

# Big changes to council tax benefit



Report of responses to the public consultation  
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## **BIG CHANGES TO COUNCIL TAX BENEFIT**

### **Background**

From April 2013, the government is abolishing council tax benefit as part of its welfare reforms. Instead, all councils must develop a local council tax reduction scheme.

The government will no longer set all the rules about who qualifies for help with their council tax. Local councils are expected to do this in the future, and at the same time save money. Leicester city council is being asked to make savings of 19 per cent. This will cost the council £5.3 million each year.

Pensioners will not be affected by these changes.

Because the government is reducing the council's funding, it is likely that most people who are currently receiving council tax benefit (except pensioners) will have to pay something towards their council tax in the future.

### **Consultation**

Between 5<sup>th</sup> September and 30<sup>th</sup> October 2012, the council invited the public to submit their views to help shape Leicester's council tax reduction scheme.

People were offered a number of different ways to participate (see consultation method section).

As part of the process, the council committed to analyse the views expressed and take these into consideration when making final decisions

### **Analysis of responses to the consultation**

This report provides a summary of the response to the consultation. This includes information about:

- The consultation method;
- Who responded;
- The answers to questions about the scheme and its impact;
- The comments made and issues highlighted.

## **CONSULTATION METHOD**

A range of information was made available about the proposed changes, how they might affect different types of household (e.g. single person households, disabled households, etc.) and about the proposed replacement scheme (see appendix A).

Public feedback was gathered in a number of ways:

1. Survey – online and hard copy
2. Public events and discussion forums

### **Survey**

The survey invited respondents to comment on the proposed changes by completing a questionnaire (see appendix B).

The questionnaire was made available online via the corporate consultation platform.

The same questionnaire was also made available in hard copy at city council libraries and at roadshow events, with the option for respondents to make a freepost return.

### **Public events and discussion forums**

In addition to the survey, a number of events were organised around the city to help promote participation in the consultation and to support discussion with key stakeholder groups, including organisations that support carers and disabled people.

During September and October 2012, events took place at the following venues:

New Parks Housing Office, 291 Aikman Ave  
Stocking Farm Healthy Living Centre, Marwood Road  
Tudor Centre, Bewcastle Grove  
Brite Centre, Braunstone Avenue  
Central Library, Bishop Street  
Clock Tower, Leicester  
Leicester Market, Leicester  
Saffron Housing Office, 499 Saffron Lane  
St Matthews Housing Office, Malabar Rd  
Market Place STAR Anti-Poverty event  
Beaumont Leys Shopping Centre  
Merlyn Vaz Centre, 1 Spinney Hill Road  
Haymarket Shopping Centre  
Linwood Centre  
Carers action group, Adult Ed centre

## **FINDINGS**

This section of the report summarises the findings from the consultation.

### **Survey respondents**

In total, there were 871 completed responses to the survey<sup>1</sup>:

70 from non-city residents;

801 from city residents.

### **Non-city resident respondents**

Of the 70 non-city resident respondents, 20 work in the city including a number of city council employees, 8 represent local voluntary or community organisations, 8 represent local businesses, 3 are landlords, and 3 are county residents. There was a response from a concerned relative (she has two disabled siblings living in the city), and another from a representative of a political party. The capacity in which the remaining non-city residents were responding, including the sole participant from Scotland, is unknown.

### **City resident respondents**

709 are the bill payer for their household

34 are not the bill payer for their household

27 do not know whether their name appears on the Council tax bill for their household

31 preferred not to answer the question

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<sup>1</sup> 352 returns made online along with 519 hard copy returns

### City resident bill-payers (n=709)

	Age						
	16-24	25-34	35-49	50-59/64	Senior citizen	Not known	
In receipt of council tax benefit	27	83	158	135	22	18	<b>443</b>
Not in receipt of council tax benefit	5	55	90	55	17	13	<b>235</b>
Don't know	1	5	6	3	0	1	<b>16</b>
Prefer not to say	1	2	3	8	0	1	<b>15</b>
	<b>34</b>	<b>145</b>	<b>257</b>	<b>201</b>	<b>39</b>	<b>33</b>	<b>709</b>

### Profile of city resident bill-payers' households (n=709)

372 (52%) are headed by a woman, and 332 (47%) by a man  
 153 (22%) are headed by a person who considers themselves to be disabled  
 20 are headed by service personnel (Armed Forces) or ex-service personnel  
 111 (16%) include a disabled person and 36 include a carer  
 254 (36%) include dependent children
 

- 169 (24%) with one or two
- 85 (12%) with three or more

 98 (14%) are single parent households  
 221 (31%) are single person households or couples without dependent children  
 99 (14%) include full or part-time workers

### Comment

In comparison to citywide resident and household profile:

Over-representation of working-age residents (94% in consultation sample as opposed to approximately 65% in overall population).

Over-representation of households with dependent children and corresponding under-representation of single person households and couples without dependent children. *To some extent this will be due to the under-representation of senior citizens in the sample.*

Representation of disabled people broadly in line (approximately 1 in 5)

## **Survey responses of city resident bill-payers**

### **Technical note**

*The figures reported in the following tables exclude those households for which the bill payer does not know, or prefers not to say, whether they are in receipt of council tax benefit or not (n=31).*

*This explains why the total number of responses for each question is 678 (709-31 = 678).*

