

# Research Report



## Council Tax Reduction Scheme 2016/17 Consultation

Prepared for: North Hertfordshire  
District Council

Prepared by: BMG Research

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**Date: 03/12/15**

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Project: 9825

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# 1 Introduction

## 1.1 Background to the survey

As part of the Government's welfare reforms, Council Tax Benefit was abolished from April 2013. Each local authority is now required to administer its own local Council Tax Reduction scheme. In September 2015, BMG Research were commissioned by North Hertfordshire District Council to undertake their Council Tax Reduction Scheme 2016/17 consultation.

## 1.2 Methodology

On the 26<sup>th</sup> October 2015, a postal self-completion survey, a covering letter outlining the purpose of the work and freepost envelope was sent to:

- A stratified random sample of 2,431 Council Tax Reduction Scheme recipients. These were stratified to be representative by the number of properties within each Council Tax Reduction Scheme type and five area groups. Residents of a Pension Credit age were excluded from this sample as they are fully protected by central government legislation;
- A stratified random sample of 2,430 non-scheme residents. These were stratified to be representative by the number of properties in each Council Tax Band and five area groups.

On 13<sup>th</sup> November 2015 a reminder mailing (consisting of a survey, covering letter, and freepost envelope) was sent to non-respondents. The final day of acceptance of surveys was Wednesday 25<sup>th</sup> November. In total, responses were received from 1,361 residents representing a 28% response rate. Breaking that down further; 573 Council Tax Reduction Scheme recipients responded to the consultation (24% response rate), and 788 non-scheme residents responded to the survey (32% response rate).

The questionnaire used can be found in section 4.

**Table 1: Mailout sizes and response rates**

Resident type	Mailout size	Returns	%
Council tax reduction scheme recipients	2,431	573	24%
Non-Scheme - other residents	2,430	7,88	32%
<b>Total</b>	<b>4,861</b>	<b>1,361</b>	<b>28%</b>

## 1.3 Reporting convention

The data presented in this report is unweighted.

The data used in this report is rounded up or down to the nearest whole percentage. It is for this reason that, on occasions, tables or charts may add up to 99% or 101%. Where tables and graphics do not match exactly the text in the report this occurs due to the way in which figures are rounded up (or down) when responses are combined. Results that do differ in this way should not have a variance which is any larger that

1%. Throughout the report the abbreviation 'cf.' is used as shorthand for 'compared to' when examining the data, especially among different sample groupings.

In addition to this written report, data tabulations have also been produced which present the data as a whole and have been provided to North Hertfordshire District Council.

The written report is based on valid responses, i.e. if a respondent did not answer a question, or answered it incorrectly they were excluded from the analysis for that question.

## 2 Findings

### 2.1 Background information provided

All respondents were provided with the following information.

The Council Tax Reduction Scheme was introduced in April 2013 to replace Council Tax Benefit.

Council Tax Benefit was a means-tested Benefit administered by Local Councils on behalf of the Department for Works & Pensions and the same rules applied wherever a recipient lived in the Country.

Council Tax Reduction Schemes are designed and administered by Local Councils, and Schemes differ significantly from Council to Council.

When announced by the Government, there were three criteria which had to be met:

- 1) Recipients of Pension Credit age were to be fully protected so that they would be no worse off than had Council Tax Benefit continued
- 2) Funding transferred to the Department for Communities & Local Government and was set at 90% of expected expenditure had Council Tax Benefit continued for each Council. For North Hertfordshire this was £7,249,246
- 3) Schemes should provide incentives to work

When North Hertfordshire District Council implemented its Scheme in 2013/2014, it chose to also provide full protection for families where at least one member had a disability in addition to those of pension age. The Council also opted not to put any additional funding into the Scheme as this would be unsustainable over a prolonged period.

Because of the reduction in funding and the protection for those of pension age and those with a disability, it meant that for working age recipients, their Council Tax Support was reduced by 33% in the first two years of the Scheme. Because the caseload has steadily reduced and the number of unemployed working age claimants has reduced, the Council was able to lower this to 25% for the current year, 2015/2016 and remain within the available funding.

When the Scheme began in 2013, these were the numbers and costs for each category:

	Status	Number	Value	Average Award
Pension Age	Protected	4,204	£3,751,571	£892.38
With a Disability	Protected	1,271	£1,269,292	£998.66
Working Age – Employed	Not Protected	1,249	£640,230	£512.59
Working Age – Other	Not Protected	2,341	£1,458,960	£623.22
<b>Totals</b>		<b>9,065</b>	<b>£7,120,053</b>	<b>£785.44</b>

## Council Tax Reduction Scheme 2016/17 Consultation

At the end of September 2015, the numbers and costs were:

	<b>Status</b>	<b>Number</b>	<b>Value</b>	<b>Average Award</b>
Pension Age	Protected	3,720	£3,320,669	£892.65
With a Disability	Protected	1,596	£1,628,030	£1,020.07
Working Age – Employed	Not Protected	1,324	£723,899	£546.75
Working Age – Other	Not Protected	1,564	£1,062,940	£679.63
<b>Totals</b>		<b>8,204</b>	<b>£6,735,538</b>	<b>£821.01</b>

Based on the caseload and awards at the end of September 2015, the Scheme is expected to have a surplus of £514,000 at the end of the financial year.



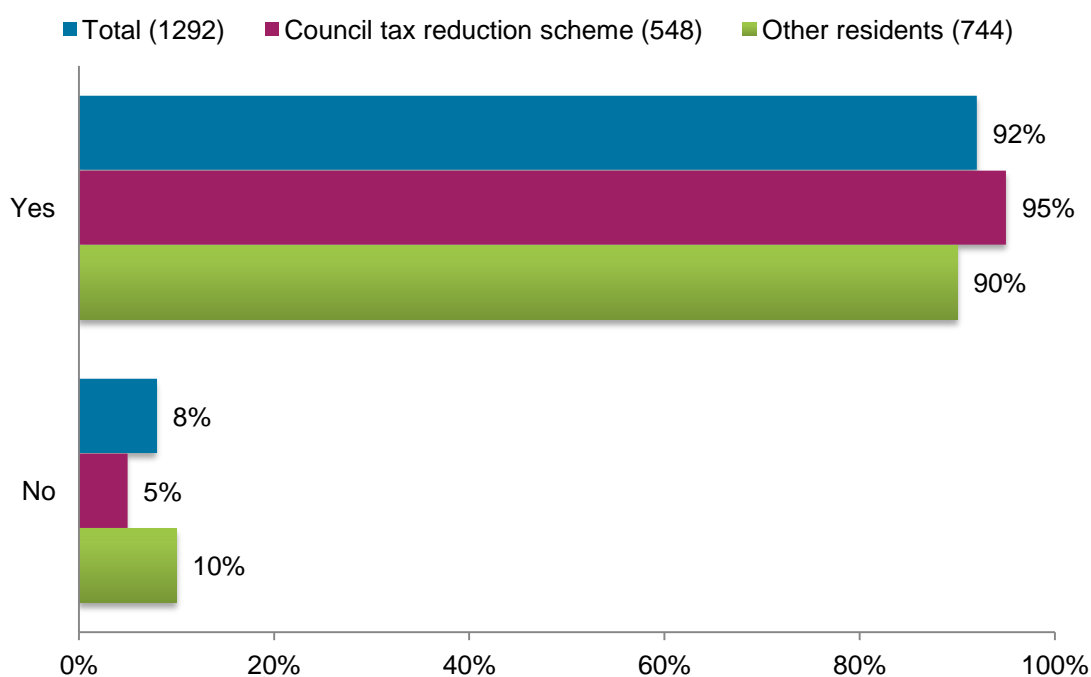
## 2.2 Consultation question 1

All respondents were told that ‘As outlined previously, North Hertfordshire District Council currently provides a full protection for families where at least one member has a disability’. Respondents were then asked ‘do you agree that families where a member has a disability should be protected?’.

As illustrated below, a majority of 92% of respondents agree that families where a member has a disability should be protected.

Council Tax Reduction Scheme recipients are significantly more likely to have stated yes than respondents who are not (95% cf. 90%).

