Maidstone Borough Council

Council Tax Reduction Scheme Consultation

2020

Policy & Information Team
October 2020

Contents

Methodology

The survey was open between 31 July and 27 September 2020. It was promoted online through the Council's website and social media channels. Residents who have signed up for consultation reminders were notified and sent an invitation to participate in the consultation along with several reminders. In addition, existing claimants were emailed directly and notified of the consultation.

Background information, that explained the impacts of each of the proposed models for the Council Tax Reduction Scheme (CTRS) and the rationale behind why each option was being considered was provided as part of the consultation.

There was a total of 244 responses to the survey. However, of the 244 responses, 81 people that did not answer survey question that ranked the proposed models in order of preference. Because of this, the demographics of respondents outlined in this report are limited to those who answered the ranking question (163). Comments from all respondents are included in the comments section regardless of whether the ranking question was answered or not.

An online survey is a self-selection methodology and respondents are free to choose whether to participate or not. The returned responses were not fully representative of the wider adult population. This report discusses the actual responses with *no weighting* applied.

Where reference has been made in the report to a 'significant difference' in response between groups, the proportional data (percentages) has been z-tested and means (scores) have been t-tested. These tests determines if the difference between subgroups is large enough, taking into account the population size, to be statistically significant (meaning that if we were to run the same survey 100 times, at least 90 times out of 100 the same result would be seen) or whether the difference is likely to have occurred by chance.

Demographic differences between groups are discussed in detail except for ethnicity as there were not enough respondents from BAME backgrounds (8) to assess.

Please note that not every respondent answered every question, therefore the total number of respondents refers to the number of respondents for the question being discussed, not to the survey overall.

Overall Results

Survey respondents were asked to rank the three models in order of preference.

Models that were ranked as 1st (favourite model) were allocated a weighting of 3, the second favourite models were allocated a weighting of 2 and the least favourite models (ranked 3rd) were allocated a weighting of 1. This allowed a weighted average to be calculated, the results of which are shown in the chart below. The greatest mean score indicates the preferred model.

There were 163 responses to this question. It should be noted that not all respondents ranked all options hence the disparity in votes.
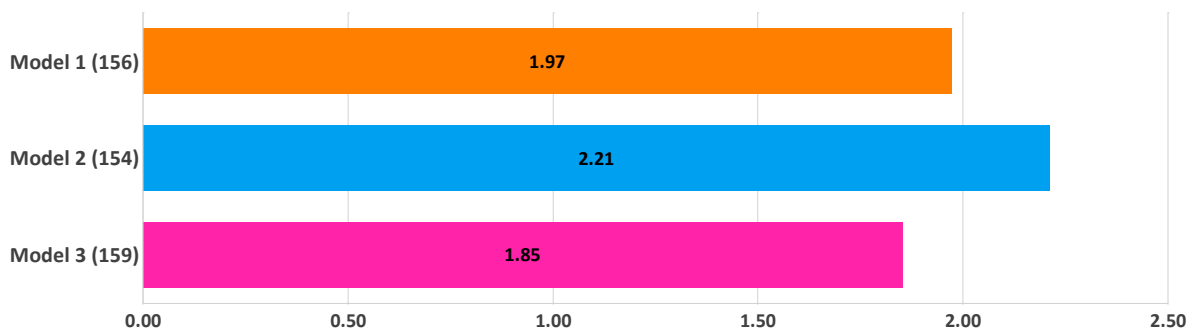
Overall, model 2 was the preferred option, with model 1 second and model 3 the lowest scoring option.

Results by Demographic Grouping

The charts below show the rating awards to the models by the different demographic groups.

## Respondents in receipt of support under the existing scheme.

Survey respondents were asked if they currently received support through the Council Tax Reduction Scheme. Just over half of survey respondents said they were not in receipt of support.

Please note that respondents who said they were in receipt of Council Tax support will be referenced in the report as 'CTRS respondents' and those who were not will be referenced as 'Non CTRS Respondents'.
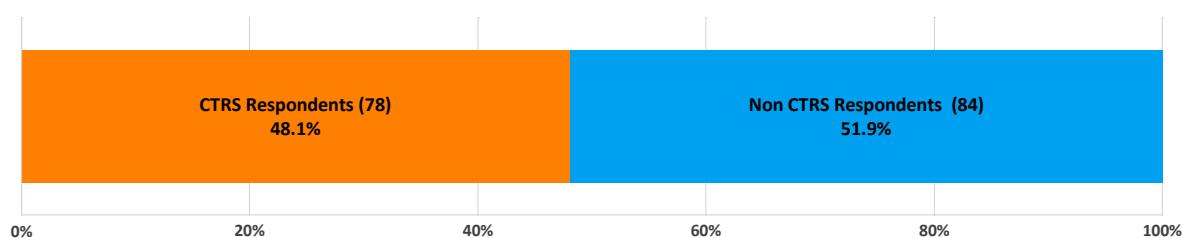
The gender profile of CTRS respondents is in line with the profile for existing CTRS claimants with an over-representation of females – female respondents account for 62.2% of this group. The chart below shows how these groups ranked the three models.