## Question 1

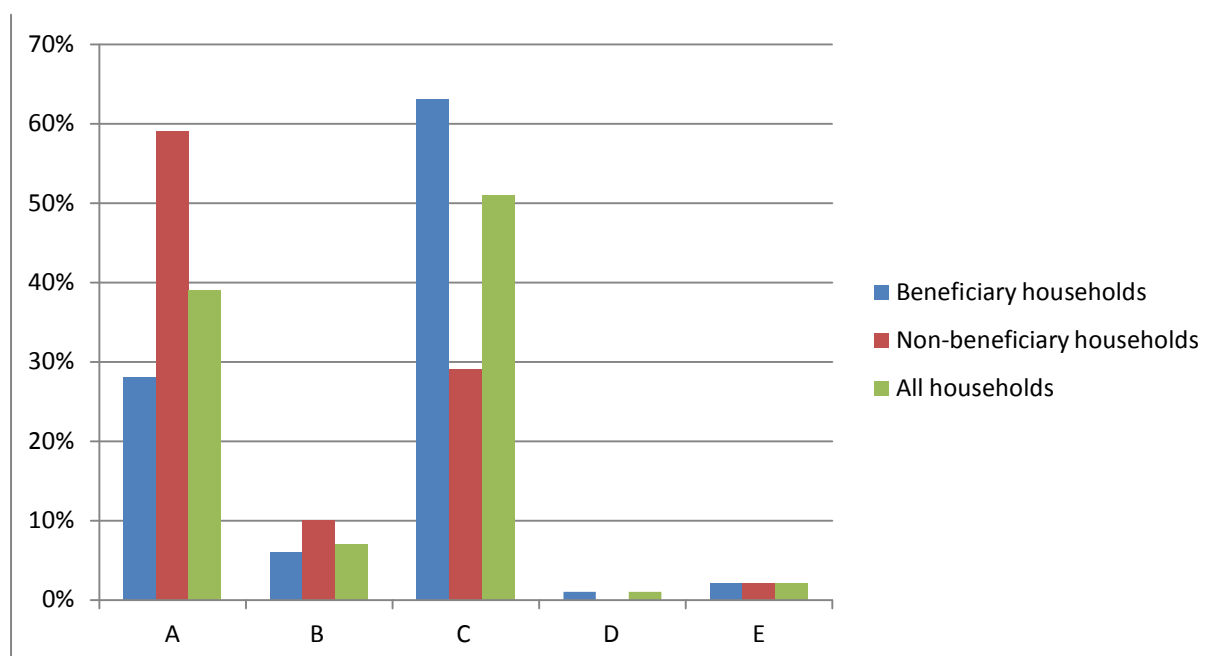
### Capping the council tax support to a band B property

Currently people in any size of property can get help with all their council tax if their income is low. Properties are given a valuation band between A (with a council tax bill of £969.80 per year) and H (with a council tax bill of £2,909.40 per year), based on their value.

Out of all those currently receiving council tax benefit in Leicester, 93 per cent live in homes in bands A and B and seven per cent live in homes above band B.

The proposed change will mean council tax support would be worked out at the band B rate, even if you live in a higher band property.

### Do you agree or disagree with this proposed change?



All age bands		Beneficiary households		Non-beneficiary households		All households	
A	Strongly Agree or Agree	124	28%	139	59%	263	39%
B	Neither Agree nor Disagree	27	6%	23	10%	50	7%
C	Strongly Disagree or Disagree	277	63%	68	29%	345	51%
D	Don't Know	4	1%	1	0%	5	1%
E	Not Answered	11	2%	4	2%	15	2%
Total		443	100%	235	100%	678	100%



## Question 2

Putting a maximum limit on the amount of council tax support that can be paid to all working age people – where everyone would pay at least 20 per cent towards their council tax bill

The government is cutting the amount they pay local authorities towards help with council tax. Leicester City Council cannot afford to make up for all of this cut so people of working age who claim for help with their council tax will receive less council tax support than under the present council tax benefit scheme.

This would mean that all working age people who get council tax benefit will have to pay something towards their council tax bill from April 2013.

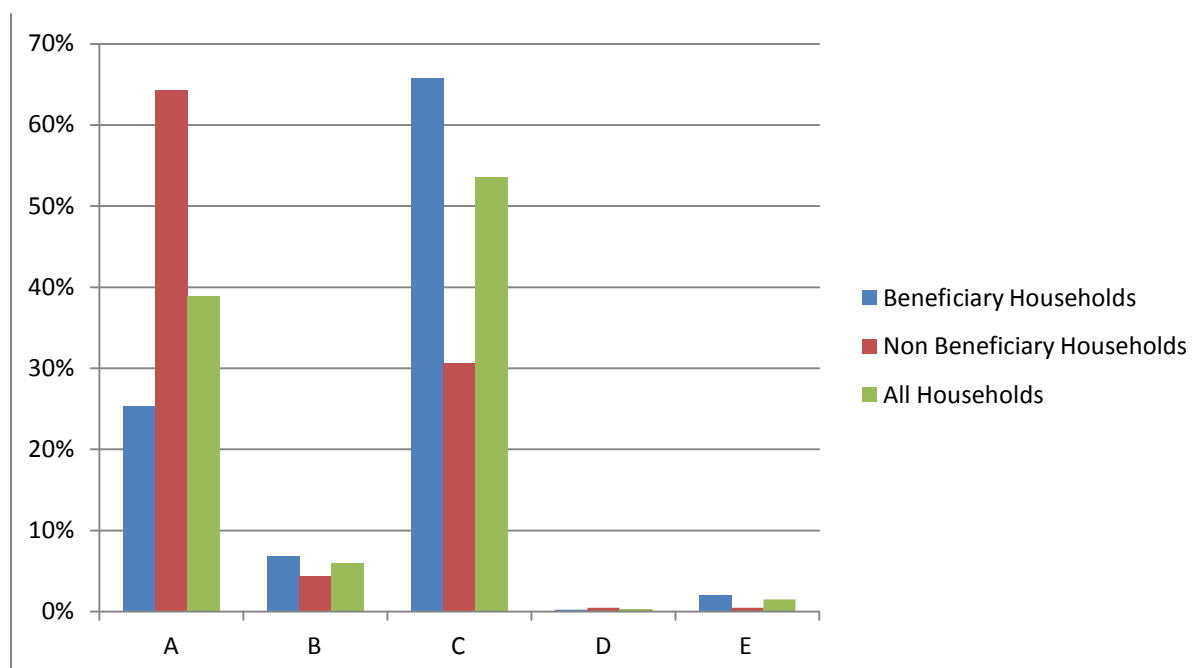
Currently some people get all of their council tax paid.

The proposed change would mean that from April 2013 everyone of working age would pay at least 20 per cent towards their council tax bill at bands A or B. If someone claiming council tax support is living in a property above this band (C, D, E, F, G or H) they will have to pay more.