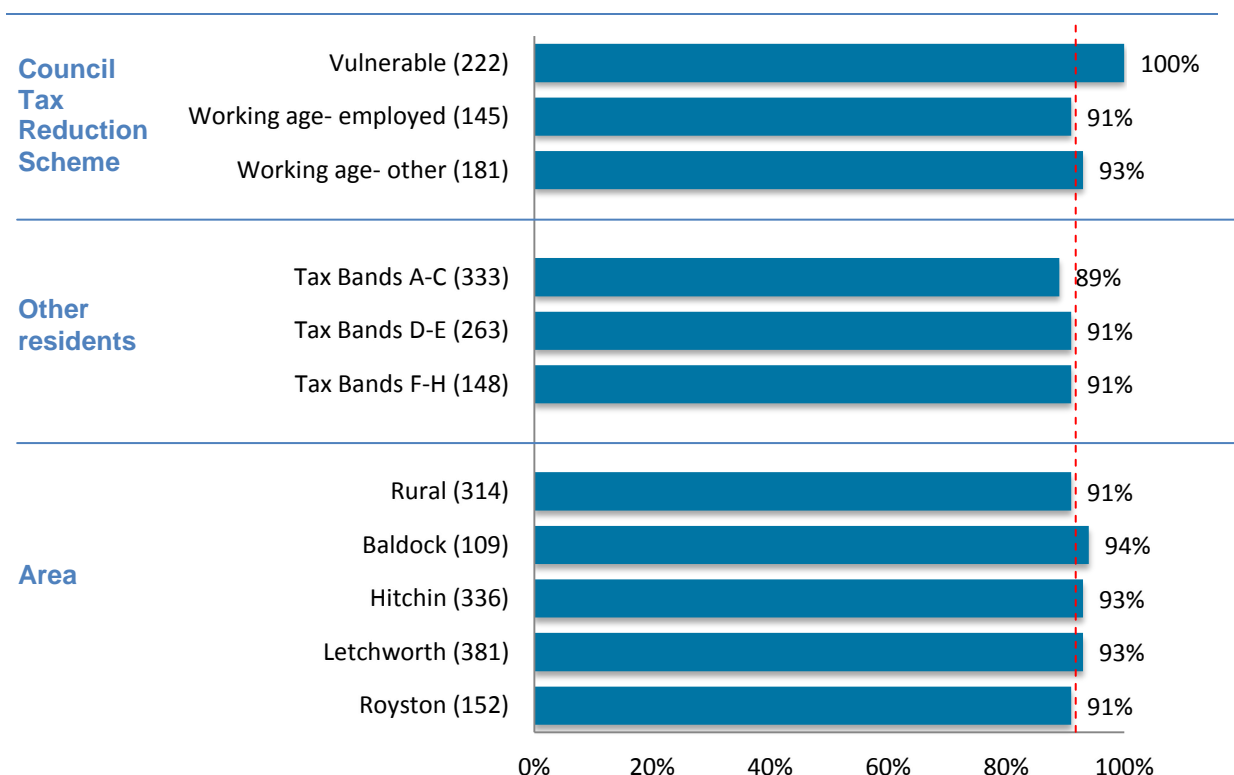
**Figure 1: Q1. Do you agree that families where a member has a disability should be protected? (All valid responses)**



Sample bases shown in brackets

As illustrated in Figure 2 overleaf, when breaking the results down by the three types of Council Tax Reduction Scheme recipients, ‘vulnerable’ respondents (100%) are significantly more likely to have stated yes than ‘working age – employed’ recipients (91%), or ‘working age – other’ recipients (93%). There are no statistically significant differences found when looking at the responses by the tax bands the ‘other residents’ are categorised as, or the different area a respondent lives.

**Figure 2: Q1. Do you agree that families where a member has a disability should be protected? Yes (Valid responses)**

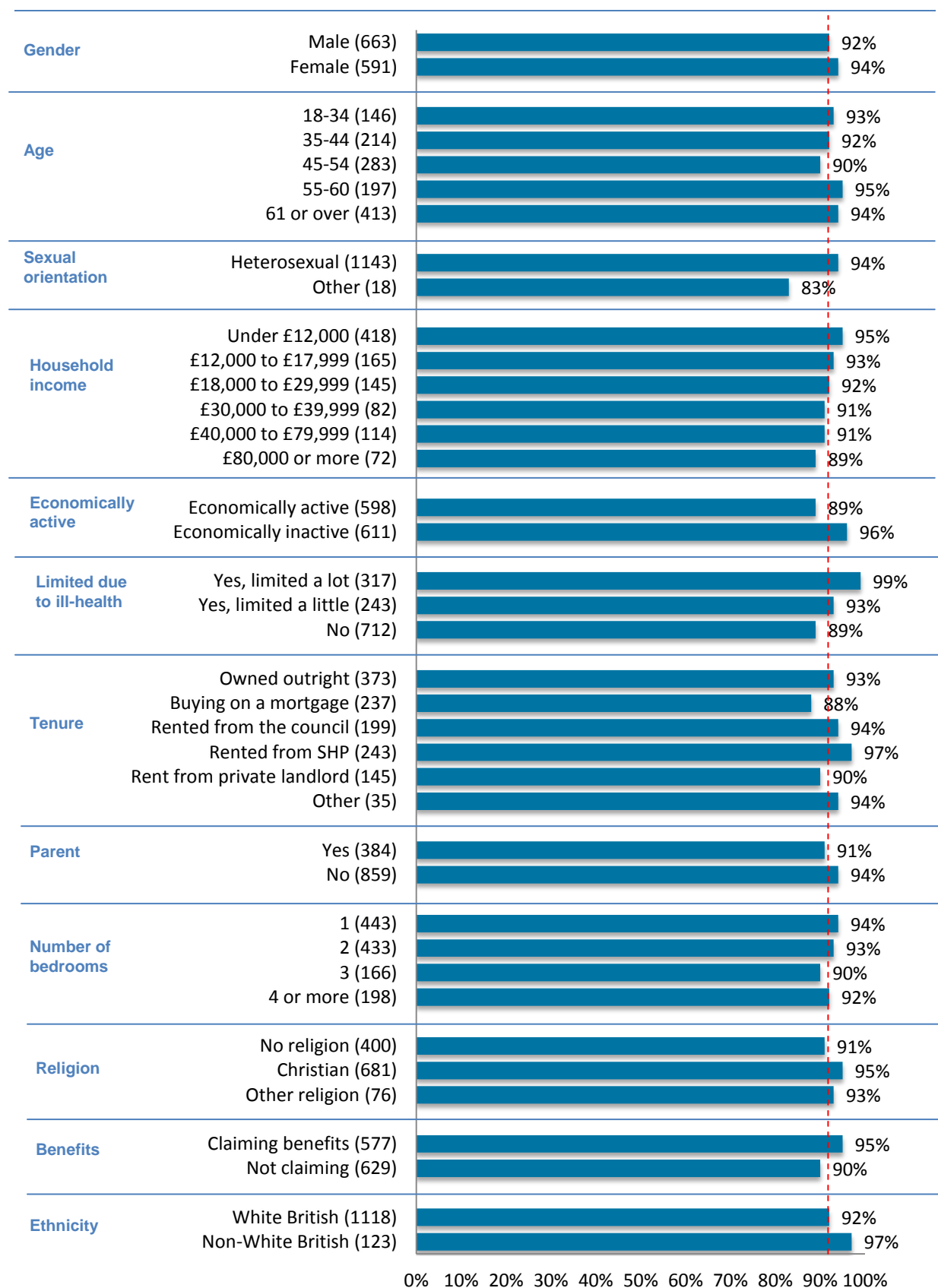


Sample bases shown in brackets

Respondents were provided with the opportunity within the survey to fill in their demographic information to allow for sub-group analysis of the consultation questions. This demographic sub-group analysis for consultation question 1 is illustrated overleaf, the significant differences found are:

- Respondents aged 55 or over are significantly more likely to have stated yes than respondents aged between 45 and 54;
- Respondents categorised as economically inactive are significantly more likely to have stated yes than respondents who are categorised as economically active;
- Respondents who stated their day to day ability is limited a lot due to ill-health are significantly more likely to have stated yes than respondents whose day to day ability is limited a little due to ill-health, or not limited at all;
- Respondents who are buying a property on a mortgage are significantly less likely to have stated yes than respondents who own their property outright , rent from the Council , or rent from an other Social Housing Provider, this final cohort are also significantly more likely to have stated yes than respondents who rent privately;
- Respondents who stated they their religious beliefs to be Christian are significantly more likely to have stated yes than respondents who hold no religious beliefs;
- Respondents who stated that they are currently claiming benefits are significantly more likely to have stated yes than respondents who state they do not claim benefits.