Generally, CTRS respondents were over-represented when compared to the population of Maidstone overall. The proposals have the greatest impact on CTRS respondents; therefore, it is not unexpected that this group would be more interested in responding to the proposals.
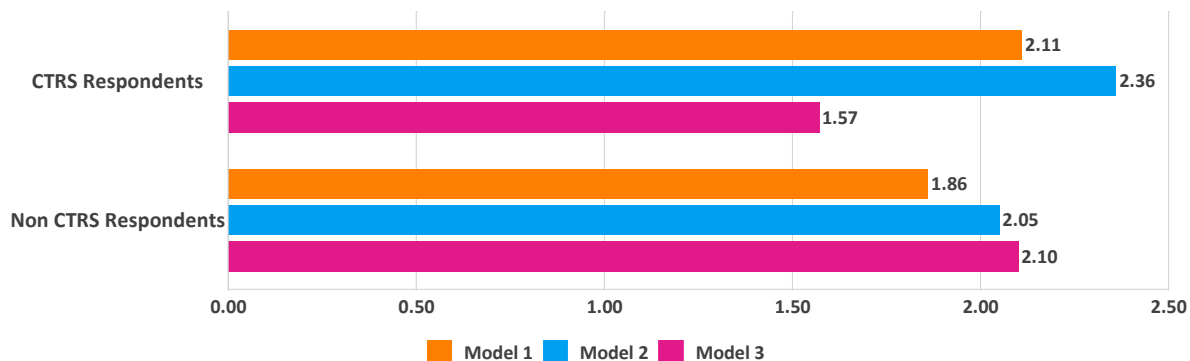

The differences in mean score between the way these groups have ranked models 2 and 3 are significantly different from each other, meaning that they are likely to be repeated if the survey was run again. CTRS respondents were more likely to rate models 1 and 2 higher than those who do not receive CTRS.

- 40.0% of non-CTRS respondents placed Model 1 last compared to 25.3% of respondents that receive CTRS.
- Model 2 was the most popular for CTRS recipients, 44.0% placed this model as their first choice and 8.0% placed model 2 last. This is significantly lower than the proportion who do not receive CTRS.
- Model 3 was the most popular for non-CTRS respondents. 45.8% ranked this model as first compared to 22.7% of respondents that receive CTRS.

Economic Activity

Survey respondents were asked to select from a list of activities that best describes what they are doing at present as a means of identifying economic activity.
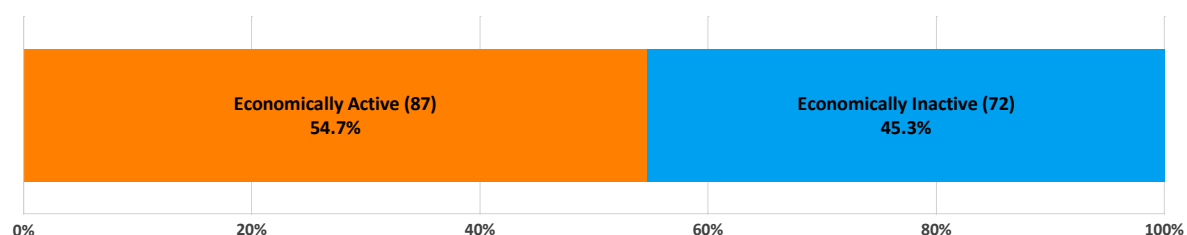
Overall, 54.7% of respondents indicated that they were economically active. This is lower than the overall proportion for the borough where 72.9%[1] people are classified as economically active.

24.1% of all respondents are economically active and claiming CTRS and 24.7% of all respondents are economically inactive and claiming CTRS.

The chart below shows how economically active and economically inactive respondents ranked the three models.
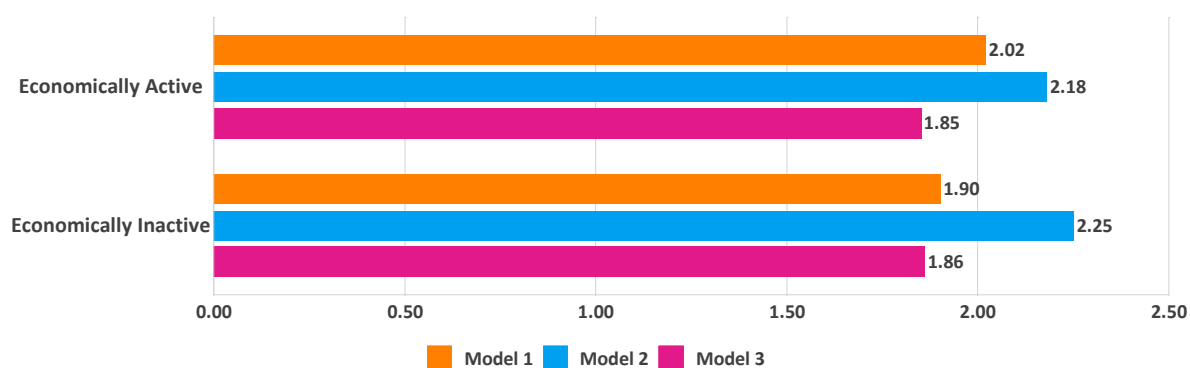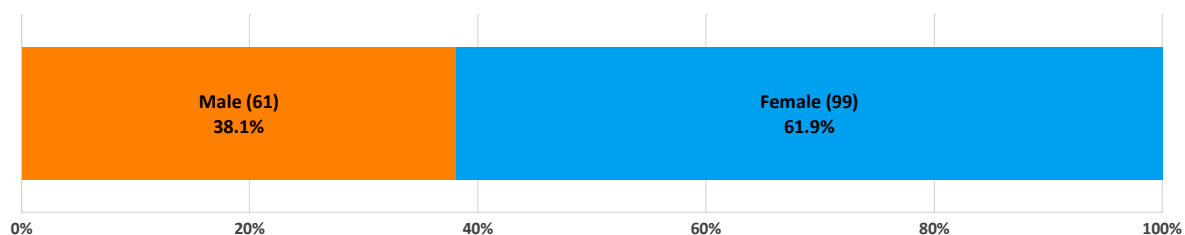

Both groups ranked the models in the same order, preferring Model 2 overall. There were no significant differences in response between these two groups.

Gender

Survey respondents were asked to select their gender. The chart below shows the proportion of responses answering male and female.

As females account for a greater proportion of CTRS recipients it is not unexpected that there would be a greater proportion of female responders.