*For example*

*For a couple in a band D property who currently get all of their council tax paid with council tax benefit, under the proposed scheme they would receive £905.14 in help and need to pay £549.56 towards their council tax bill for the year.*

### Do you agree or disagree with this proposed change?



All Ages		Beneficiary Households		Non Beneficiary Households		All Households	
A	Strongly Agree or Agree	<b>112</b>	25%	<b>151</b>	64%	<b>263</b>	39%
B	Neither Agree nor Disagree	<b>30</b>	7%	<b>10</b>	4%	<b>40</b>	6%
C	Strongly Disagree or Disagree	<b>291</b>	66%	<b>72</b>	31%	<b>363</b>	54%
D	Don't Know	<b>1</b>	0%	<b>1</b>	0%	<b>2</b>	0%
E	Not Answered	<b>9</b>	2%	<b>1</b>	0%	<b>10</b>	1%
	<b>Total</b>	<b>443</b>	100%	<b>235</b>	100%	<b>678</b>	100%

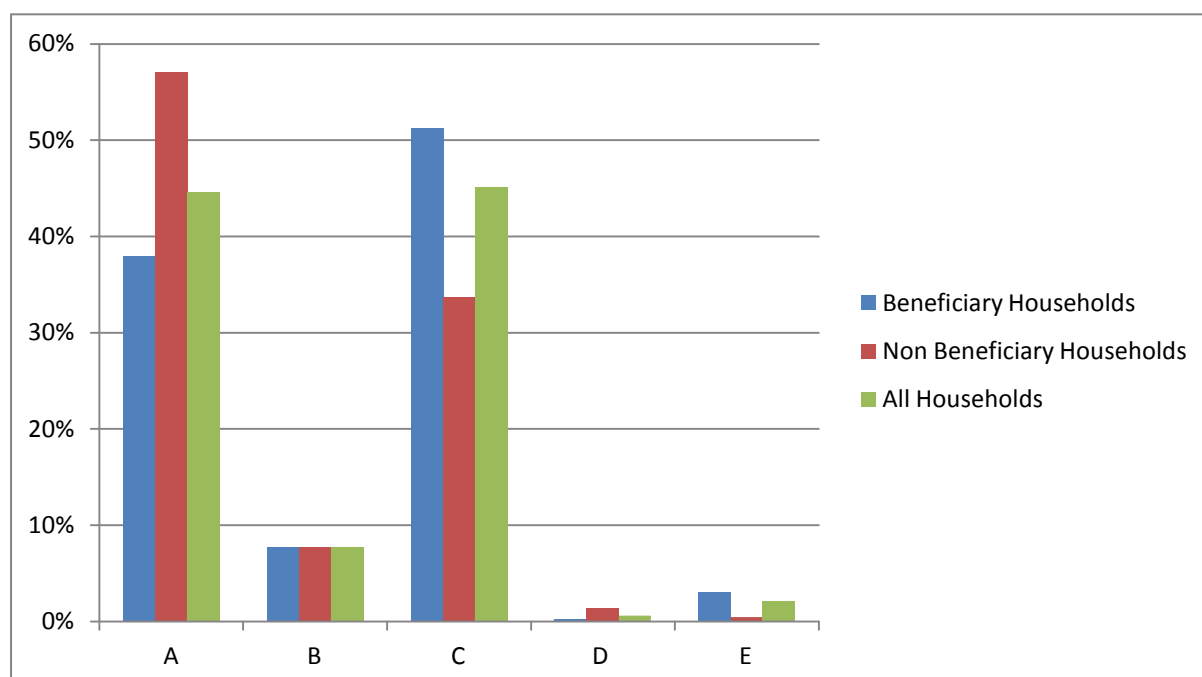
### Question 3

Reducing the upper savings limit from £16,000 to £6,000

Currently if a person has savings of more than £16,000 council tax benefit is not paid. Any savings their partner may have are also taken into account.

The proposed change is for the savings limit to be reduced from £16,000 to £6,000. This would mean people with more than £6,000 of savings will not be able to claim council tax support.

#### Do you agree or disagree with this proposed change?



All Ages		Beneficiary Households		Non Beneficiary Households		All Households	
A	Strongly Agree or Agree	168	38%	134	57%	302	45%
B	Neither Agree nor Disagree	34	8%	18	8%	52	8%
C	Strongly Disagree or Disagree	227	51%	79	34%	306	45%
D	Don't Know	1	0%	3	1%	4	1%
E	Not Answered	13	3%	1	0%	14	2%
Total		443	100%	235	100%	678	100%

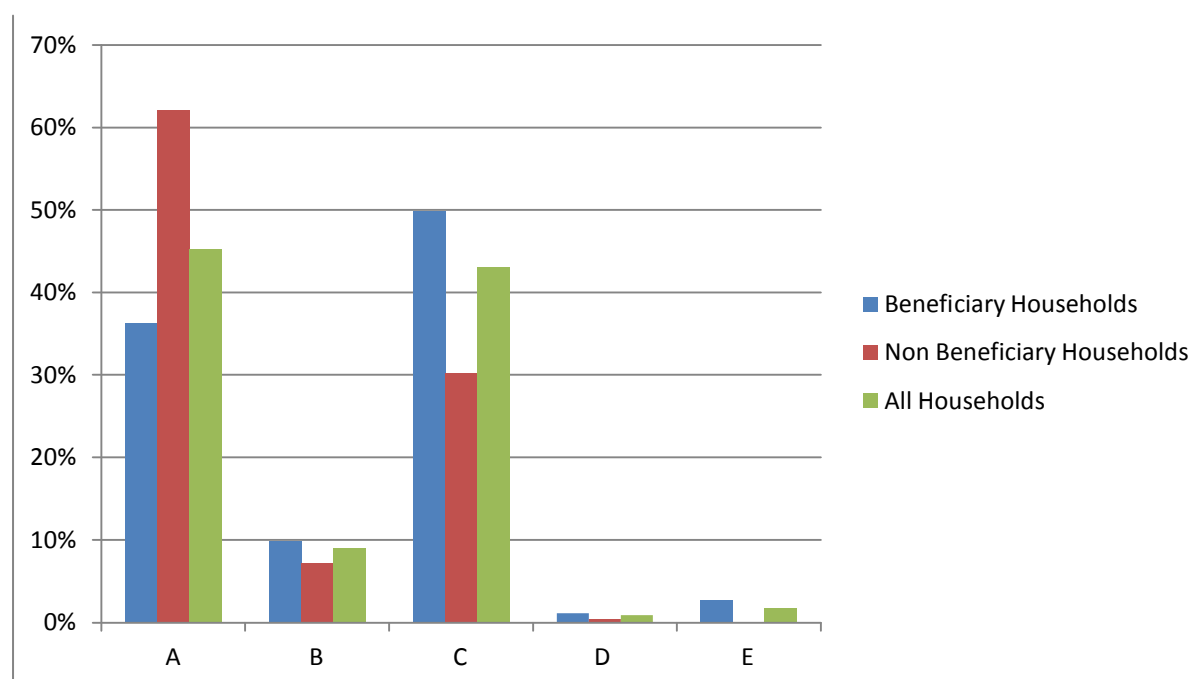
## Question 4

### Removing second adult rebate

Currently if a resident can afford to pay their council tax but lives with someone on a low income, who is not their partner, they may be able to get up to 25 per cent off their council tax bill. This is called second adult rebate.

The proposed change is for second adult rebate to be stopped.