**Figure 3: Q1. Do you agree that families where a member has a disability should be protected? Yes (Valid responses)**



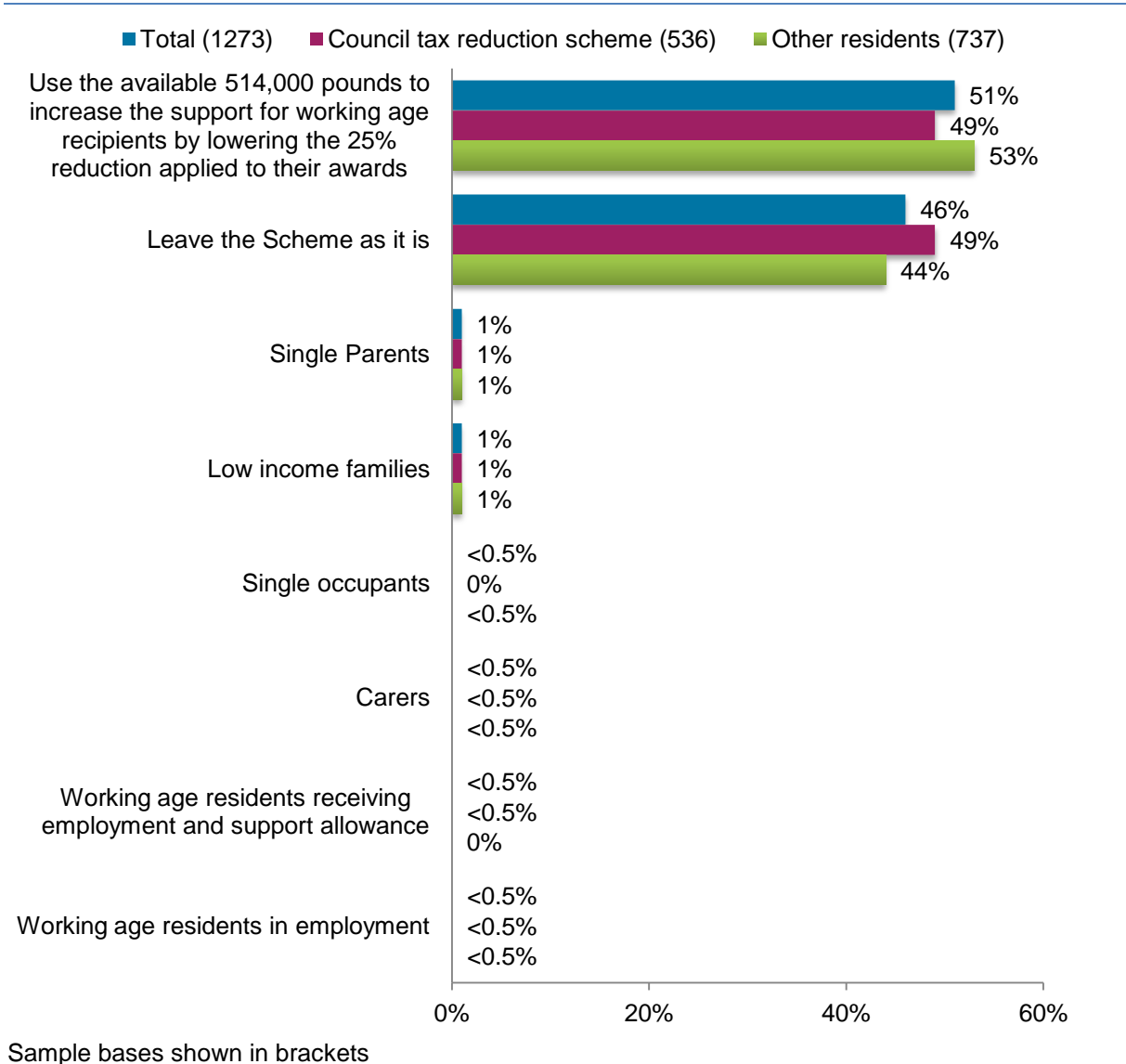
Sample bases shown in brackets

### 2.3 Consultation question 2

All respondents were told that ‘The Council’s view is that the surplus of around £514,000 predicted for the Scheme should be used to increase the awards to working age recipients that have their Council Tax Support reduced. This will help to offset the implications of welfare reforms being introduced in April 2016’. Respondents were then presented with three options and were asked which they prefer; use the available £514,000 to increase the support for working age recipients by lowering the 25% reduction applied to their awards; leave the scheme as it is; or provide protection for other groups.

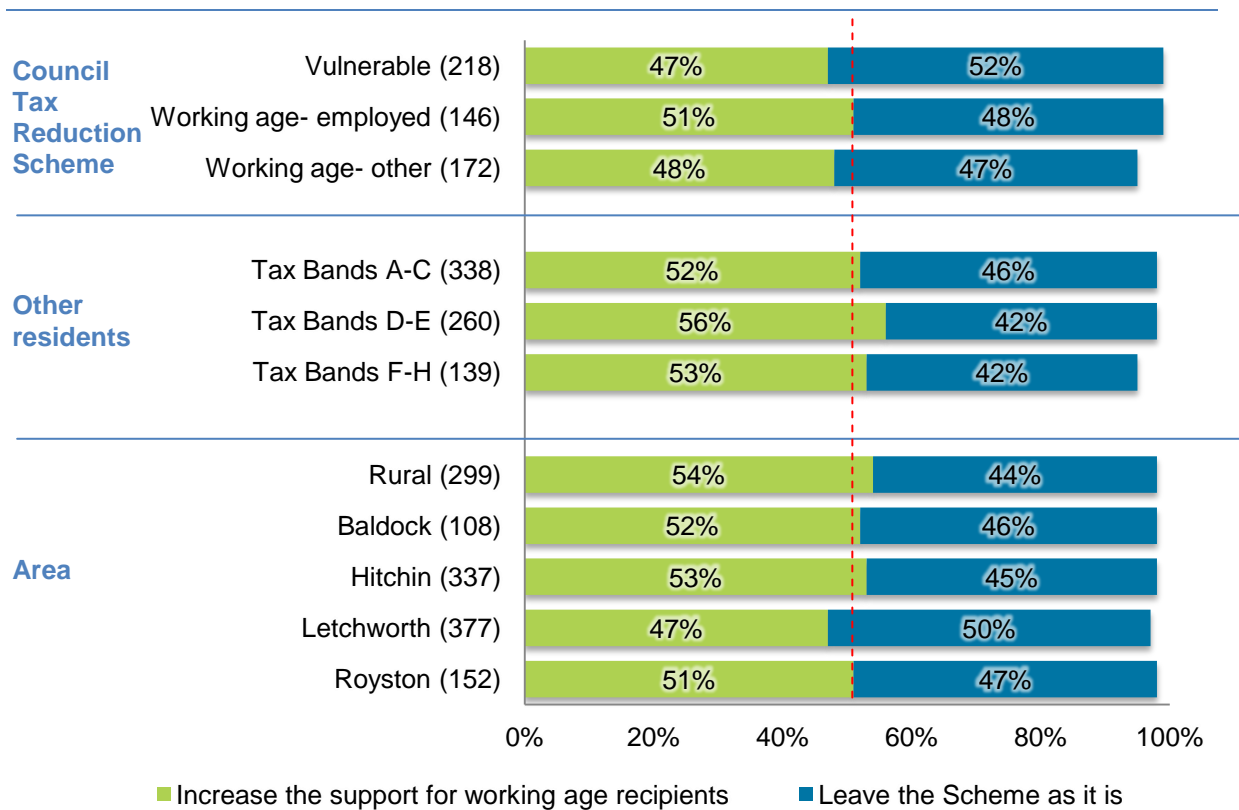
51% of respondents stated that the available funding should be used to increase the support for working age recipients, 46% stated that the scheme should be left as it is, the remaining 2% stated that other groups should be protected. There are no significant differences found when looking at the responses from Council Tax Reduction Scheme recipients and other residents.

**Figure 4: Q2. Which of the following options do you prefer? (All valid responses)**



There are no significant differences found for consultation question two when analysing the findings by type of Council Tax Reduction Scheme recipient, the tax band category of the 'other residents', or by the area a respondent lives.

**Figure 5: Q2. Which of the following options do you prefer? (Valid responses)**

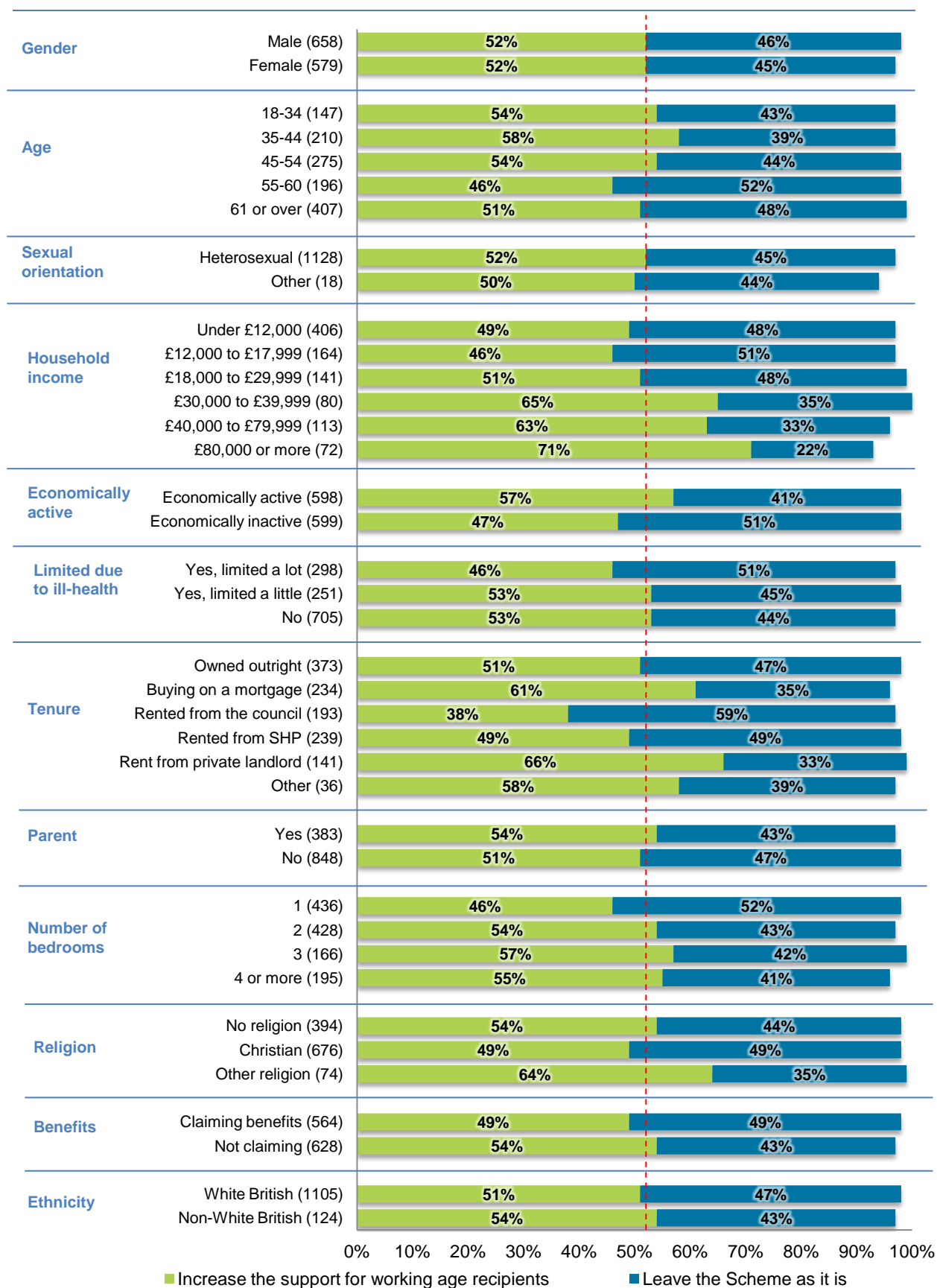


Sample bases shown in brackets

The demographic sub-group analysis for consultation question 2 is illustrated overleaf, the significant differences found are:

- Respondents aged between 35 and 44 are significantly more likely than those aged between 55 and 60 to have stated that the available funds should be used to increase the support for working age recipients;
- Respondents who stated their annual household income to be over £30,000 are significantly more likely than those who stated their household income to be under £30,000 to be in support of the available funds being used to increase support for working age recipients;
- Those categorised as economically active are more likely than those categorised as economically inactive to be in support of the available funds being used to increase support for working age recipients;
- Those who rent from the council are significantly less likely to be in support of using the available funds to increase the support for working age recipients than those in all other tenure types, whilst those who rent privately or are buying on a mortgage are more likely to be in support of using the available funds to increase the support than those who own outright or rent from another Social Housing Provider.
- Single occupant households are significantly less likely to have stated that the available funds should be used to increase the support for working age recipients than respondents living in a household size of two or more persons;
- Respondents who stated that they are currently claiming benefits are significantly less likely to have stated that the available funds should be used to increase the support for working age recipients than respondents who stated they do not claim benefits.

Figure 6: Q2. Which of the following options do you prefer? (Valid responses)



Sample bases shown in brackets

## 2.4 Consultation question 3

All respondents were told that 'If the Council did decide to use the available funding to increase Council Tax Support for working age recipients here are some examples of how this may work and the effects of each proposal:

	Award reduced from 25% to 20%	Award reduced from 25% to 17.4%	Award reduced from 25% to 15%	Award reduced from 25% to 12%
Estimated Annual Cost	£229,104	£305,560	£376,135	£464,725
Average weekly award	£13.39	£13.89	£14.36	£14.95
Average weekly increase	£1.52	£2.03	£2.50	£3.09
Remaining surplus	£259,424	£182,968	£112,393	£23,803

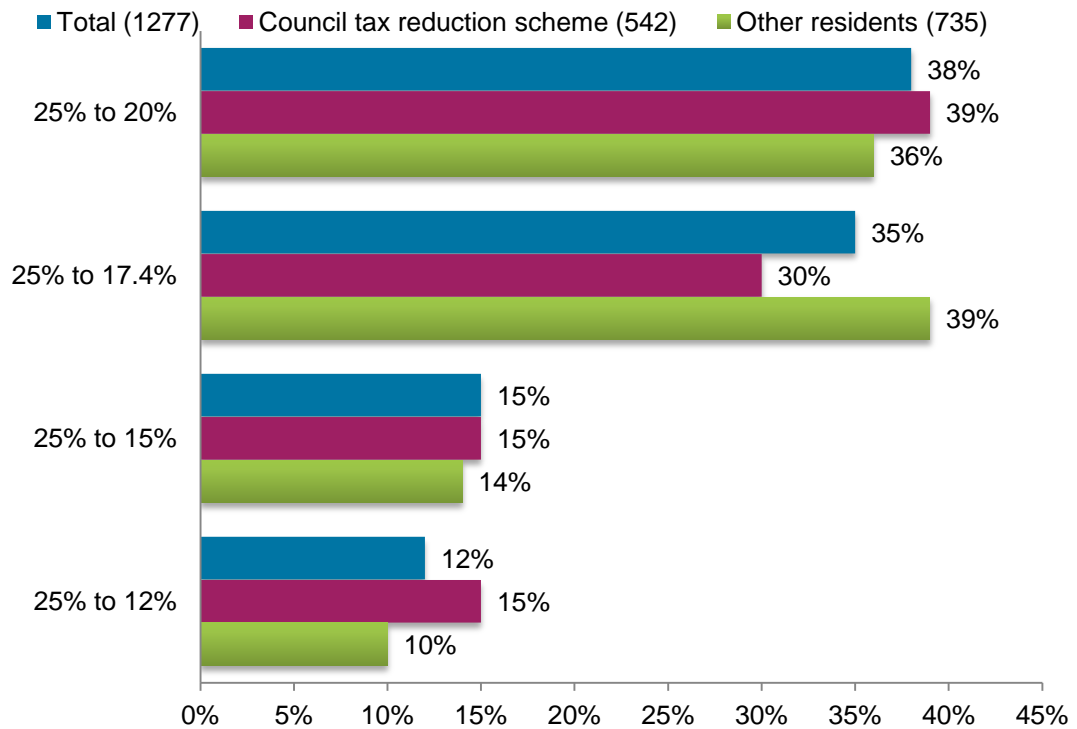
It is necessary to retain some surplus within the Scheme to allow for any unforeseen increases in caseload, increases in the number of recipients in the protected groups and to allow for further welfare benefit changes planned for April 2017. For this reason, the Council's preferred option is a reduction from 25% to 17.4%, which retains a reasonable surplus and increases the average weekly award for working age recipients by just over £2.00 per week.' Respondents were then asked 'which option do you believe provides a reasonable increase in Council Tax Support for working age recipients and allows the Council to retain a surplus to allow for any unforeseen changes in caseload?'

As illustrated overleaf, the views on the level the award should be reduced to were varied amongst respondents; 38% stated it should be reduced to 20%; 35% stated it should be reduced to 17.4%; 15% stated it should be reduced to 15%; and 12% stated it should be reduced to 12%. Although it should be noted that a majority of 73% stated that the award should not be reduced lower than 17.4%.

When looking at the views by type of respondent, a significantly higher proportion of 'other residents' stated that the award should be reduced to 17.4%, whilst a significantly higher proportion of Council Tax Reduction Scheme recipients stated that the award should be reduced to 12%.



**Figure 7: Q3. Which option do you believe provides a reasonable increase in Council Tax Support for working age recipients and allows the Council to retain a surplus to allow for any unforeseen changes in caseload? (All valid responses)**



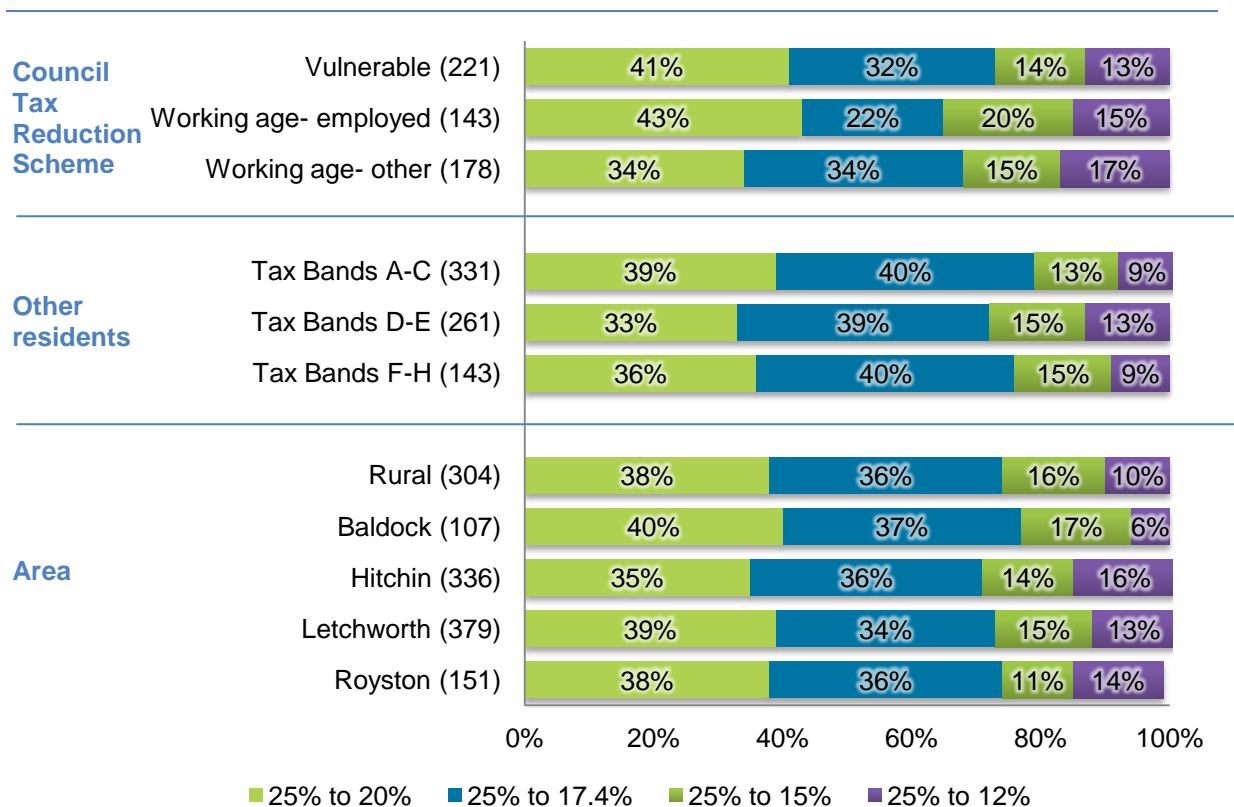
Sample bases shown in brackets

As illustrated below, when looking at the responses from the different type of Council Tax Reduction Scheme recipients, ‘working age – employed’ recipients are significantly less likely to have stated that the award should be reduced to 17.4% than ‘vulnerable’ and ‘working age – other’ recipients.