The chart below shows the how male and female respondents ranked the models.
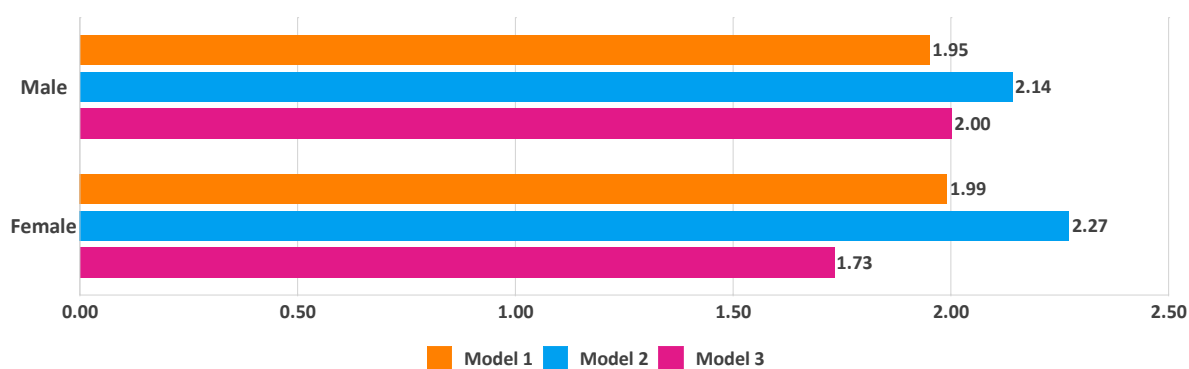
The preferred model for both male and female respondents was model 2. The difference in overall scores between these two groups were not significant.

- Male responders were more likely to rate model 3 as first with 43.1% responding this way compared to 28.6% of female responders. However, this is balanced by an equal proportion of male responders (43.1%) ranking model 3 as third.

Age

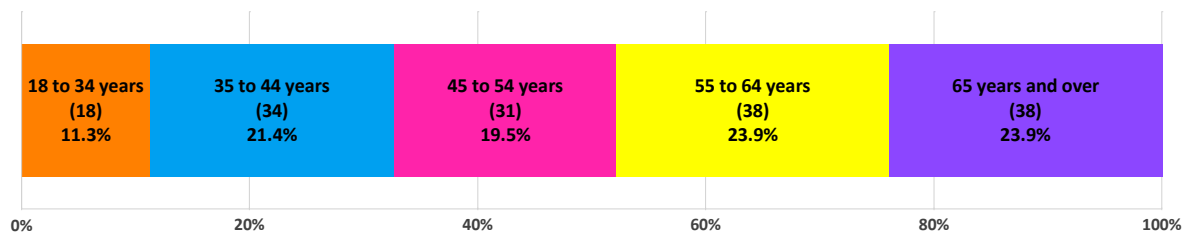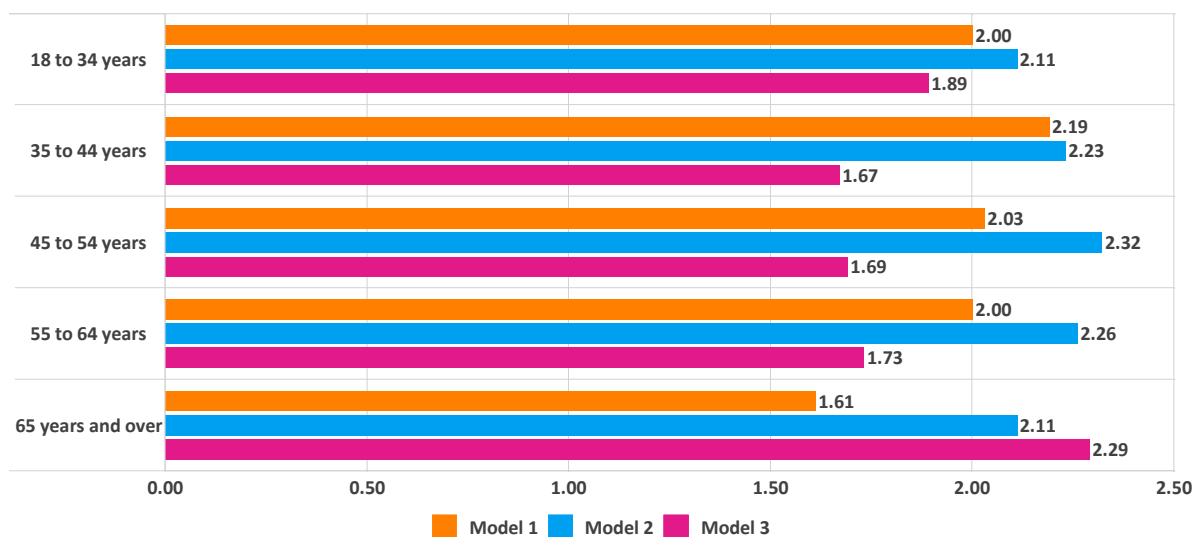The chart below shows the proportion of responders across the different age groups. Respondents aged 18 to 34 are under-represented when compared to the population of Maidstone.

18 to 34 years (18) 11.3%	35 to 44 years (34) 21.4%	45 to 54 years (31) 19.5%	55 to 64 years (38) 23.9%	65 years and over (38) 23.9%

Overall, 13.9% of survey respondents were age 35 to 44 years and in receipt of CTRS and 18.4% of respondents were aged 65 years and over and non-CTRS recipients.

The chart below shows how respondents across the different age groups ranked the three models.

Age group	Model 1	Model 2	Model 3
18 to 34 years	2.00	2.11	1.89
35 to 44 years	2.19	2.23	1.67
45 to 54 years	2.03	2.32	1.69
55 to 64 years	2.00	2.26	1.73
65 years and over	1.61	2.11	2.29

The preferred option for the age groups up to 64 years was model 2. While the preferred model for the those aged 65 years and over was model 3.

While there are significant differences in the scores between age groups for models 1 and 3 the scores for model 2 are statistically similar.

- The 35 to 44 years had the greatest proportion placing model 1 as first at 43.8% and the 65 years and over group had the lowest proportion responding this way at 19.4%.
- The 45 to 54 years had the lowest proportion placing model 3 as first at 27.6% and the 65 years and over had the greatest proportion responding this way at 50.0%.

