

2016

Council Tax Reduction



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Headline Results

	% Agreeing with Option	Rank of Preferable Option ¹
Option 1 - Reducing the maximum level of support for working age applicants from 87% to 80%	60.7%	8.38
Option 2 - Removing the Family Premium for all new working age applicants	50%	6.55
Option 3 - Reducing backdating to one month	75.0%	8.77
Option 4 - Using a set income for self-employed earners after one year's self-employment	51%	6.08
Option 5 - Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks	83%	9.25
Option 6 - Reducing the capital limit from the existing £16,000 to £6,000	60.6%	7.34
Option 7 - Introducing a standard level of non-dependant deduction of £10 for all claimants who have non dependants resident with them	71%	6.86
Option 8 - Taking any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction	54%	6.56
Option 9 - Restricting the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge	57%	6.50
Option 10 - Removing Second Adult Reduction from the scheme	61.3%	6.53
Option 11 - Removing the work related activity component in the calculation of Council Tax Reduction	58%	5.30
Option 12 - Limiting the number of dependent children within the calculation for Council Tax Reduction to a maximum of two	73%	7.58
Option 13 - Introducing a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship	74.8%	7.71

¹ A higher figure indicates option is high preference.

Methodology

Maidstone Borough Council undertook a consultation on its proposed changes to council tax reduction between 1 July and 24 August 2016. A copy of the survey is available at Appendix B.

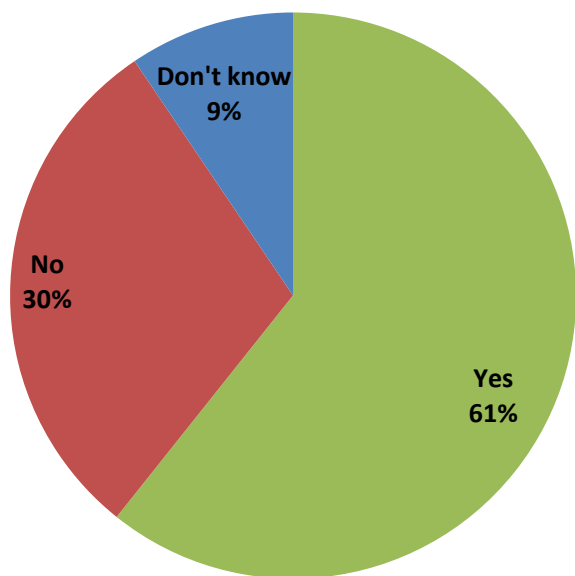
The survey was carried out online, with a direct email to approximately 9,000 Council Tax payees who had signed up for e-billing and was promoted on the Council's website, social media and in the local newspaper. Paper copies were available in the Gateway and on request. An additional 150 paper surveys were sent via direct mail to residents aged 75 years and over (who are less likely to engage with us online), and a reminder email was sent to 230 payees aged 18 to 24 years to boost the responses from these groups.

The survey was open to all Maidstone borough residents aged 18 years and over (i.e. people who pay council tax or receive council tax reduction. Data has been weighted according to the known population profile to counteract non-response bias.

A total of 1471 people responded to the questionnaire. This report discusses the weighted results; however unweighted results are shown at appendix B for reference. Please note 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.

The survey had a low response from respondents aged 18 to 24 so this group was significantly under-represented and whilst the results have been weighted to take into account some of the variation in respondents compared to the borough population, these results should be treated with caution. Other areas that should be treated with caution due to low number of responses are people from BME backgrounds and Ethnicity: Other respondents, though these will only be weighted if age and sex details were provided and are not weighted as a separate variable. These results are shown in this report, however they are not referred to in the commentary due to the low level of statistical validity.

Option 1 - Reducing the maximum level of support for working age applicants from 87% to 80%



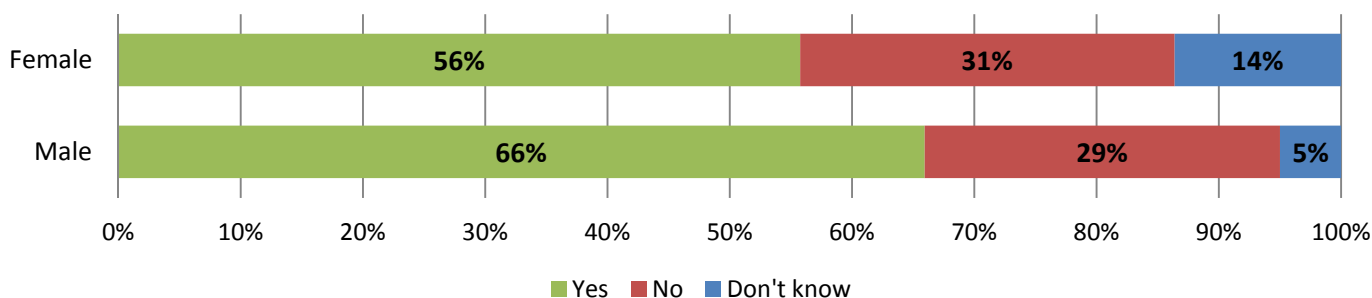
The majority of respondents to the survey are in favour of option 1 – reducing the maximum level of support for working age applicants from 87% to 80%.