When looking at the area in which a respondent lives, respondents living in Baldock are significantly less likely to have stated that the award should be reduced to 12% than those respondents living in Letchworth, Royston, and Hitchin, whilst Hitchin respondents are significantly more likely to have stated the award should be reduced to 12% than Rural respondents.

There are no statistically significant differences found when looking at the responses by the tax bands the ‘other residents’ are categorised as.

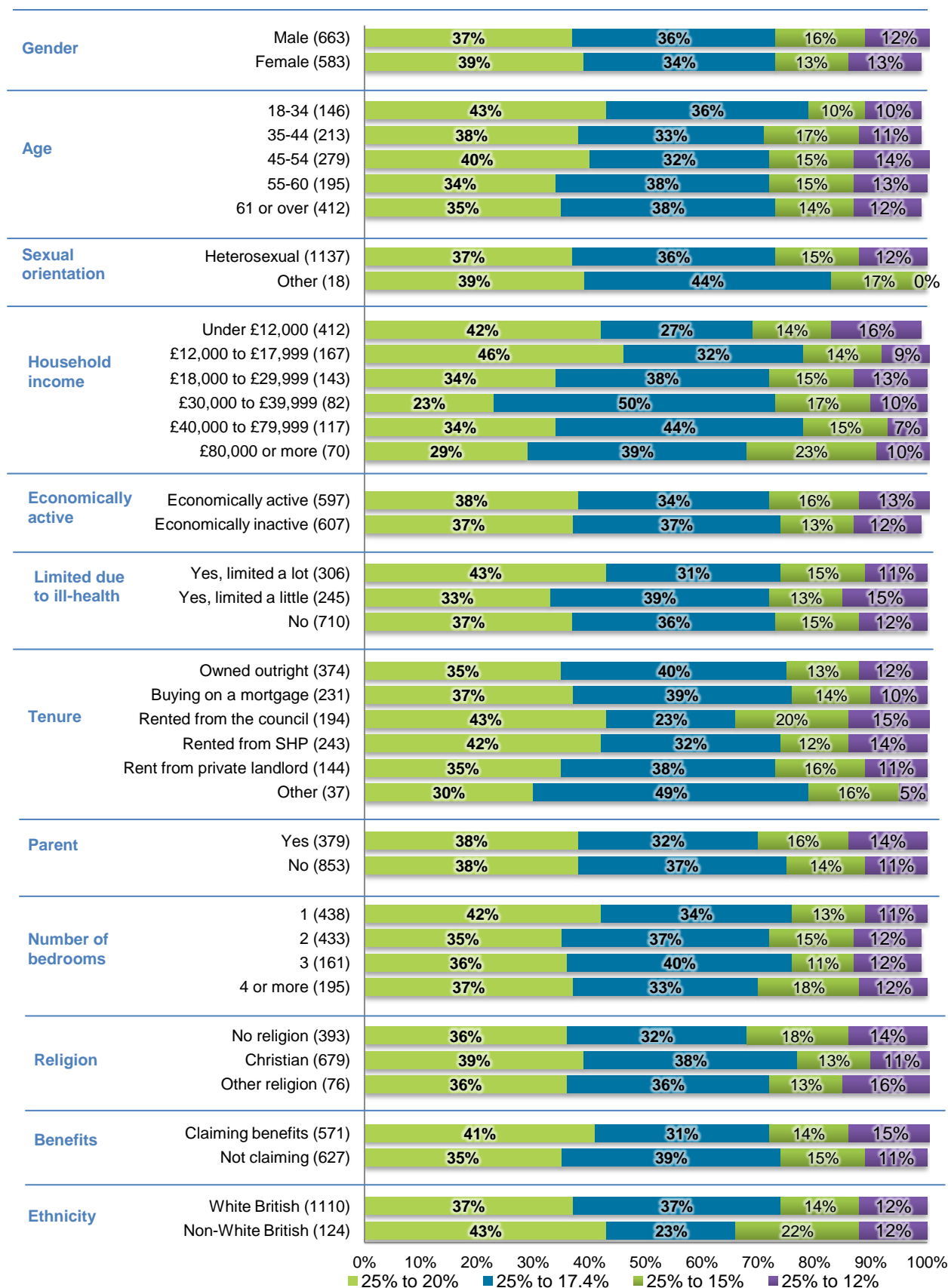
**Figure 8: Q3. Which option do you believe provides a reasonable increase in Council Tax Support for working age recipients and allows the Council to retain a surplus to allow for any unforeseen changes in caseload? (Valid responses)**



Sample bases shown in brackets

The demographic sub-group analysis for consultation question 3 is illustrated overleaf, the significant differences found are within the household income groups, the level of limitation of respondent has due to ill-health, tenure, religion, whether or not a respondent is claiming benefits, and ethnicity.

**Figure 9: Q3. Which option do you believe provides a reasonable increase in Council Tax Support for working age recipients and allows the Council to retain a surplus to allow for any unforeseen changes in caseload? (Valid responses)**



0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%  
 ■ 25% to 20% ■ 25% to 17.4% ■ 25% to 15% ■ 25% to 12%

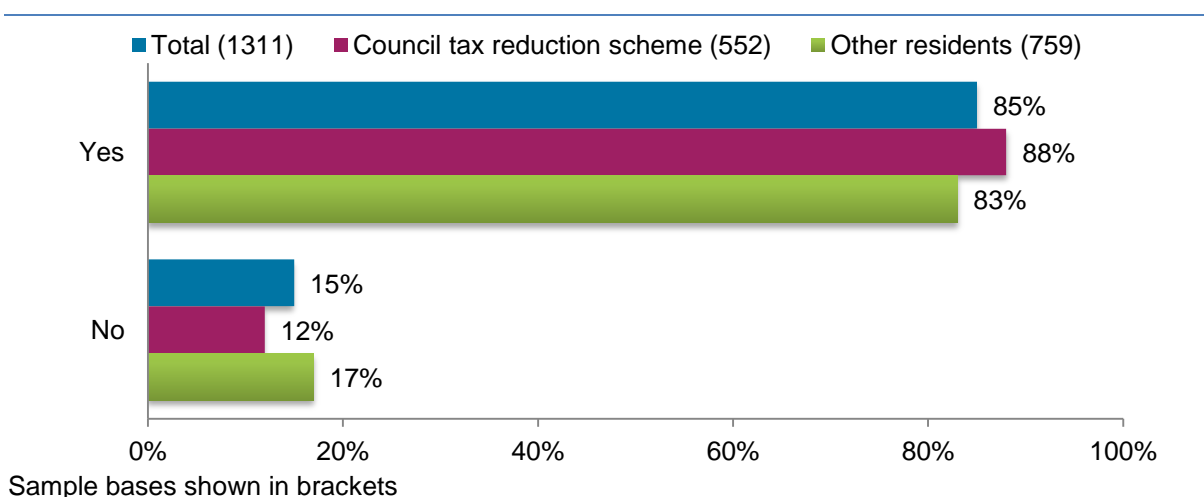
Sample bases shown in brackets

## 2.5 Consultation question 4

All respondents were told that ‘The Council Tax Reduction Scheme closely mirrors the national Housing Benefit Scheme in terms of what is used in the calculation. One element of this is Family Premium, which is an allowance within the Scheme for those with dependent children. The Government has announced that Family Premium will be removed from Housing Benefit from 1 April 2016 for new claimants. If the Council were to remove Family Premium from the calculation of the Council Tax Reduction Scheme, it would mean a reduction of up to £3.49 per week in support and would mainly affect those in work. For example, if we took Family Premium out of the calculation on the current Scheme, someone in work and receiving it and whose weekly reduction in their Council Tax is £8.00 would instead receive £4.61.’ Respondents were then asked ‘do you agree that the Council should retain Family Premium in its Council Tax Reduction Scheme?’

As illustrated below, a majority of 85% of respondents agree that the Council should retain the Family Premium in its Council Tax Reduction Scheme. Council Tax Reduction Scheme recipients are significantly more likely to have stated that the Council should retain the Family Premium than other residents.