Households Type

Survey respondents were asked to select the type of household they lived in. The proportions of each different household type are shown below.
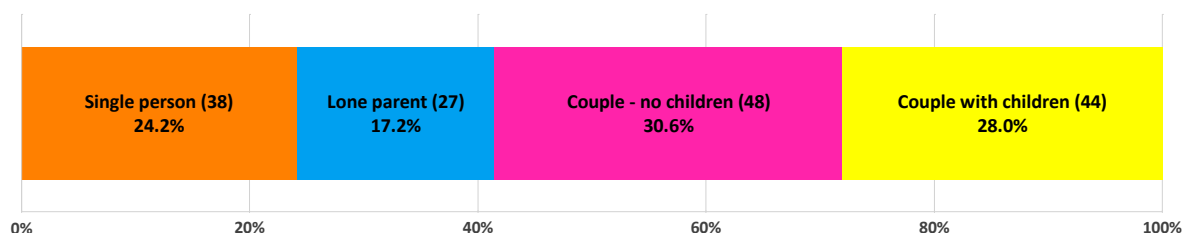
Compared to the local population, lone parent households are over-represented with 17.2% of survey respondents in this group compared to 6.7%[2] in Maidstone overall.

The chart below shows model 1 was the highest rated model for single persons and model 2 was the highest rated model across the remaining different household types. Respondents with children that do not live at home (non-dependant) have been categorised as either single or couple without children.
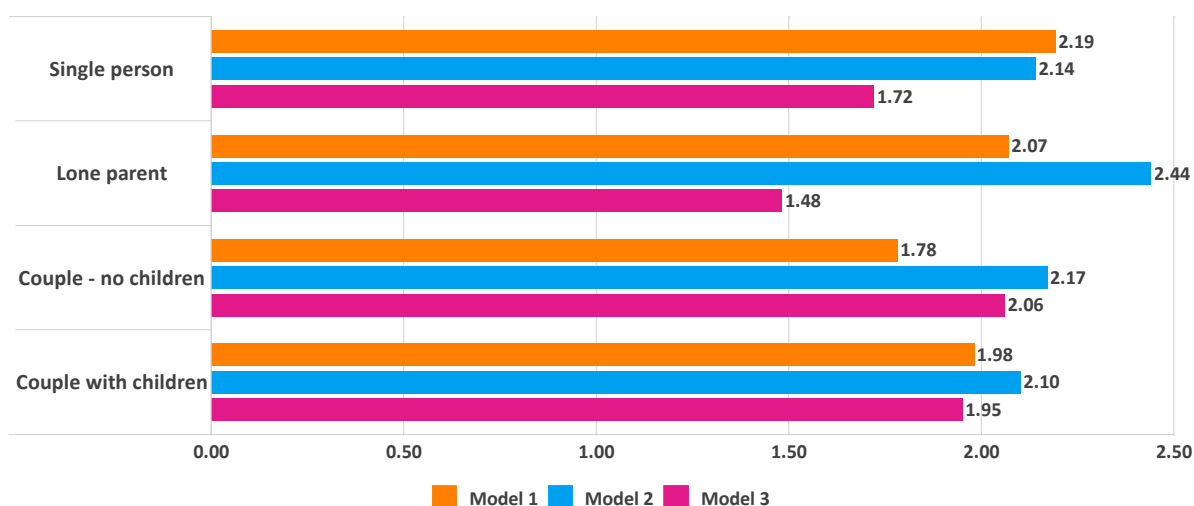
There were significant differences in the way different household types have responded across all the models. The overall scores for model 2 between lone parents and couples with children are significantly different – showing lone parents had a stronger preference for model 2 than couples without children.

- Single persons had the greatest proportion ranking model 1 as first at 44.4%, this is significantly higher that the proportion responding the same who were in couples without children (23.9%).
- 74.1% of lone parents ranked model 3 as third. This is significantly greater than the proportions responding the same from both groups containing couples.

[2] 2011 Census

Households with Children

The household type question has been used to identify which survey respondents have dependant children at home. The proportion of respondents with dependent children in the home is greater than that of the Maidstone population overall where this household type accounts for 30.6% of the population.

Children in the home (71) 45.2%	No children at home (86) 54.8%
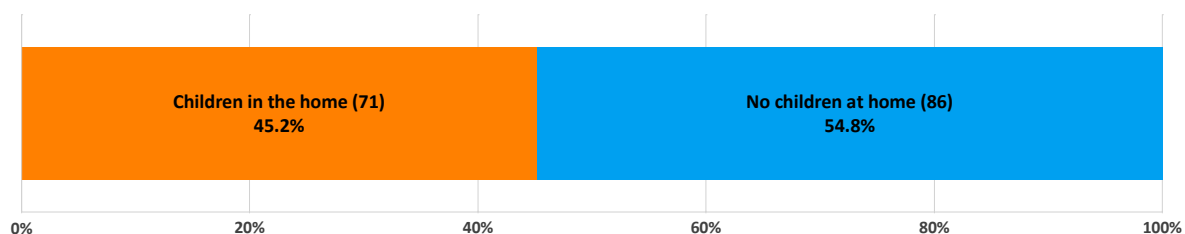
The chart below shows the scores for households with children in the home and those without children in the home.
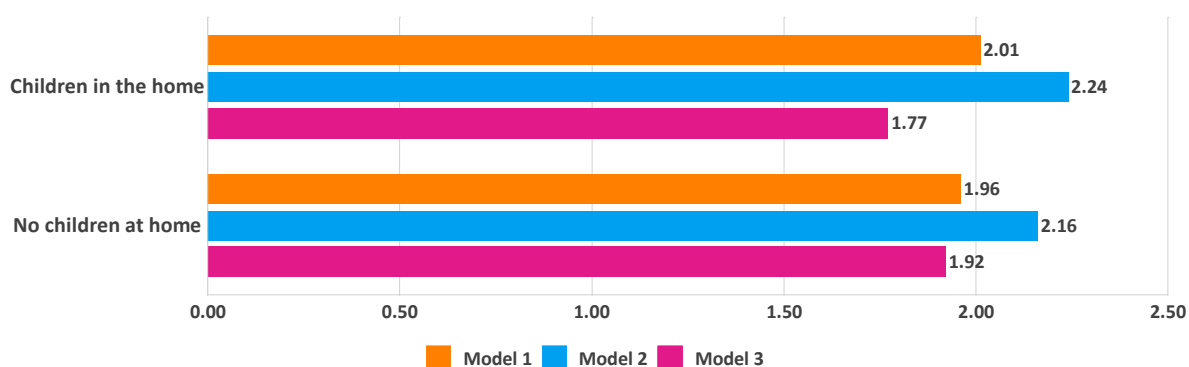
Children in the home
- Model 1: 2.01
- Model 2: 2.24
- Model 3: 1.77