### Do you agree or disagree with this proposed change?



All Ages		Beneficiary Households		Non Beneficiary Households		All Households	
A	Strongly Agree or Agree	161	36%	146	62%	307	45%
B	Neither Agree nor Disagree	44	10%	17	7%	61	9%
C	Strongly Disagree or Disagree	221	50%	71	30%	292	43%
D	Don't Know	5	1%	1	0%	6	1%
E	Not Answered	12	3%	0	0%	12	2%
Total		443	100%	235	100%	678	100%

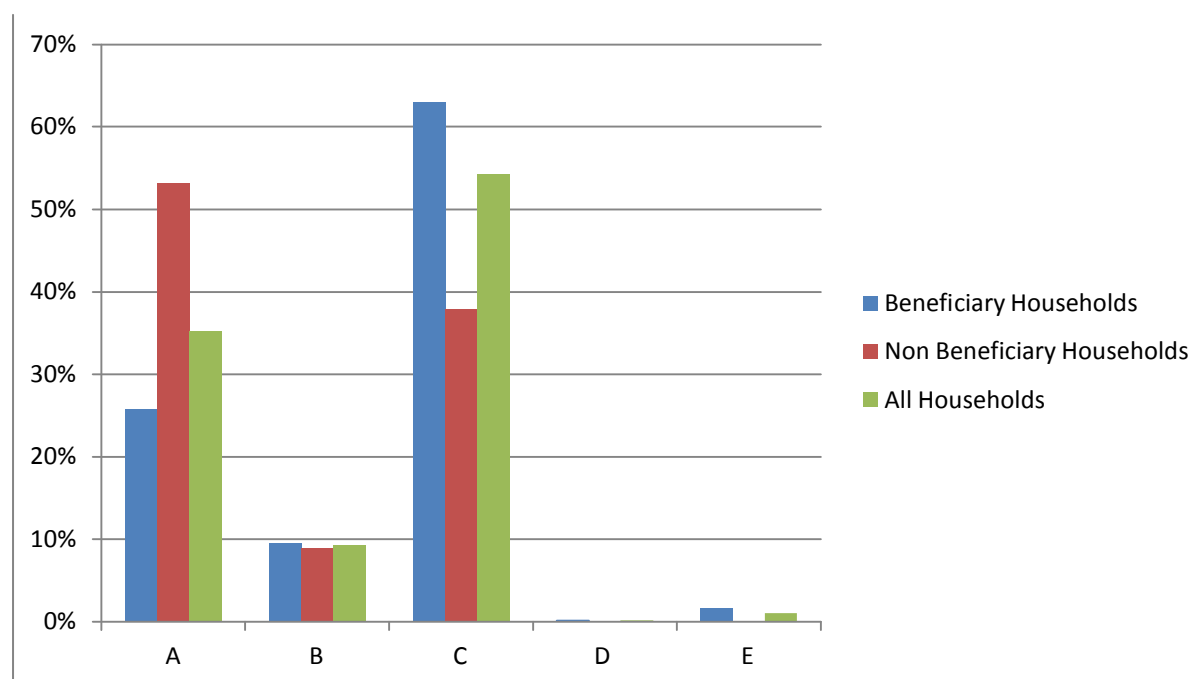
## Question 5

### Removing backdating

Currently we can pay council tax benefit claims for up to six months earlier than when the claim was made if the claimant can show a good reason why we should do this.

The proposed change is that we will no longer offer the backdating of claims.

### Do you agree or disagree with this proposed change?



All Ages		Beneficiary Households		Non Beneficiary Households		All Households	
A	Strongly Agree or Agree	114	26%	125	53%	239	35%
B	Neither Agree nor Disagree	42	9%	21	9%	63	9%
C	Strongly Disagree or Disagree	279	63%	89	38%	368	54%
D	Don't Know	1	0%	0	0%	1	0%
E	Not Answered	7	2%	0	0%	7	1%
Total		443	100%	235	100%	678	100%

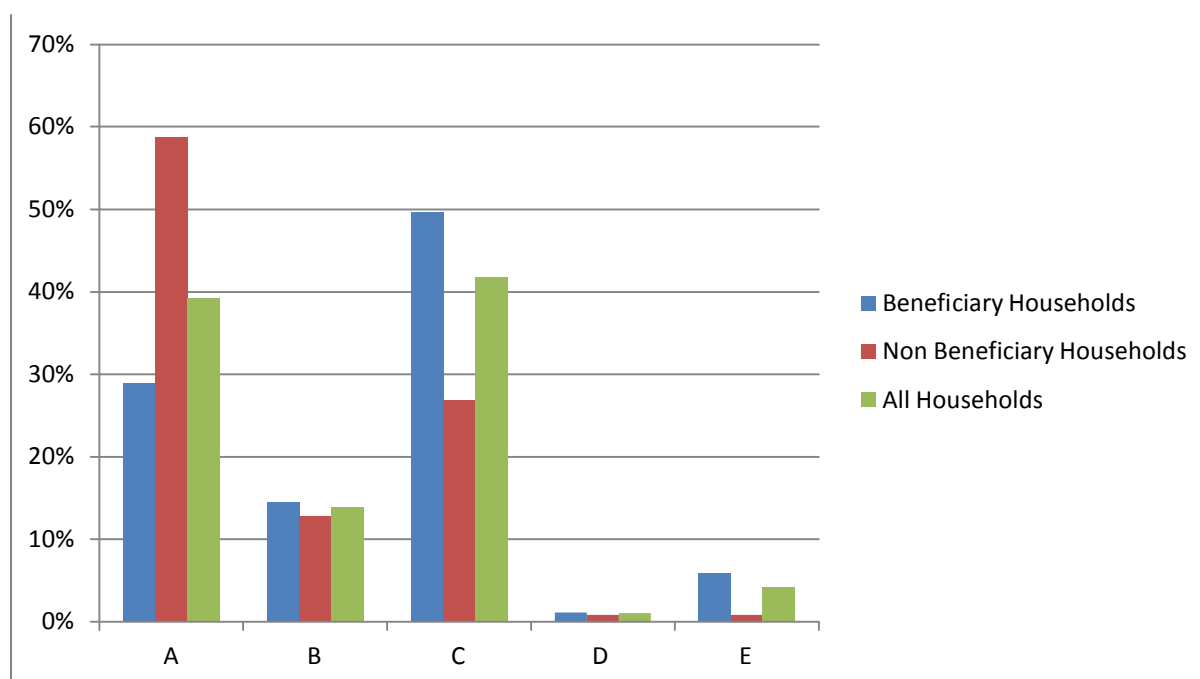
## Question 6

### Setting a minimum award level

Currently there is no minimum amount of council tax support that a claimant can receive.