**Figure 10: Q4. Do you agree that the Council should retain Family Premium in its Council Tax Reduction Scheme? (All valid responses)**

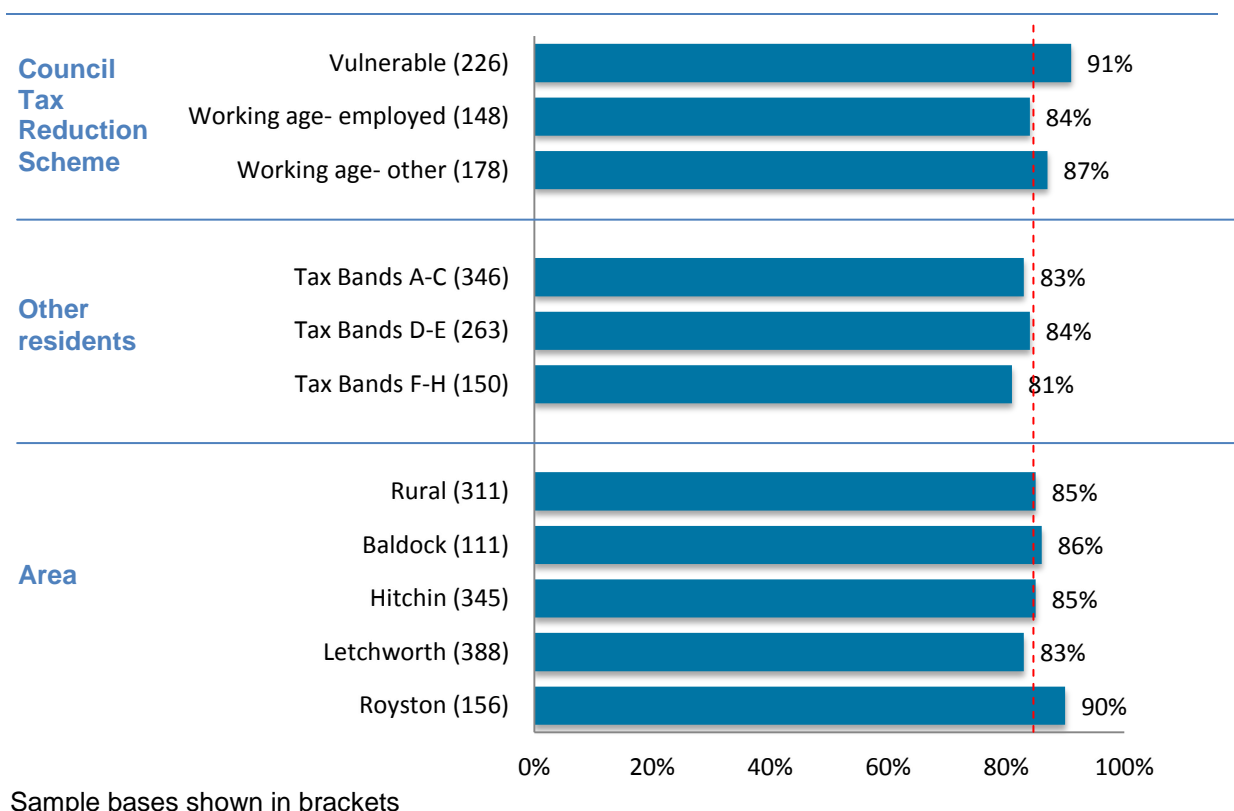


As illustrated overleaf, when looking at the result of consultation question 4 by type of Council Tax Reduction Scheme recipients, ‘vulnerable’ recipients (91%) are significantly more likely than ‘working age- employed’ recipients (84%) to have stated that the Council should retain the Family Premium.

Letchworth respondents (83%) are significantly less likely than Royston respondents (90%) to have stated that the Council should retain the Family Premium.

There are no statistically significant differences found when looking at the responses by the tax bands the ‘other residents’ are categorised as.

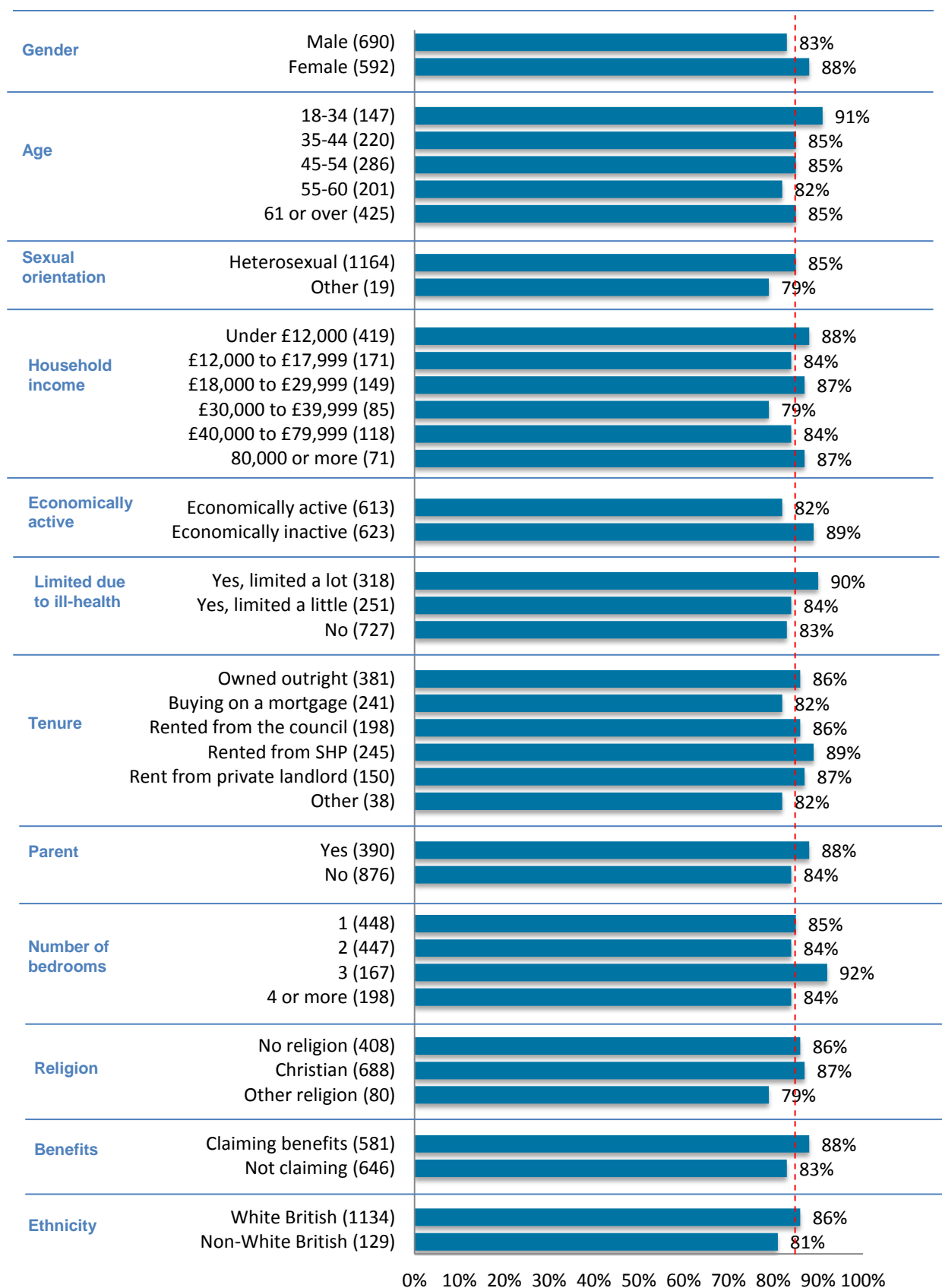
**Figure 11: Q4. Do you agree that the Council should retain Family Premium in its Council Tax Reduction Scheme? Yes (Valid responses)**



The demographic sub-group analysis for consultation question 4 is illustrated overleaf, the significant differences found are:

- Female respondents are significantly more likely to have stated yes than male respondents;
- Those aged between 18 and 34 are significantly more likely to have stated yes than those aged between 55 and 60;
- Those who stated that their household income is under £12,000 are significantly more likely to have stated yes than those who stated their household income is between £30,000 to £39,999;
- Those categorised as economically active are less likely than those categorised as economically inactive to have stated yes;
- Respondents who stated their day to day ability is limited a lot due to ill-health are significantly more likely to have stated yes than respondents whose day to day ability is limited a little due to ill-health, or not limited at all;
- Those who stated they rent from another Social Housing Provider are significantly more likely than those who stated that they are buying on a mortgage to have stated yes;
- Those respondents living in a household size of 3 persons are significantly more likely to have stated yes than all other household sizes;
- Those respondents who stated they are Christian are significantly more likely than those who stated they believe in another religion to have stated yes;
- Respondents who state that they are currently claiming benefits are significantly more likely to state yes than respondents who state they do not claim benefits.

**Figure 12: Q4. Do you agree that the Council should retain Family Premium in its Council Tax Reduction Scheme? Yes (Valid responses)**



Sample bases shown in brackets

### 3 Sample profile

Resident Type	Total	CTRS	Other residents
Sample Bases	1361	573	788
Non Scheme	58%	0%	100%
Council Tax Reduction	42%	100%	0%
Council Tax Reduction Scheme	Total	CTRS	Vulnerable
Sample Bases	573	573	0
Vulnerable	41%	41%	0%
Working age- employed	26%	26%	0%
Working age- other	33%	33%	0%
Tax band (Other residents)	Total	CTRS	Other residents
Sample Bases	788	0	788
A	4%	0%	4%
B	11%	0%	11%
C	30%	0%	30%
D	20%	0%	20%
E	15%	0%	15%
F	12%	0%	12%
G	7%	0%	7%
H	1%	0%	1%
Area	Total	CTRS	Other residents
Sample Bases	1361	573	788
Letchworth	30%	39%	23%
Hitchin	27%	25%	28%
Southern Rural	24%	19%	27%
Royston	12%	8%	14%
Baldock ` & District	8%	9%	8%
Gender	Total	CTRS	Other residents
Sample Bases	1331	561	770
Male	52%	34%	66%
Female	46%	65%	33%
Prefer not to say	1%	1%	2%
Age	Total	CTRS	Other residents
Sample Bases	1336	564	772
18 to 24	2%	4%	*%
25 to 34	9%	14%	6%
35 to 44	17%	22%	13%
45 to 54	22%	31%	16%
55 to 60	15%	21%	11%
61 or over	33%	8%	51%
Prefer not to say	2%	*%	3%
Sexual Orientation	Total	CTRS	Other residents
Sample Bases	1321	556	765
Straight/heterosexual	90%	91%	90%
Bisexual	*%	1%	*%
Gay man	1%	1%	1%
Lesbian/gay woman	*%	*%	1%
Prefer not to say	8%	8%	8%