No children at home
- Model 1: 1.96
- Model 2: 2.16
- Model 3: 1.92

Legend: Model 1, Model 2, Model 3

Both groups ranked the models in the same order, preferring Model 2 overall. There were no significant differences in overall scores between these two groups. There were also no significant differences in the proportions selecting each ranking between these groups.

Housing tenure

Survey respondents were asked to select their housing tenure. The proportions of each different household type are shown below.
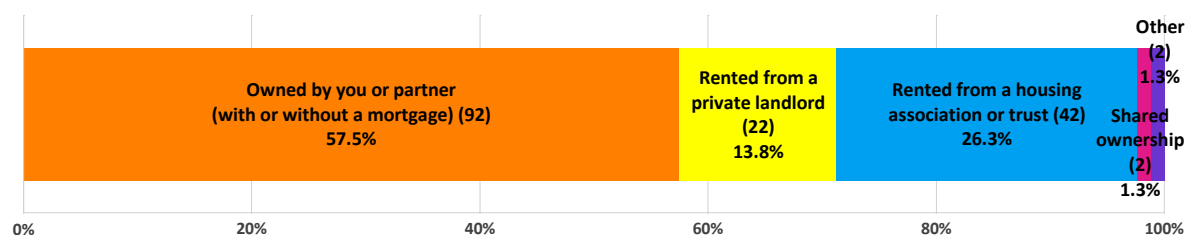
The chart below shows the scores from respondents by housing tenure type. Please note 'Other and 'Shared ownership results cannot be assessed for significance due the small number of respondents in these groups.

For the three categories that can be assessed, model 2 was the preferred option. Model 2 scores for respondents in privately rented property and rented from a housing association or trust are significantly greater than those for respondents in property owned by themselves (or their partner)
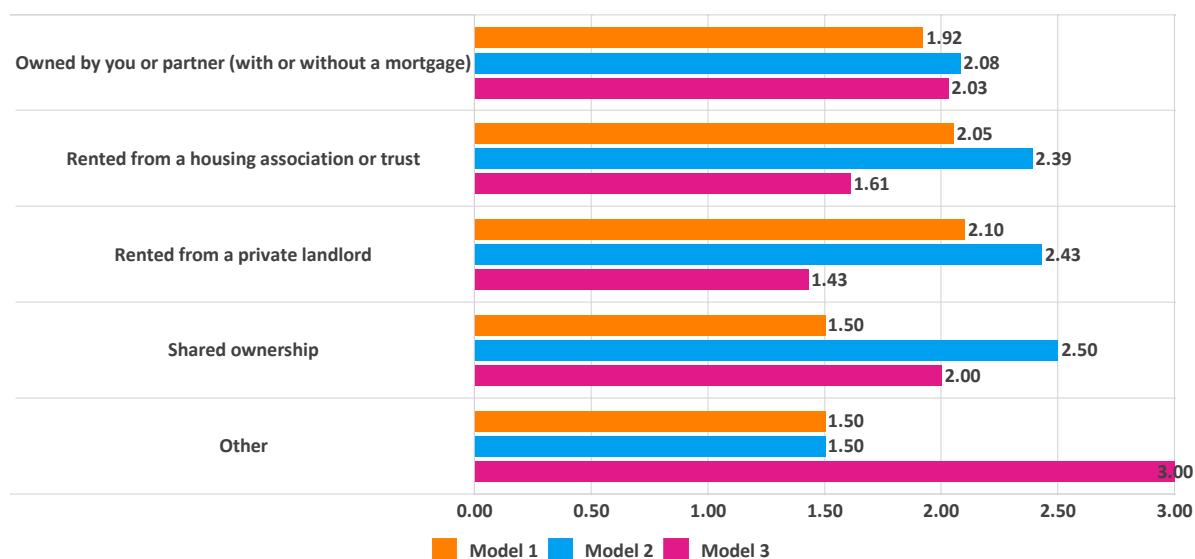
The model 3 score for respondents that live in a property owned by them or their partner are significantly greater than that for respondents that live in privately rented property or property rented from a housing association or trust.

- Respondents that rent their property from a housing association or trust had a significantly greater proportion placing model 2 as first at 48.8% compared to respondents that own their property where 28.2% placed model 2 first.
- Respondents that live in homes they own had the greatest proportion placing model 3 as first at 43.3%. This is a significantly greater proportion that those responding the same way from the other tenure types.