The proposed change is that under the draft scheme we do not award support if the amount is less than £2-£4 a week, depending on what is affordable within the scheme.

### Do you agree or disagree with this proposed change?



All Ages		Beneficiary Households		Non Beneficiary Households		All Households	
A	Strongly Agree or Agree	128	29%	138	59%	266	39%
B	Neither Agree nor Disagree	64	14%	30	13%	94	14%
C	Strongly Disagree or Disagree	220	50%	63	27%	283	42%
D	Don't Know	5	1%	2	1%	7	1%
E	Not Answered	26	6%	2	1%	28	4%
Total		443	100%	235	100%	678	100%

## Question 7

### Recognising the needs of particular households

Within our local scheme the government has asked us to consider the needs of:

\*families

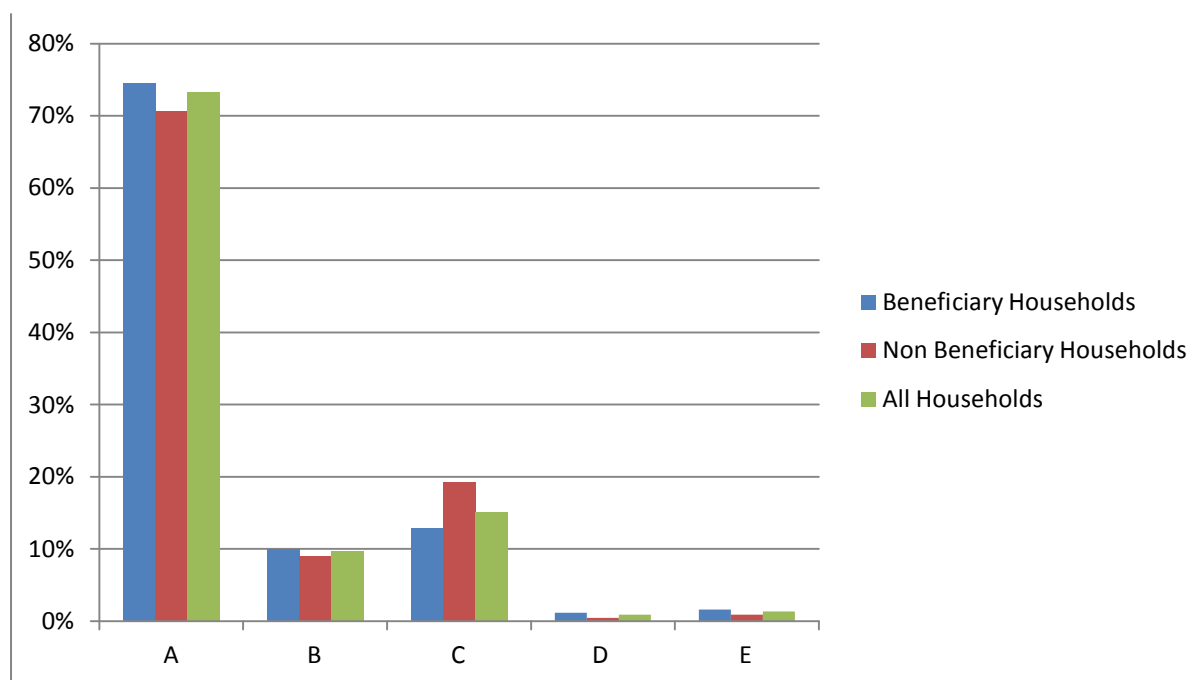
\*households with disabled people

\*households with a war widow/ers or war disablement pension

Currently council tax benefit allows for some incomes received by these households to be ignored when we calculate the household income. For some of these households, we also give an additional allowance towards living costs. This can lead to a higher amount of council tax benefit being paid.

At the moment, when we calculate council tax benefit, we look at the amount of money the household has to live on. Certain benefits, such as child benefit and disability living allowance, are not taken into account. Under the new scheme, this will not change.

### Do you agree or disagree with this proposal?



All Ages		Beneficiary Households		Non Beneficiary Households		All Households	
A	Strongly Agree or Agree	<b>330</b>	74%	<b>166</b>	71%	<b>496</b>	73%
B	Neither Agree nor Disagree	<b>44</b>	10%	<b>21</b>	9%	<b>65</b>	10%
C	Strongly Disagree or Disagree	<b>57</b>	13%	<b>45</b>	19%	<b>102</b>	15%
D	Don't Know	<b>5</b>	1%	<b>1</b>	0%	<b>6</b>	1%
E	Not Answered	<b>7</b>	2%	<b>2</b>	1%	<b>9</b>	1%
	<b>Total</b>	<b>443</b>	100%	<b>235</b>	100%	<b>678</b>	100%

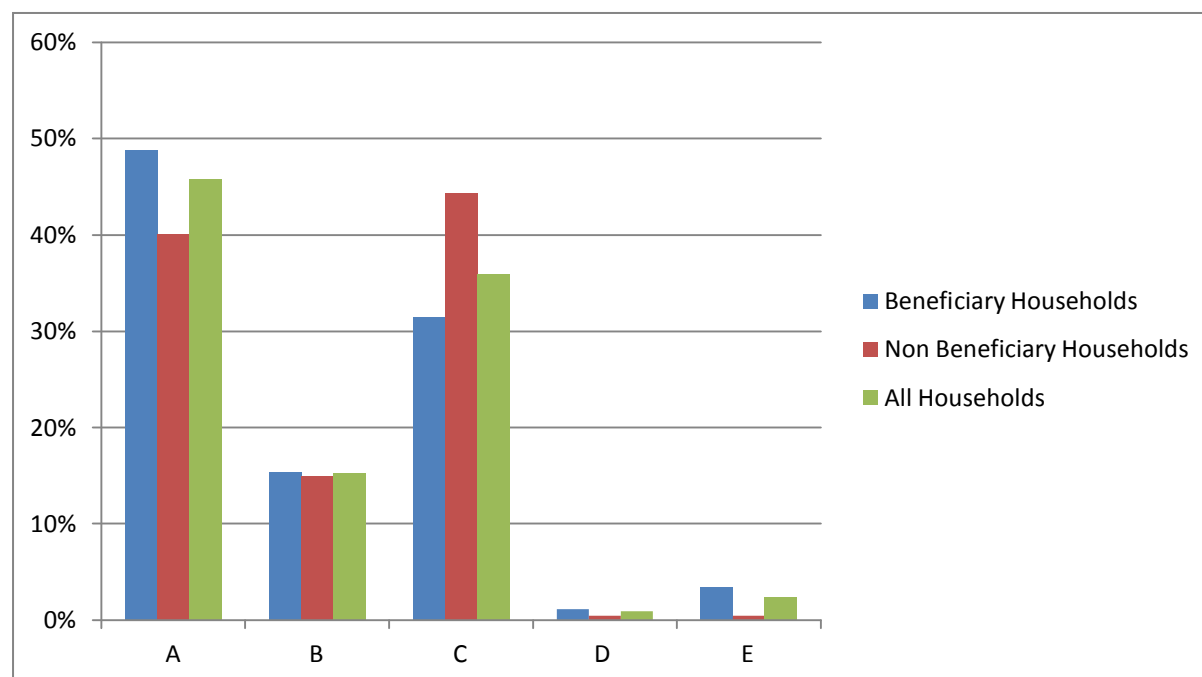


## Question 8

Do you think we should also provide extra support for all or some of these households?