Respondents with a disability had the lowest level of agreement with this option at 42%, a 22% difference compared to the responses of the non-disabled.

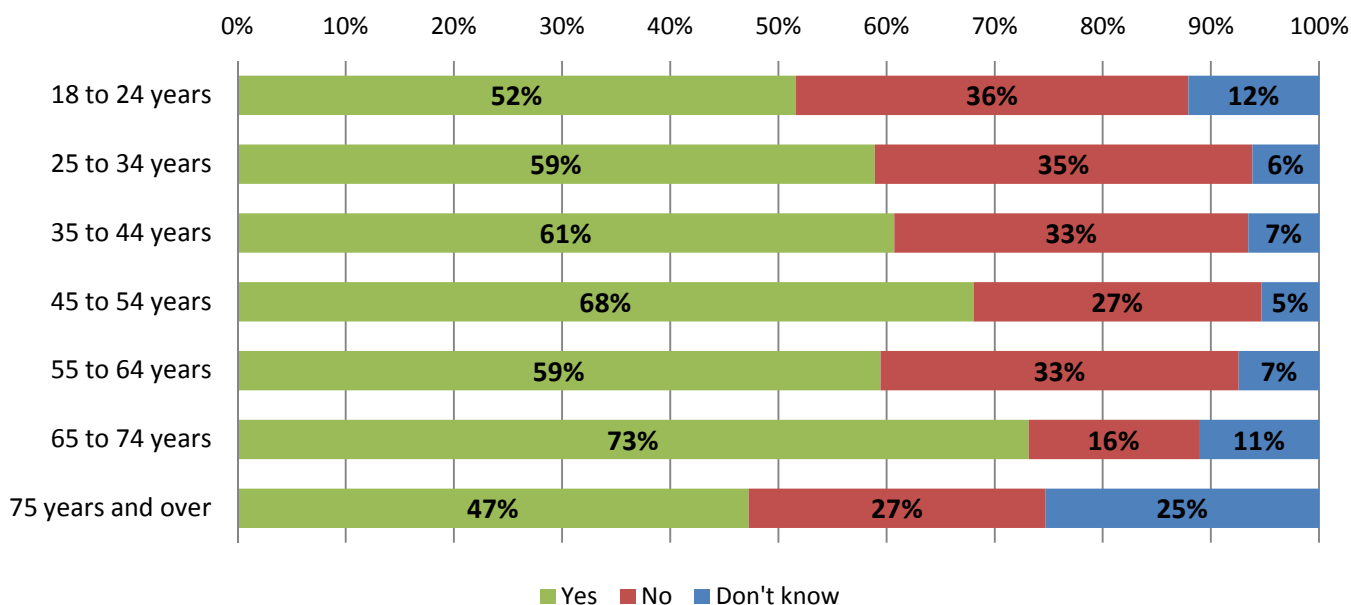
Respondents receiving Council Tax reduction had the second lowest levels of agreement at 43%; there is a 32% difference between this group and those who do not receive Council Tax Reduction.

The comments in relation to this option show concern for people on low income, suggest that there reduction amount is too high or too low and suggest phasing down the reduction.