Disability

Survey respondents were asked to if they have a disability or a long-term illness. The proportions of responses are shown below.
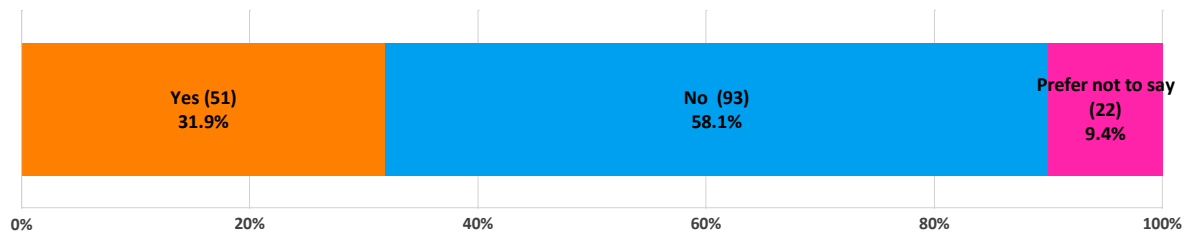
Respondents with a disability are over-represented in the results when compared to Maidstone's population where 15.2%[3] are reported to have a long-term health problem or disability.
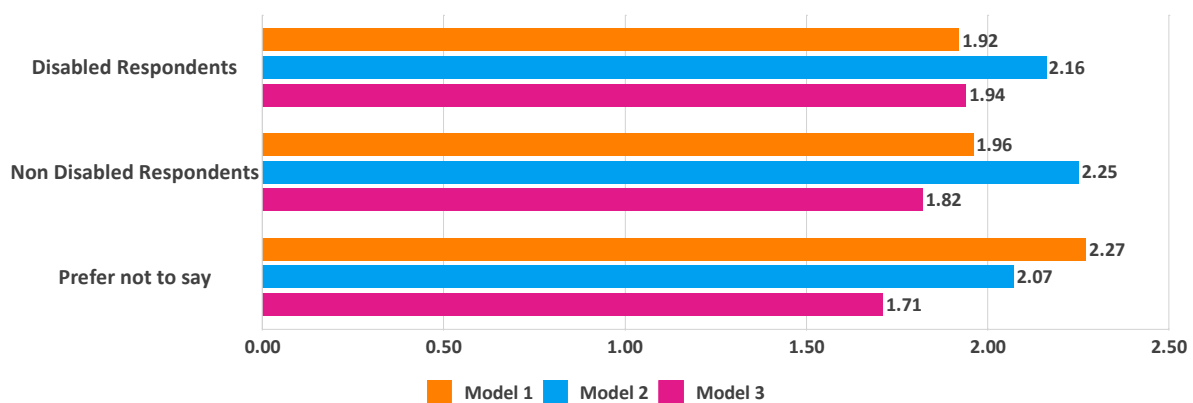
Both disabled respondents and non-disabled respondents ranked the models in the same order, preferring Model 2 overall.

Although model 1 was the preferred option for respondents who chose not to provide their disability status there were no significant differences overall scores between these groups. There were also no significant differences in the proportions selecting each ranking between these groups.

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[3] 2011 Census

Carers

Survey respondents were asked to if they provide any unpaid care. The proportions of responses are shown below.

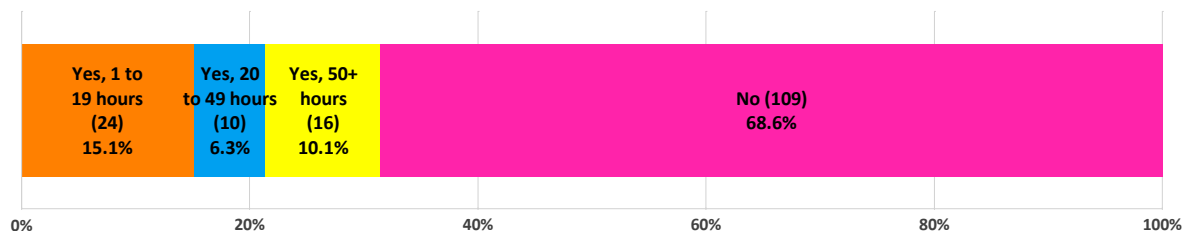| Yes, 1 to 19 hours (24) 15.1% | Yes, 20 to 49 hours (10) 6.3% | Yes, 50+ hours (16) 10.1% | No (109) 68.6% |

Compared to the population of Maidstone carers are over-represented in the responses to the survey with a reported 10.2%[4] reported as providing unpaid care in Maidstone compared to 31.5% of survey respondents.

Carers
- Model 1: 1.79
- Model 2: 2.25
- Model 3: 2.02

Non Carers
- Model 1: 2.07
- Model 2: 2.19
- Model 3: 1.77

■ Model 1   ■ Model 2   ■ Model 3
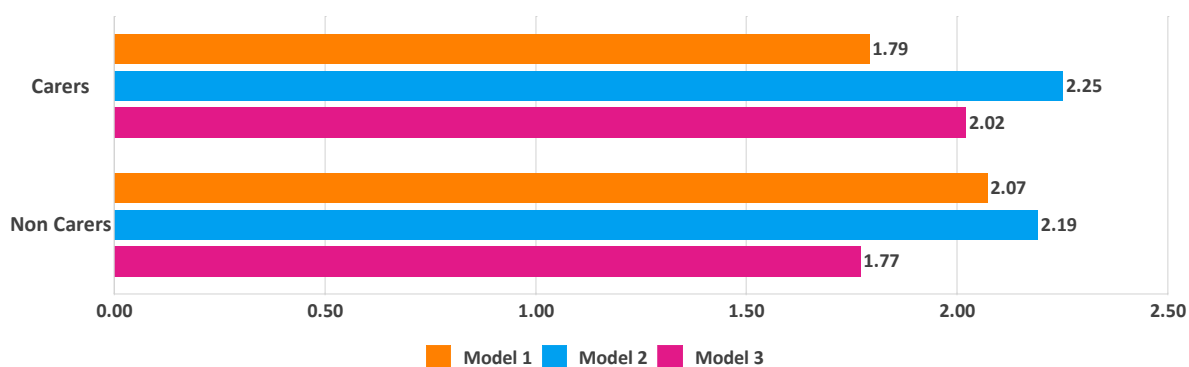
Both groups scored model 2 the highest. Model 3 was the second choice for respondents that are carers and model 1 was the second choice for non-carers. The scores between these groups for model 1 are significantly different meaning the same difference would be seen if the survey was run again.