For us to increase support to these households, all other working age people who claim council tax support in Leicester may have to pay between 21 per cent more and 27 per cent more of their council tax bill

**Do you think that some households should get more support than others?**



All Ages		Beneficiary Households		Non Beneficiary Households		All Households	
A	Strongly Agree or Agree	216	49%	94	40%	310	46%
B	Neither Agree nor Disagree	68	15%	35	15%	103	15%
C	Strongly Disagree or Disagree	139	31%	104	44%	243	36%
D	Don't Know	5	1%	1	0%	6	1%
E	Not Answered	15	3%	1	0%	16	2%
Total		443	100%	235	100%	678	100%

## Question 9

If 'Yes', which of these options (a-d) do you think we should consider to pay for this extra support?

Please show your preference for the options below, with 1 being your preferred option and with 4 being your least preferred option

### Option a) Putting a maximum limit on the amount of council tax support that can be paid to all working age people – where everyone would pay more than 20 per cent towards their council tax bill

<i>All age bands</i>	Beneficiary households		Non-beneficiary households		All households	
1 (most preferred)	<b>61</b>	14%	<b>58</b>	25%	<b>119</b>	18%
2	<b>24</b>	5%	<b>29</b>	12%	<b>53</b>	8%
3	<b>29</b>	7%	<b>22</b>	9%	<b>51</b>	8%
4 (least preferred)	<b>71</b>	16%	<b>29</b>	12%	<b>100</b>	15%
<i>No preference expressed</i>	<b>258</b>	58%	<b>97</b>	41%	<b>355</b>	52%
	<b>443</b>		<b>235</b>		<b>678</b>	

### Option b) Capping the council tax support to a band A property

<i>All age bands</i>	Beneficiary households		Non-beneficiary households		All households	
1 (most preferred)	<b>61</b>	14%	<b>42</b>	18%	<b>103</b>	15%
2	<b>35</b>	8%	<b>34</b>	14%	<b>69</b>	10%
3	<b>31</b>	7%	<b>31</b>	13%	<b>62</b>	9%
4 (least preferred)	<b>47</b>	11%	<b>30</b>	13%	<b>77</b>	11%
<i>No preference expressed</i>	<b>269</b>	61%	<b>98</b>	42%	<b>367</b>	54%
	<b>443</b>		<b>235</b>		<b>678</b>	

### Option c) Reducing the upper savings limit to below £6,000

<i>All age bands</i>	Beneficiary households		Non-beneficiary households		All households	
1 (most preferred)	<b>69</b>	16%	<b>50</b>	21%	<b>119</b>	18%
2	<b>27</b>	6%	<b>21</b>	9%	<b>48</b>	7%
3	<b>30</b>	7%	<b>27</b>	11%	<b>57</b>	8%
4 (least preferred)	<b>57</b>	13%	<b>39</b>	17%	<b>96</b>	14%
<i>No preference expressed</i>	<b>260</b>	59%	<b>98</b>	42%	<b>358</b>	53%
	<b>443</b>		<b>235</b>		<b>678</b>	

## Option d) Setting a minimum award level of above £4

<i>All age bands</i>	Beneficiary households		Non-beneficiary households		All households	
1 (most preferred)	<b>55</b>	<i>12%</i>	<b>44</b>	<i>19%</i>	<b>99</b>	<i>15%</i>
2	<b>30</b>	<i>7%</i>	<b>29</b>	<i>12%</i>	<b>59</b>	<i>9%</i>
3	<b>31</b>	<i>7%</i>	<b>22</b>	<i>9%</i>	<b>53</b>	<i>8%</i>
4 (least preferred)	<b>48</b>	<i>11%</i>	<b>36</b>	<i>15%</i>	<b>84</b>	<i>12%</i>
<i>No preference expressed</i>	<b>279</b>	<i>63%</i>	<b>104</b>	<i>44%</i>	<b>383</b>	<i>56%</i>
	<b>443</b>		<b>235</b>		<b>678</b>	

## Other options

Respondent were invited to suggest other options.

Generally speaking, comments relate to how people feel about the scheme or observations about the way people are being treated rather than proposing specific alternative options.

The most frequent points made:

1. Higher earners/those with large houses should pay more to ease the burden on those less capable of paying. This was the clearly the highest frequency response and was made mainly by those in receipt of benefit, but not by senior citizens.
2. All people should be treated equally – there shouldn't be exceptions when it comes to payment. This was mainly suggested by those aged 35 to 49 and in receipt of benefit
3. Central or local government should make savings from other areas. This was suggested by both those in beneficiary and non-beneficiary households, though not senior citizen households.

Other points frequently made were:

There should be some form of means testing/discretionary payments.  
Suggested by both beneficiary and non-beneficiary households, though not by the youngest households.

Disabled people should not contribute. Mainly those in receipt of benefit, though not senior citizen or the youngest households

The savings allowance should be at the higher end (10k/16k). Point mainly suggested by older households

- More support for those on low incomes, rather than those on benefits
- Households should be penalised for having too many children
- Carers should be protected

## Question 10

What would these changes mean for your household?

Please tick all that apply

<i>All age bands</i>	Beneficiary households (n = 443)		Non-beneficiary households (n = 235)		All households (n=678)	
Reduce household spending on essential items such as food and heating	275	<b>62%</b>	77	<b>33%</b>	352	<b>52%</b>
Reduce household spending on non-essential items such as leisure activities	317	<b>72%</b>	75	<b>32%</b>	392	<b>58%</b>
Need to borrow money to meet this additional cost	283	<b>64%</b>	44	<b>19%</b>	327	<b>48%</b>
Be able to meet this additional cost	8	<b>2%</b>	14	<b>6%</b>	22	<b>3%</b>
Not have any additional costs as a result of this proposed scheme	8	<b>2%</b>	72	<b>31%</b>	80	<b>12%</b>
Other (please say)	12	<b>3%</b>	14	<b>6%</b>	26	<b>4%</b>

## Other comments

Generally, these tend to relate to the potential negative impact on basic living standards rather than non-essential items such as leisure activities.