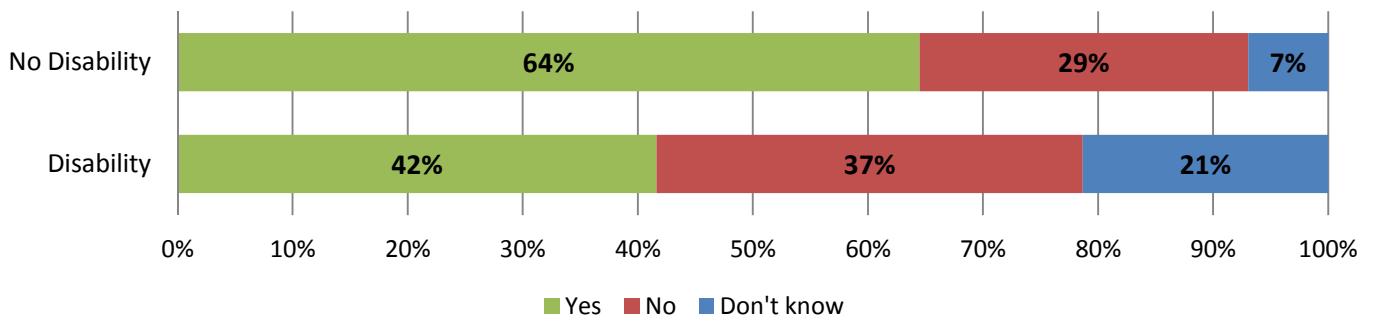
Gender



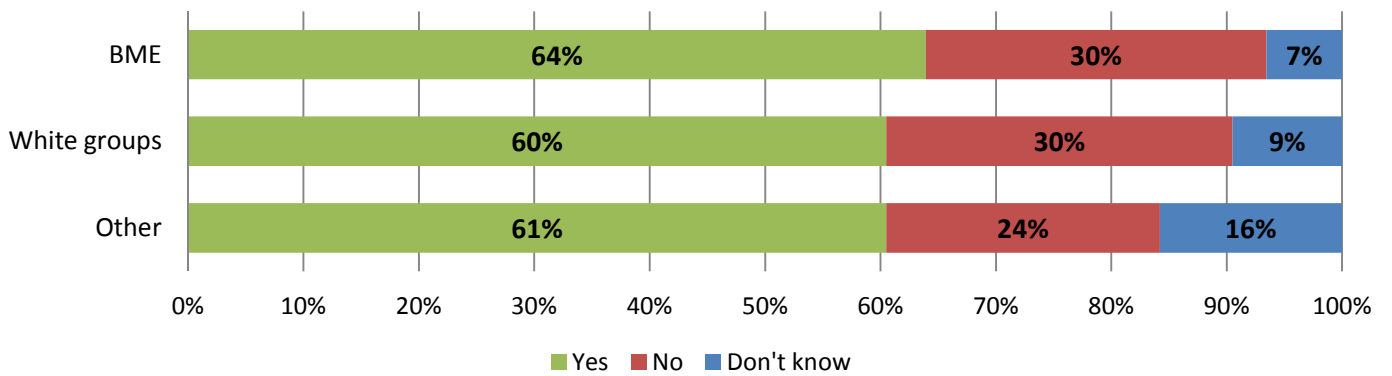
Age



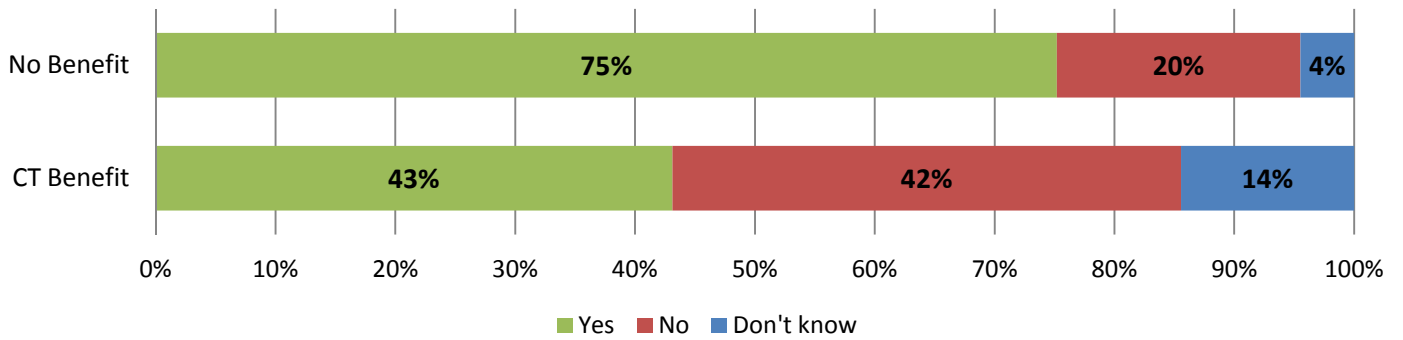
Disability or health problem expected to last at least 12 months