- A significantly greater proportion of non-carers placed model 1 as first, with 37.5% responding this way compared to 16.7% of carers.
- A significantly greater proportion of carers placed model 3 first with 45.8% responding this way compared to 29.9% of non-carers.

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[4] Census 2011

Comments

Please note that some comments appear to evaluate the scheme as a whole rather than the model being directly asked about.

Model 1

There were 38 comments given by responders in the space for comment relating to model 1. Seven of these have been classified as N/A as they simply say 'None' or the meaning cannot be identified.

Of the remaining 31 comments, 12 comments have been identified as negative. three of these suggest that the award is too high and two said it seemed too harsh. Other comments classified as negative included comments about Council Tax increasing each year, that it should not change or that no one should receive a discount.

There were six comments that have been classified as positive with responders stating that it seems fair, that it is generous and a 'good idea'.

There were four comments suggesting that the proposals were too hard to understand as well as two queries about how the scheme worked.

Three respondents stated they thought the scheme/model disincentivised working people and one stated it was unfair on working families. Two respondents mentioned the need to consider disability with one identifying child disability. There were two comments about children with one stating that there shouldn't be an increase for more than 2 children and another stating that the model penalised parents that had more children.

Model 2

There were 46 comments given by respondents in the space for comments relating to model 2. Eight of these have been classified as N/A as they simply say 'None' or the meaning could not be identified.

Of the remaining 38, 16 were positive. Respondents stated that model 2 was their preferred option or that is seemed the fairest.

Six comments were classified as negative. Two said they didn't see the need to give a greater allowance to everyone that gets disability allowance, one said it was their least preferred model, one stated they preferred model 3 and one stated that it was too costly. The final negative comment stated that no-one should receive any discount.

In addition to the comments categorised as negative, there were three respondents whose comments concluded that this model was unfair on working families.

Two respondents mentioned children with one stating that there should not be an increase for families with more than two children and the other that those with children should receive less support. One respondent stated that Council Tax should be lower overall and one expressed frustration with the savings threshold.

Two comments mentioned disability with one stating the need to consider child Disability Living Allowance (DLA) and another suggesting that only those who received higher levels of disability benefits should qualify to receive the uplift in support.

There were two comments that expressed a lack of understanding about the proposals and one queried if the amounts quoted for earning were weekly.

Five comments have been classified as 'other'. One raised concerns about single person households being worse off than families, one said that it shouldn't be made more difficult to make a claim, one said it should be available to everyone and another said discounts for age and disability should be standard. The last comment in this section was neutral stating that model 2 was better than model 1 but not as good as model 3.

Model 3

There were 42 comments were given by respondents in the space for comment relating to model 3. 12 of these have been classified as N/A as they simply say 'None' or the meaning cannot be identified.

Of the remaining 30 comments, 13 have been identified as being positive. These respondents said that they thought model 3 was fair, that it was the best option or that model 3 was their preferred option. There were also two comments that stated the uplift should be greater.

There were three comments that have been classified as negative, expressing the need to leave the system alone, that they preferred model 2 and that they don't agree with the big discounts.

Three people mentioned disability with one saying that the most ill should have the most benefit, one stating the need to consider child DLA and one saying to cut the extra 5% disability allowance. In addition, there were two comments that queried the need for the extra support that model 3 offers.

The comment about frustrations with the saving threshold was repeated in this section along with two comments about families with children with one stating that greater discounts for families with more than two children were not fair. This comment also queried why single people need support, saying it disincentivised working. The second comment queried why those without children should support those with children.

There were three comments that stated the scheme was too complicated or confusing.

One comment was classified as 'other' that said no discount should be available at all - then everyone would get a reduction in Council Tax.

Other comments

When asked for any further comments about a proposal 57 responders provided a comment. Five of these have been classified as N/A as they simply say 'None' or the meaning cannot be identified.

Of the remaining 52 comments, ten expressed confusion or a lack of understanding about the proposal stating that they did not understand the proposals or that they were too complicated.

In terms of the models, there were four comments in support of model 1, two in support of model 2 and five in support of model 3.

Three respondents expressed that they were not in support of having a Council Tax Support Scheme and three suggested that the proposals were unfair. Two said that Council Tax was too high in general while another three comments were positive about changing the scheme

Three respondents suggested the award was too low and one said it was too generous. Three expressed concerns about people experiencing financial hardship. Two respondents said support should be available in special circumstances.

Four comments mentioned disabled people, three of which suggested that this group should be protected and one stated that there should *not* be an automatic uplift in award for this group. Two comments mentioned pensioners with one querying how the proposals impacted this group and the other stating that this group should receive a Council Tax discount.
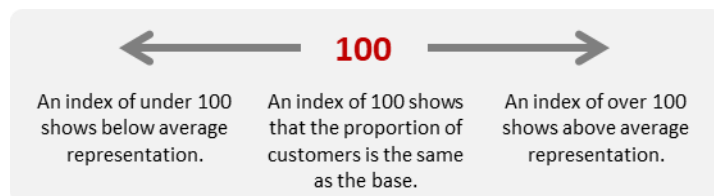
There were six comments that have been classified as 'Other'. Two of these comments stated that experts or Councillors should make this decision. One said the Council should engage more with central Government about changes to Benefits, specifically Universal Credit. One said the scheme should be available to all. There was a repeated comment expressing dissatisfaction with the saving threshold and one comment said there was little difference between the models.

Acorn Analysis

The Acorn Profile provides a summary of the demographic, social and lifestyle attributes of the profile set and is derived using the recognised behaviours of Acorn Types across the whole of the UK. It is therefore an estimate of the likely characteristics that you might expect to find, based on the relative proportions of the individual Acorn Types found within the profile set.

The Acorn profile report helps you understand the underlying demographics and lifestyle attributes of your customers by comparing their Acorn profile to a base (e.g. UK population, specific area or other customer groups).