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<b>Household income before tax</b>	<b>Total</b>	<b>CTRS</b>	<b>Other residents</b>
Sample Bases	1313	546	767
Under £12,000	33%	63%	11%
£12,000 to £17,999	13%	12%	14%
£18,000 to £29,999	12%	5%	16%
£30,000 to £39,999	6%	1%	10%
£40,000 to £79,999	9%	1%	15%
£80,000 or more	5%	0%	9%
Don't know	5%	8%	2%
Prefer not to say	16%	10%	21%
<b>Working status</b>	<b>Total</b>	<b>CTRS</b>	<b>Other residents</b>
Sample Bases	1317	553	764
Working - full time (30+ hours)	28%	12%	40%
Working - part time (8-29 hours)	15%	27%	7%
Registered unemployed (Job seeker's allowance)	4%	8%	*%
Unemployed, not registered - seeking work	1%	3%	*%
Not working - not seeking work	1%	1%	1%
Retired	26%	1%	44%
At home/looking after family	5%	10%	2%
Permanently sick/disabled	12%	28%	1%
Other	3%	6%	1%
Prefer not to say	4%	4%	3%
<b>Day to day activities limited due to ill-health</b>	<b>Total</b>	<b>CTRS</b>	<b>Other residents</b>
Sample Bases	1330	563	767
Yes, limited a lot	25%	41%	13%
Yes, limited a little	20%	21%	19%
No	56%	39%	68%
<b>Home ownership</b>	<b>Total</b>	<b>CTRS</b>	<b>Other residents</b>
Sample Bases	1342	567	775
Owned outright	30%	4%	48%
Buying on a mortgage	18%	7%	26%
Rented from council	15%	33%	3%
Rented from housing association or Registered Social Landlord (RSL)	19%	37%	6%
Rented from private landlord	11%	16%	8%
Shared ownership	2%	1%	2%
Living with parent	*%	*%	*%
Other	1%	1%	1%
Don't know	*%	*%	0%
Prefer not to say	4%	1%	6%
<b>Religion</b>	<b>Total</b>	<b>CTRS</b>	<b>Other residents</b>
Sample Bases	1325	560	765
No religion	31%	36%	27%
Buddhist	*%	1%	*%
Jewish	*%	*%	*%
Sikh	1%	*%	1%
Christian	54%	45%	60%
Hindu	1%	1%	1%
Muslim	1%	1%	1%
Other	3%	6%	2%
Prefer not to say	9%	9%	8%



<b>Benefits</b>	<b>Total</b>	<b>CTRS</b>	<b>Other residents</b>
Sample Bases	1326	564	762
Jobseeker's Allowance	3%	7%	*%
Employment and Support Allowance	12%	28%	1%
Income support	7%	15%	*%
Housing benefit	29%	65%	2%
Working Tax Credit	12%	26%	2%
Child Tax Credit	17%	35%	4%
Other state benefit	14%	21%	8%
None - I am not claiming any benefits	50%	7%	82%
Prefer not to say	5%	4%	5%
<b>Ethnicity</b>	<b>Total</b>	<b>CTRS</b>	<b>Other residents</b>
Sample Bases	1330	559	771
White British	88%	87%	89%
White Irish	1%	1%	1%
White European	3%	2%	3%
Any other White background	1%	1%	1%
Black/African/Caribbean/Black British Caribbean	1%	2%	1%
Black/African/Caribbean/Black British African	*%	1%	*%
Any other Black/African/Caribbean background	*%	*%	0%
Asian/Asian British Indian	1%	1%	2%
Asian/Asian British Pakistani	*%	*%	0%
Asian/Asian British Bangladeshi	*%	1%	*%
Any other Asian or Asian British background	*%	*%	*%
Mixed White and Black Caribbean	*%	1%	0%
Mixed White and Asian	*%	*%	*%
Any other mixed background	*%	*%	*%
Chinese	*%	*%	*%
Arab	*%	0%	*%
Chinese British	*%	0%	*%
Any other ethnic group	*%	1%	*%
Prefer not to say	2%	2%	2%
<b>Number of people in household</b>	<b>Total</b>	<b>CTRS</b>	<b>Other residents</b>
Sample Bases	1361	573	788
One	35%	36%	33%
Two	33%	28%	37%
Three	13%	16%	10%
Four or more	15%	16%	14%
Unknown	5%	4%	5%

## 4 Survey

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NORTH HERTFORDSHIRE  
DISTRICT COUNCIL



### Council Tax Reduction Scheme 2016 / 2017 Consultation

The Council Tax Reduction Scheme was introduced in April 2013 to replace Council Tax Benefit.

Council Tax Benefit was a means-tested Benefit administered by Local Councils on behalf of the Department for Works & Pensions and the same rules applied wherever a recipient lived in the Country.

Council Tax Reduction Schemes are designed and administered by Local Councils, and Schemes differ significantly from Council to Council.

When announced by the Government, there were three criteria which had to be met:

- 1) Recipients of Pension Credit age were to be fully protected so that they would be no worse off than had Council Tax Benefit continued
- 2) Funding transferred to the Department for Communities & Local Government and was set at 90% of expected expenditure had Council Tax Benefit continued for each Council. For North Hertfordshire this was £7,249,246
- 3) Schemes should provide incentives to work

When North Hertfordshire District Council implemented its Scheme in 2013/2014, it chose to also provide full protection for families where at least one member had a disability in addition to those of pension age. The Council also opted not to put any additional funding into the Scheme as this would be unsustainable over a prolonged period.

Because of the reduction in funding and the protection for those of pension age and those with a disability, it meant that for working age recipients, their Council Tax Support was reduced by 33% in the first two years of the Scheme. Because the caseload has steadily reduced and the number of unemployed working age claimants has reduced, the Council was able to lower this to 25% for the current year, 2015/2016 and remain within the available funding.

When the Scheme began in 2013, these were the numbers and costs for each category:

	Status	Number	Value	Average Award
Pension Age	Protected	4,204	£3,751,571	£892.38
With a Disability	Protected	1,271	£1,269,292	£998.66
Working Age - Employed	Not Protected	1,249	£640,230	£512.59
Working Age - Other	Not Protected	2,341	£1,458,960	£623.22
<b>Totals</b>		<b>9,065</b>	<b>£7,120,053</b>	<b>£785.44</b>

At the end of September 2015, the numbers and costs were:

	Status	Number	Value	Average Award
Pension Age	Protected	3,720	£3,320,669	£892.65
With a Disability	Protected	1,596	£1,628,030	£1,020.07
Working Age - Employed	Not Protected	1,324	£723,899	£546.75
Working Age - Other	Not Protected	1,564	£1,062,940	£679.63
<b>Totals</b>		<b>8,204</b>	<b>£6,735,538</b>	<b>£821.01</b>

Based on the caseload and awards at the end of September 2015, the Scheme is expected to have a surplus of £514,000 at the end of the financial year.

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## Helpful hints for completing this questionnaire

This questionnaire can be completed by any resident aged 18 or over living at this address.

This questionnaire consists of 8 pages and should take no longer than 15 minutes to complete. Please read each question carefully and place a cross [X] in the box to indicate your answer.

In most cases you will only have to cross one box but please read the questions carefully as sometimes you will need to cross more than one box.

Completely 'colour in' ■ any boxes marked in error.

Answer the next question unless asked otherwise.

Some questions include an 'other' option. If you would like to include an answer other than one of those listed within the question, please cross the 'other' box and write in your answer in the space provided.

Once you have finished please take a minute to check you have answered all the questions that you should have answered.

Once you have completed the questionnaire please return in the pre-addressed envelope supplied. You do not need to add a stamp. If you cannot find, or did not receive, the pre-addressed envelope please contact the BMG Helpline on 0800 358 0337.

Thank you in advance for your time.

**If you require a copy in large print or have any other requirements please contact the BMG helpline on FREEPHONE 0800 358 0337**

## Consultation Question 1

As outlined previously, North Hertfordshire District Council currently provides full protection for families where at least one member has a disability.

**Q1 Do you agree that families where a member has a disability should be protected?**  
Please cross [X] one box only

Yes

No

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## Consultation Question 2

The Council's view is that the surplus of around £514,000 predicted for the Scheme should be used to increase the awards to working age recipients that have their Council Tax Support reduced. This will help to offset the implications of welfare reforms being introduced in April 2016.

**Q2 Which of the following options do you prefer?** Please cross [X] one box only

Use the available £514,000 to increase the support for working age recipients by lowering the 25% reduction applied to their awards.....

Leave the Scheme as it is .....

Provide protection for other groups, if so, which **(Please cross and write in the box below)** .....