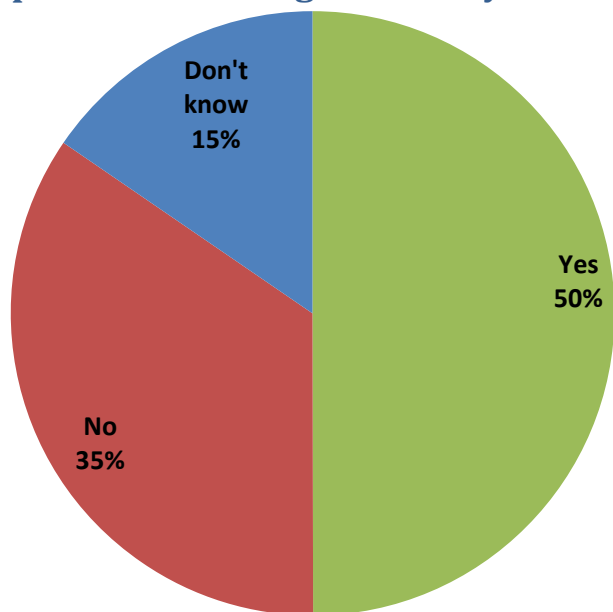
Ethnicity



Benefit Recipient



Option 2 Removing the Family Premium for all new working age applicants

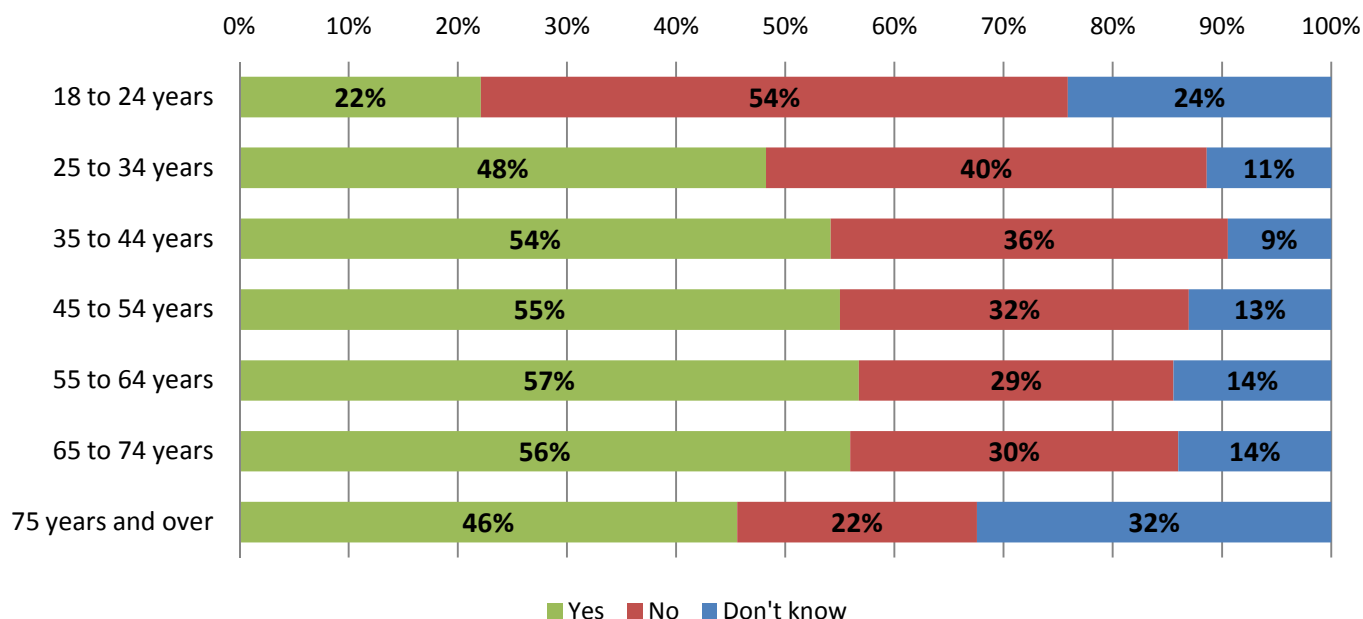
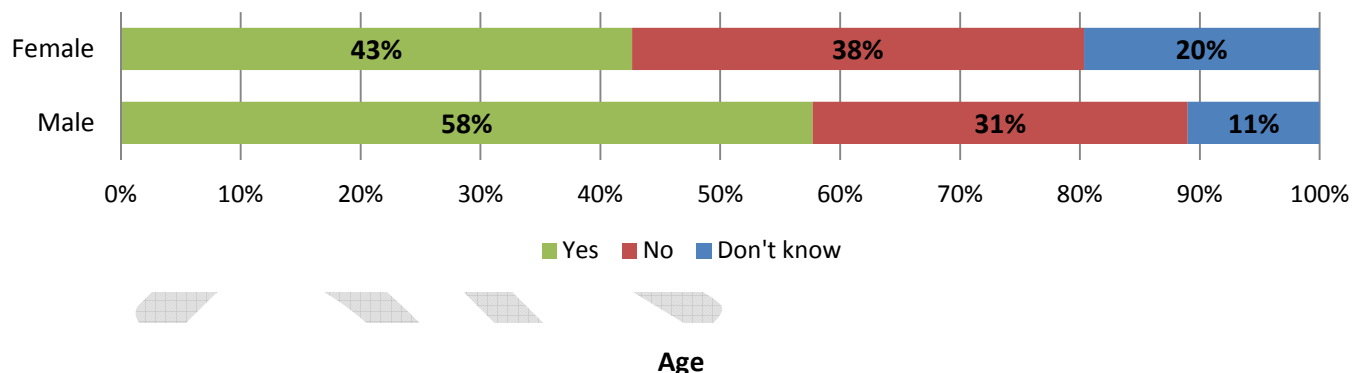


