89</b>	<b>£198.48</b>	<b>£50.47</b>	<b>£17,664.84</b>

	Number of cases	Cases with arrears	Average arrears case	Average arrears across scheme	Total arrears
Pension Age	2,397	14	£133.00	£0.78	£1,862.06
Working Age	2,375	918	£213.99	£82.71	£196,442.76
<b>Total</b>	<b>4,772</b>	<b>932</b>	<b>£212.77</b>	<b>£41.56</b>	<b>£198,304.82</b>

	Number of cases	Cases with arrears	Average arrears case	Average arrears across scheme	Total arrears
Pension Age	489	21	£112.34	£4.82	£2,359.16
Working Age Employed	560	198	£218.49	£77.25	£43,261.54
Working Age Other	524	178	£248.62	£84.45	£44,254.38
Total	1573	397	£226.39	£57.14	£89,875.08
<b>Total for working age</b>	<b>1,084</b>	<b>376</b>	<b>£232.76</b>	<b>£80.73</b>	<b>£87,515.92</b>

	Number of cases	Cases with arrears	Average arrears case	Average arrears across scheme	Total arrears
Pension Age	941	56	£45.06	£2.68	£2,523.30
Working Age Employed	251	79	£227.83	£71.71	£17,998.72
Working Age Other	821	251	£193.60	£59.19	£48,594.68
Total	2013	386	£179.06	£34.34	£69,116.70
<b>Total for working age</b>	<b>1,072</b>	<b>330</b>	<b>£201.80</b>	<b>£62.12</b>	<b>£66,593.40</b>

	Number of cases	Cases with arrears	Average arrears case	Average arrears across scheme	Total arrears
Working age (working)	1,384	460	£210.13	£69.84	£96,661.52
Working age (not working)	2,732	1,028	£162.82	£61.27	£167,380.17
<b>Total for working age</b>	<b>4,116</b>	<b>1,488</b>	<b>£177.45</b>	<b>£64.15</b>	<b>£264,041.69</b>

## **CTS customers with Council Tax arrears for 2013-14 where enforcement agents have been asked to recover debt.**

- Enforcement agents have 211 debts for CTS customers with arrears for 2013/14.
- 207 of these debts are for customers of working age, while 4 relate to those of pension age.
- 126 debts are for working age CTS customers with responsibility for children, i.e. 61% of working age CTS cases with enforcement agents are for those with children
- 74 of the 126 (59%) are for lone parents.
- The total debt with enforcement agents for working age customers is £82,700.61 meaning the average debt is £399.52
- The total debt for those of working age with responsibility for children is £49,398.21, meaning the average debt is £392.05
- For CTS customers who are couples with responsibility for children, the total debt is £19,156.07, meaning the average debt is £368.39
- The total debt for CTS customers who are lone parents is £30,242.14 meaning the average debt is £408.68