INDEX

An index of under 100 shows below average representation. | An index of 100 shows that the proportion of customers is the same as the base. | An index of over 100 shows above average representation.

An Acorn profile has been run comparing respondent households (where the ranking question was completed) to Maidstone households overall.

- The profile shows that respondents that are unemployed are over-represented in the respondent profile.
- A greater proportion of respondents have low incomes (less than £20k) compared to Maidstone households in general. They are also slightly less likely to have savings and more likely to have been refused credit in the past.
- Respondents are more likely than the average Maidstone household to live in a terraced property or flat that is socially rented.

KEY FEATURES - Respondent households compared to Maidstone households

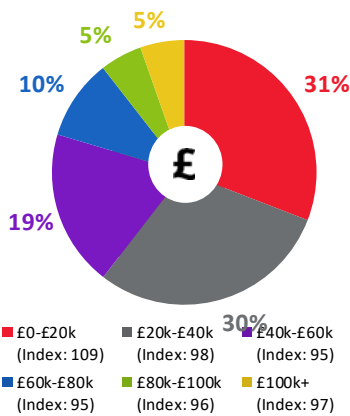|		
Age	**35-49**	
Social Grade	**C1**	
Children At Home	**0**	
House Tenure	**Social Rented**	
Household Income	**£40k**	
Social Media Usage	**Medium**	

DEMOGRAPHICS

AGE

Age	%	INDEX
0-17	21%	102
18-24	8%	102
25-34	13%	102
35-49	20%	101
50-64	19%	98
65-74	10%	96
75+	8%	96

FAMILY

%		INDEX
19%	Couple - No Children	96
21%	Couple - With Children	100
7%	Lone Parent	108
17%	Single - No Children	103
20%	All Student/ Pensioner	96

KEY INSIGHTS

- The average age of the population in the profiled households is slightly younger when compared to the base.
- Households containing lone parents occur more in this profile than in the base.
- 30.9% of the profile live in households with an income less than £20k.
- The dominant Social Grade is C1 and the most over-represented is E.
- There is a higher proportion of people in this profile who are unemployed than in the base.

INCOME

£

- 31% £0-£20k (Index: 109)
- 30% £20k-£40k (Index: 98)
- 19% £40k-£60k (Index: 95)
- 10% £60k-£80k (Index: 95)
- 5% £80k-£100k (Index: 96)
- 5% £100k+ (Index: 97)

SOCIAL GRADE

C1

- 27% AB (Index: 95)
- 29% C1 (Index: 98)
- 21% C2 (Index: 101)
- 12% D (Index: 107)
- 12% E (Index: 113)

EMPLOYMENT

- 41% Full-Time (Index: 99)
- 14% Part-Time (Index: 101)
- 10% Self-emp. (Index: 94)
- 14% Retired (Index: 96)
- 3% Unemp. (Index: 112)
- 4% Student (Index: 103)
- 13% Other (Index: 108)

MOTOR & HOME

CARS

21% Index: 110 No Cars	46% Index: 99 1 Car	26% Index: 96 2 Cars	7% Index: 95 3+ Cars

CAR TYPE

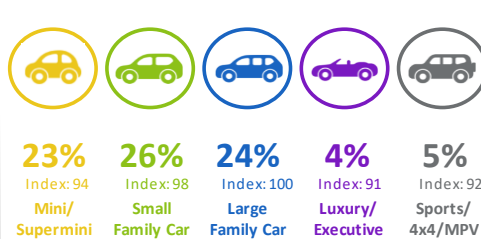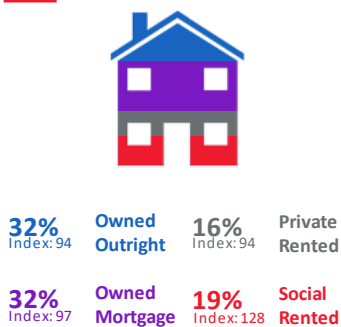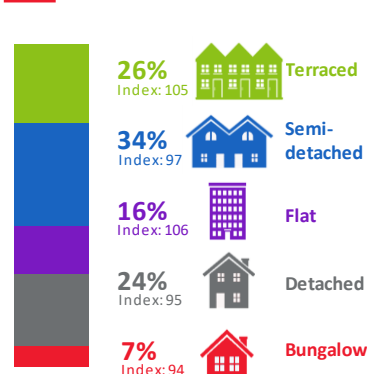| 23% Index: 94 Mini/ Supermini	26% Index: 98 Small Family Car	24% Index: 100 Large Family Car	4% Index: 91 Luxury/ Executive	5% Index: 92 Sports/ 4x4/MPV

KEY INSIGHTS

- Most households will have access to a small family car.
- A higher proportion, in comparison to the base, are likely to have a large family car.
- Flats are 6.2% more likely than in the base.
- 18.6% of the households in the profile are likely to be social rented.
- About 8% of households will have 1 bedroom.
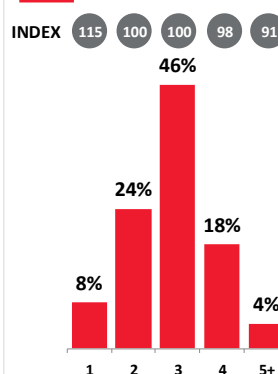- The prevailing size is 2 people but households with 1 person appear more than in the base.

TENURE

- 32% Index: 94 Owned Outright
- 16% Index: 94 Private Rented
- 32% Index: 97 Owned Mortgage
- 19% Index: 128 Social Rented

TYPE

- 26% Index: 105 Terraced
- 34% Index: 97 Semi-detached
- 16% Index: 106 Flat
- 24% Index: 95 Detached
- 7% Index: 94 Bungalow

BEDROOMS

INDEX	115	100	100	98	91
%	8%	24%	46%	18%	4%
	1	2	3	4	5+

SIZE

- 1 Person 18% Index: 103
- 2 People 37% Index: 98
- 3-4 People 37% Index: 101
- 5+ People 8% Index: 102