The most frequent points made:

1. Households will have to reduce spending on essential items such as food and heating/will find it hard to get by. This was the clearly the highest frequency response and was made by benefit recipients right across the age ranges, and by older persons not in receipt of benefit.
2. My health will suffer. This was reported mainly by people who already had existing medical conditions – mainly households, 35+.
3. These proposals will affect children (the quality of their lives and their schooling). This was suggested by households in the 25 to 49 age bracket in receipt of CTB.

Other points frequently made were:

There will be a need to borrow money to meet the additional costs.  
Suggested by all ages of households in receipt of CTB.

Will lead to cuts in my support as a disabled person. Suggested mainly by households over 35 in receipt of benefit

I will have to get additional work (and am already working). Point mainly suggested by older households aged 35 to 64, both in receipt and not in receipt of CTB

I would not have any additional costs as a result of this scheme. Suggested by older, mainly senior citizen households

Would have to move house/can't maintain the condition of my home

This could mean homelessness

Will have to cut back on essential travel

## Question 11

Do you have any comments about the proposed scheme or how it may affect you and your household?

The most frequent points raised were made across both beneficiary and non-beneficiary households, and highlight the tension at the heart of this change and the wider reform of welfare:

1. This is a good scheme in the sense that people *should* contribute something and *should* only live where they can afford. This point was made across all age bands except the youngest.
2. Those required to pay more under the scheme *can't* or *won't* be able to afford it. This point was made across all age bands except senior citizens.

Other points frequently made across both beneficiary and non-beneficiary households:

Unfair on those in low income households that work	<i>point made across all age bands except the youngest</i>
The most vulnerable will be affected	<i>point made by older age bands only (35+)</i>

Other most frequently raised points were made by those *in receipt of CTB*:

Will negatively affect my family/families, especially children	<i>point made across all age bands</i>
Disabled people should not have to pay/concerned about paying	<i>point made across all age bands except the youngest</i>
Necessities (e.g. food, heating) will not be affordable	<i>point made across all age bands except the youngest</i>
Scheme bad/not fair	<i>point made across all age bands except senior citizens</i>
Will have negative impact on physical and mental health	<i>point made across all age bands except the youngest</i>
Will increase indebtedness	<i>point made across all age bands except senior citizens</i>
Politicians not in touch	<i>point made across all age bands except the youngest</i>
Hard for those who can't budget	<i>point made by 16-24 year olds only</i>

## **Comments and observations from local businesses, voluntary and community organisations and other groups**

In total there were survey responses from:

- 15 local businesses
- 22 local voluntary and community organisations
- 6 local charities
- 8 landlords

A small number of these respondents provided extended comments and these are reproduced *verbatim* in the following section. Many did not comment at all.

### **Local businesses**

On paying for extra support for households with particular needs:

“I think ALL benefits should be taken into account when working out a households income as it is all income where ever it comes from”

“The Council should engage in some revenue generating schemes which draw in money from sources other than taxation by providing paid-for services to residents of Leicester and beyond. These could include things such as running training and professional education courses using expertise already available. Leicester's most lucrative industry is education. Let's exploit that. Another scheme could be to set up Council run businesses such as providing and running an electric bus service to radically change transport. This would have far reaching potential stretching way beyond the East Midlands. The possibilities are endless. Let's be positive and strong here. Let's try to build a forward looking strong economy for Leicester, not scratch about like sewer rats trying to save a few pennies here and there by taxing the very poorest in our community. All it takes is a little vision and some effort to make a real big change.

Reducing the upper savings limit to below £6000 (or indeed £16000) is just going to discourage people from saving and to encourage those with savings to spend. There is no sense in that.”

On the impact of proposed changes:

“I would have to give up my job and go onto benefits if my Council Tax liability increases even just a little as there is absolutely no spare money in the budget.

I work full time, run a small business and employ. However my income is very



low at the moment as it is taking time to build my business up to become profitable. I already spend the bare minimum on food and I cannot afford to run my central heating (when it is cold I put on more clothes - it is how I was brought up). I already need to use borrowing in order to pay my mortgage each month. I receive Council Tax benefit which pays about a third of my annual bill. If my Council Tax were to increase at all, even by just a few pounds it would mean I could no longer continue as I do. I would have to close my business, lose my employee and try to find another job or go on to benefits. This I really do not want to do as my business is providing great service to industry and producing export revenues for the nation.”

“This will effect alot of people the goverment or local authorities need to think before they put these changes into practice were in a reccession people havent got money this is going to make people worse off more mugging and burglaries how will they be able to support themselves”

### **Local voluntary and community organisations**

On paying for extra support for households with particular needs:

“To protect DLA as not counted towards income, however shoud not disregard other income from the household such as ndeps living in property.

Should count chb as part of the income.”

“More support should be given to those who are in reciept of incomes at benefit levels are they currently stand/when moved over to universal credit. It is not reasonable for a single person on £71 per week to be paying towards their council tax.”

On the impact of proposed changes:

“We are a homeless project and a decrease in housing benefit and council tax will mean the residents personal rent will dramatically increase putting pressure on them as they are on benefits

You could possibly be looking at individuals and families suffering more from poverty and an increase in homelessness”

“Its about time the savings rate was bought down i know a pensioner who has a mild learning disability who has over 20k in savings but still gets full housing benefit,how is that fair? no wonder the councils are so hard up. Even people on low incomes can pay something as they have money for smoking and drink so should be able to find the money. Also i feel vouchers should be

handed out so they have to spend it on say clothes for their children or fresh fruit and vegetables. I know many that just squander their money.”

“The proposals though better than the goevernments schmee will only promote a further breakdown of society , inequalities and crime”

In addition to these comments, a very lengthy response was received from an organisation called East Midlands Defend Council Tax Benefits Campaign. This is reproduced in full at appendix C.

### **Groups representing carers and disabled people**

A specific effort was made to seek the views of groups that represent carers and disabled people, including those with learning difficulties.