## Consultation Question 3

If the Council did decide to use the available funding to increase Council Tax Support for working age recipients here are some examples of how this may work and the effects of each proposal:

	<b>Award reduced from 25% to 20%</b>	<b>Award reduced from 25% to 17.4%</b>	<b>Award reduced from 25% to 15%</b>	<b>Award reduced from 25% to 12%</b>
Estimated Annual Cost	£229,104	£305,560	£376,135	£464,725
Average weekly award	£13.39	£13.89	£14.36	£14.95
Average weekly increase	£1.52	£2.03	£2.50	£3.09
Remaining surplus	£259,424	£182,968	£112,393	£23,803

It is necessary to retain some surplus within the Scheme to allow for any unforeseen increases in caseload, increases in the number of recipients in the protected groups and to allow for further welfare benefit changes planned for April 2017. For this reason, the Council's preferred option is a reduction from 25% to 17.4%, which retains a reasonable surplus and increases the average weekly award for working age recipients by just over £2.00 per week.

**Q3 Which option do you believe provides a reasonable increase in Council Tax Support for working age recipients and allows the Council to retain a surplus to allow for any unforeseen changes in caseload?** Please cross [X] one box only

25% to 20% .....  25% to 15% .....

25% to 17.4% .....  25% to 12% .....

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## Consultation Question 4

The Council Tax Reduction Scheme closely mirrors the national Housing Benefit Scheme in terms of what is used in the calculation. One element of this is Family Premium, which is an allowance within the Scheme for those with dependent children. The Government has announced that Family Premium will be removed from Housing Benefit from 1 April 2016 for new claimants. If the Council were to remove Family Premium from the calculation of the Council Tax Reduction Scheme, it would mean a reduction of up to £3.49 per week in support and would mainly affect those in work. For example, if we took Family Premium out of the calculation on the current Scheme, someone in work and receiving it and whose weekly reduction in their Council Tax is £8.00 would instead receive £4.61.

The Council is intending to retain Family Premium in the calculation of its Council Tax Reduction Scheme for new recipients as the costs are already built into the Scheme and to remove it would be a disincentive to work.

**Q4 Do you agree that the Council should retain Family Premium in its Council Tax Reduction Scheme? Please cross [X] one box only**

Yes

No

### About You

Please complete these questions which will help us to see if there are differences between the views of different residents. Please be assured that all the information you give will be kept completely confidential.

**Q5 Are you? Please cross [X] one box only**

Male..... Female..... Prefer not to say 

**Q6 Please indicate your age below? Please cross [X] one box only**

18 to 24 ..... 55 to 60 ..... 25 to 34 ..... 61 or over ..... 35 to 44 ..... Prefer not to say ..... 45 to 54 .....

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**Q11** Which of these best describes the ownership of your home? **Please cross [X] one box only**

- |  |                          |                             |                          |
|--|--------------------------|-----------------------------|--------------------------|
| Owned outright .....   | <input type="checkbox"/> | Shared ownership.....       | <input type="checkbox"/> |
| Buying on a mortgage .....   | <input type="checkbox"/> | Student accommodation ..... | <input type="checkbox"/> |
| Rented from council.....   | <input type="checkbox"/> | Living with parent.....     | <input type="checkbox"/> |
| Rented from housing association or<br>Registered Social Landlord (RSL) ..... | <input type="checkbox"/> | Other .....                 | <input type="checkbox"/> |
| Rented from private landlord .....   | <input type="checkbox"/> | Don't know.....             | <input type="checkbox"/> |
|  |                          | Prefer not to say .....     | <input type="checkbox"/> |

**Q12** How many children aged 17 or under are living here? **Please cross [X] all that apply**

- |            |                          |                         |                          |
|------------|--------------------------|-------------------------|--------------------------|
| None.....  | <input type="checkbox"/> | Four.....               | <input type="checkbox"/> |
| One .....  | <input type="checkbox"/> | Five .....              | <input type="checkbox"/> |
| Two.....   | <input type="checkbox"/> | More than five.....     | <input type="checkbox"/> |
| Three..... | <input type="checkbox"/> | Prefer not to say ..... | <input type="checkbox"/> |

**Q13** Including yourself, how many adults aged 18 or over are living here? **Please cross [X] all that apply**

- |            |                          |                         |                          |
|------------|--------------------------|-------------------------|--------------------------|
| None.....  | <input type="checkbox"/> | Four.....               | <input type="checkbox"/> |
| One .....  | <input type="checkbox"/> | Five .....              | <input type="checkbox"/> |
| Two.....   | <input type="checkbox"/> | More than five.....     | <input type="checkbox"/> |
| Three..... | <input type="checkbox"/> | Prefer not to say ..... | <input type="checkbox"/> |

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**Q14** How would you define your religion or belief? **Please cross [X] all that apply**

- |                   |                          |                         |                          |
|-------------------|--------------------------|-------------------------|--------------------------|
| No religion ..... | <input type="checkbox"/> | Hindu.....              | <input type="checkbox"/> |
| Buddhist .....    | <input type="checkbox"/> | Muslim .....            | <input type="checkbox"/> |
| Jewish .....      | <input type="checkbox"/> | Other .....             | <input type="checkbox"/> |
| Sikh .....        | <input type="checkbox"/> | Prefer not to say ..... | <input type="checkbox"/> |
| Christian .....   | <input type="checkbox"/> |                         |                          |

**Q15** Which, if any, of the following benefits are you claiming? **Please cross [X] all that apply**

- |  |                          |  |                          |
|--|--------------------------|--|--------------------------|
| Jobseeker's Allowance .....            | <input type="checkbox"/> | Child Tax Credit .....                     | <input type="checkbox"/> |
| Employment and Support Allowance ..... | <input type="checkbox"/> | Other state benefit.....                   | <input type="checkbox"/> |
| Income support.....                    | <input type="checkbox"/> | None - I am not claiming any benefits..... | <input type="checkbox"/> |
| Housing benefit .....                  | <input type="checkbox"/> | Prefer not to say .....                    | <input type="checkbox"/> |
| Working Tax Credit .....               | <input type="checkbox"/> |  |                          |

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**Q16 What is your ethnic origin? Please cross [X] one box only**

**White**

- |               |                          |                                  |                          |
|---------------|--------------------------|----------------------------------|--------------------------|
| British ..... | <input type="checkbox"/> | Gypsy / Traveller .....          | <input type="checkbox"/> |
| Irish .....   | <input type="checkbox"/> | Any other White background ..... | <input type="checkbox"/> |
| European..... | <input type="checkbox"/> |                                  |                          |

**Black/African/Caribbean/Black British**

- |                |                          |   |                          |
|----------------|--------------------------|---|--------------------------|
| Caribbean..... | <input type="checkbox"/> | Any other Black/African/Caribbean background..... | <input type="checkbox"/> |
| African .....  | <input type="checkbox"/> |   |                          |

**Asian/Asian British**

- |                |                          |   |                          |
|----------------|--------------------------|---|--------------------------|
| Indian .....   | <input type="checkbox"/> | Bangladeshi.....                                  | <input type="checkbox"/> |
| Pakistani..... | <input type="checkbox"/> | Any other Asian or Asian British background ..... | <input type="checkbox"/> |

**Mixed**

- |                                 |                          |                                 |                          |
|---------------------------------|--------------------------|---------------------------------|--------------------------|
| White and Black Caribbean ..... | <input type="checkbox"/> | White and Asian .....           | <input type="checkbox"/> |
| White and Black African .....   | <input type="checkbox"/> | Any other mixed background..... | <input type="checkbox"/> |

**Chinese or other**

- |                       |                          |                              |                          |
|-----------------------|--------------------------|------------------------------|--------------------------|
| Chinese .....         | <input type="checkbox"/> | Any other ethnic group ..... | <input type="checkbox"/> |
| Arab.....             | <input type="checkbox"/> | Prefer not to say .....      | <input type="checkbox"/> |
| Chinese British ..... | <input type="checkbox"/> |                              |                          |

**Thank you very much for taking the time to comment on this consultation**

Please return your questionnaire in the pre-paid envelope provided as soon as possible or by **Wednesday 25th November 2015** to BMG Research, Greenfield Crescent, Birmingham, B15 3BE.



## Appendix: Statement of Terms

### **Compliance with International Standards**

BMG complies with the International Standard for Quality Management Systems requirements (ISO 9001:2008) and the International Standard for Market, opinion and social research service requirements (ISO 20252:2012) and The International Standard for Information Security Management ISO 27001:2013.

### **Interpretation and publication of results**

The interpretation of the results as reported in this document pertain to the research problem and are supported by the empirical findings of this research project and, where applicable, by other data. These interpretations and recommendations are based on empirical findings and are distinguishable from personal views and opinions.

BMG will not be publish any part of these results without the written and informed consent of the client.

### **Ethical practice**

BMG promotes ethical practice in research: We conduct our work responsibly and in light of the legal and moral codes of society.

We have a responsibility to maintain high scientific standards in the methods employed in the collection and dissemination of data, in the impartial assessment and dissemination of findings and in the maintenance of standards commensurate with professional integrity.

We recognise we have a duty of care to all those undertaking and participating in research and strive to protect subjects from undue harm arising as a consequence of their participation in research. This requires that subjects' participation should be as fully informed as possible and no group should be disadvantaged by routinely being excluded from consideration. All adequate steps shall be taken by both agency and client to ensure that the identity of each respondent participating in the research is protected.

With more than 25 years' experience, BMG Research has established a strong reputation for delivering high quality research and consultancy.

BMG serves both the public and the private sector, providing market and customer insight which is vital in the development of plans, the support of campaigns and the evaluation of performance.

Innovation and development is very much at the heart of our business, and considerable attention is paid to the utilisation of the most up to date technologies and information systems to ensure that market and customer intelligence is widely shared.