Contributions were made by the following groups:

Carers Centre Forum (formerly known as CLASP, this charity supports family carers across Leicester, Leicestershire and Rutland)

Carers Action Group (represents Carers across Leicester)

Genesis (an independent service user and carer organisation, hosted by LAMP, representing and participating in mental health planning and development for the City of Leicester)

Ansaar (a Leicester-based community project, specifically set up for people with Learning Disabilities)

We Think (a group of Leicester residents with learning difficulties)

In response to proposal 1 (Capping council tax support to a band B property):

Because the housing market has boomed, people can live in expensive houses but not necessarily have a large enough income to pay towards their council tax.

The council tax benefit cannot be taken in isolation from all the other cuts and reductions in benefits. If a carer has to pay 20% towards council tax and also 20% for under occupancy the impact on the carer will cause considerable hardship.

Some carers live in larger houses because they care for a person who is unable to live independently at that time. These carers are unable to work as they are round the clock carers. They cannot live in smaller accommodation due to their caring role.

Combined cuts will mean more redundancies with both small and large employers.

In response to proposal 2 (Everyone of working age has to pay 20% towards their council tax):

Carers will end up on the street as homeless.

If carers are caring and are therefore are unavailable to do paid work, they rely on benefits.

The impact of this proposal is the stark choice between a roof over the head , keeping warm or food.

The consequence will be Impact on the carers own health and well being  
Carers unable to afford to continue to care as they need to find work which pays a wage.

Carers mental and physical health will be affected with a risk of more people committing suicide.

Carers already are under financial pressure with rises in cost of living, fuel and food.

How does this fit in with the equalities bill, where carers are disabled by proxy?

If a carer is available for paid work, they are unable to provide care.

How is this legal?

Are people not supposed to have a certain amount to live on?

This could cost lives

The social care bill could increase significantly if carers have to return or go out to paid work instead of caring in order to pay their council tax bill.

Consultations need to be in paper form not just on line as a lot of carers and services users cannot afford to be on line.

The impact of universal credit, spare room tax and this combined will cause loss of life through ill health, homelessness, poor nourishment.

Someone has not looked at the real impact on real people's lives.

Some people are not getting their fair share of the pie whereas some people are getting too much.

The majority of people want to work. Employers do not want to employ people with mental ill health.

If disabled people live independently but are unable to pay their bills and sustain their own home. They may have to move back to live with their family who may not be able to cope either physically, mentally or financially which will create hardship and individuals losing their independence.

In response to proposal 3 (Reducing the upper savings limit from £16,000 to £6,000)

This proposal is nonsense

Carers might have to save for a mobility car, an urgent private operation, home repairs.

Not all carers have family in this country so savings might be necessary for travel to see family.

Cannot rely on family members to help out.

We are told that it is good practice to have 6 month's salary as savings, £6,000 does not cover this if it is in relation to the minimum wage.

In response to proposal 4 (Removing second adult rebate)

Charges should be made on a person's ability to pay.

It is not fair that someone is earning a high amount pays nothing if they live with someone who is exempt from charges.

In response to proposal 5 (Removing backdating)

There needs to be exceptions to this and they need to be made clear.

Vulnerable people should be protected

Example- what if someone has been under a mental health section and is unable to make an application in time.

Not backdating a claim could put people at risk of being in arrears through no fault of their own. Some delays in claiming could be as a result of awaiting a benefit claim which has already caused hardship. Not backdating the claim for council tax benefit could cause additional hardship.

In response to proposal 6 (Setting a minimum award level)

Have any calculations been done of the impact of these proposals when unemployment rises

Have any projection figures been carried out to assess the impact?

They need to be real figures with real examples.

What will be the final figure to live on for a carer once the additional costs associated with the combined universal credit, spare room tax and council tax benefit are removed from the figure?

They cannot be taken in isolation.

How will this benefit be collected?

What will be the consequence for people if they are unable to pay and therefore don't pay.

Other comments and observations:

What will the consequence be? People will have mental health issues, social unrest, domestic violence, suicide, looting, people losing their homes

The Local Authority will have to pick up the pieces

We have been encouraged to live independently and now we will not be able to afford to live.

We are given disability benefits because we have a need for them. This money does not constitute spare cash but is for additional needs arising from our disability

Some people were concerned that they would also be affected by “bedroom tax” and other Welfare Reform changes. The group also commented that they were in no position to be able to increase their income and in current climate were very unlikely to be able to secure a job, though many said they would like to be in employment if the support was there for them to do so. The group were angry and mentioned that these changes were possibly unlawful as they did discriminate against disabled people.

### **Revenues and benefits staff taking part in the public events and discussion forums**

**People on benefit** - it has not sunk in how CTS is going to affect them and they were not interested in completing questionnaires.

Band A restriction to take into account protection for other more ‘vulnerable’ groups - quite a few said they could still afford to pay

Can’t the money come from people who can afford to pay?

What are the chances of this happening?

If near to pension age they have tried to save some capital and now being penalised

Capital issue will affect homeowners as they need some capital to maintain property - those renting do not have this responsibility

Single people are struggling because of very low benefit £71 approx. Some have said they have no income left over now. If they are travelling to the job centre and job interviews as well travel is very expensive

Encouraged to move into independent living and then clobbered with changes so will not be able to afford

Is the change legal – Human rights issues?

## **CONCLUSIONS**

The implications of the consultation findings for policy and practice are outlined below.

The consultation has not given a clear view as to which proposals should/should not be implemented. What is clear, however, is that most people think that the needs of particular households should be recognised and actions taken, where possible, to reduce the impact of the changes.

Most people recognise that changes to council tax benefit would lead to many households being forced to make very difficult decisions about how to spend their already limited budgets or to considering borrowing money to manage their finances.

In making a decision about its council tax reduction scheme, the city council should be mindful of wider reforms to welfare/social security and the cumulative impact these may have on individuals, households, the economy and wider society.

There are particular types of household that are likely to face specific risks and hardships due to the changes. These include households that are home to people with a long-term limiting illness or disability, or where family members are providing unpaid care. Where possible, the council should take measures to offer help and support to mitigate some of the effects and help these households to cope with the changes.

The consultation has highlighted a broad spectrum of public feeling about changes to council tax benefit and the other welfare/social security changes. Some residents are in agreement with the changes as they feel that the current system is too generous. Others feel angry about the changes and what they see as the removal of support for the most vulnerable in society. Yet others are resigned to the change or feel helpless to do anything about it. In some cases there is evidence of severe disillusionment.

The council must be alert to the depth and breadth of feeling on this issue and the potential issues posed in respect of safeguarding individuals and preventing public disorder.

Finally, the consultation has demonstrated a wide variation of public understanding about the issues of welfare reform, the distinction between the various agencies administering welfare benefits and who would be affected by the changes. Where possible, the council should take measures to offer further information and advice to the public and to individuals and households likely to face specific risks and hardships.