Overall, 50% of respondents were in favour of option 2 removing the family premium for all new working age applicants. When this is analysed by respondent type it shows that for some groups there is no clear majority of respondents agreeing with this option.

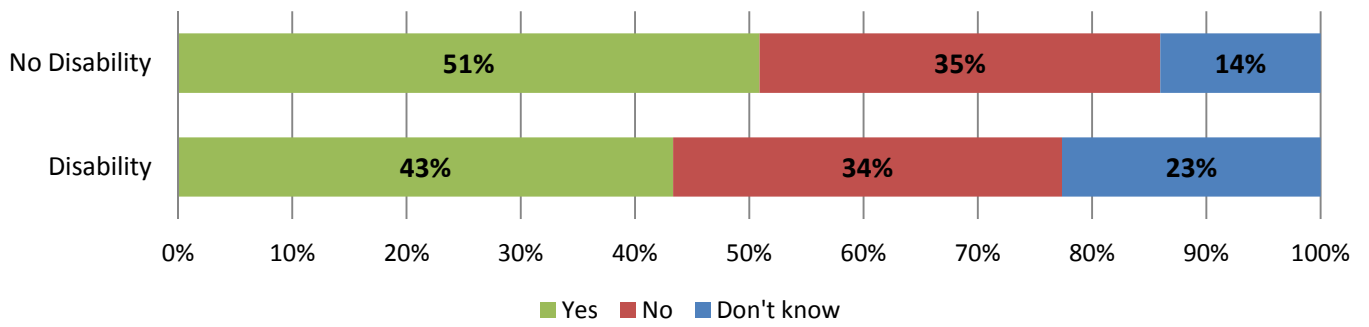
Respondents receiving Council Tax reduction have the lowest level of agreement at 39%. This is a 22% difference compared to those who do not receive this reduction.

Women and those with a disability also had at least 20% respondents answering 'don't know'. The comments show support for bringing the scheme in line

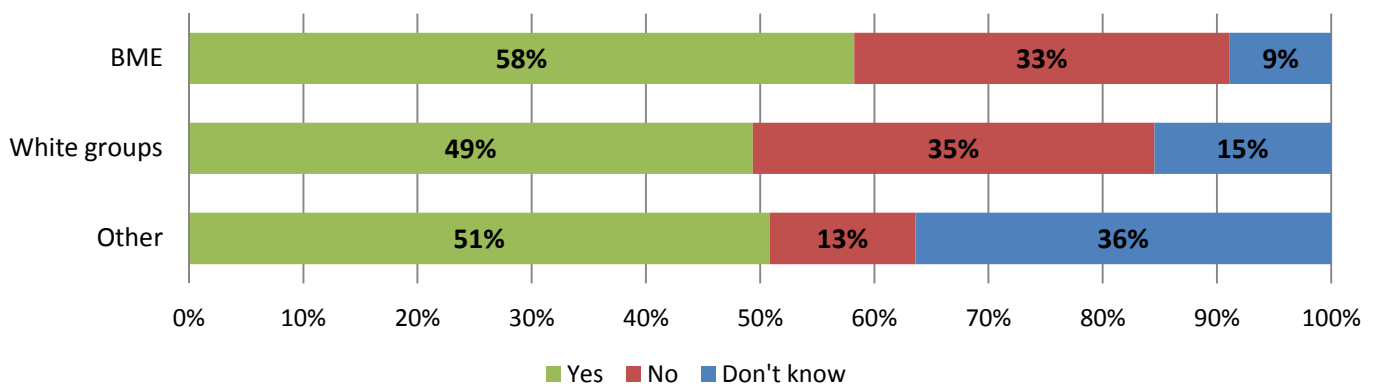
with other benefits however there is a concern people with children are being penalised, in particular single parents and those with larger families struggling financially. Women are more likely to be single parents than men so this may explain the difference in levels of agreement between these two groups.



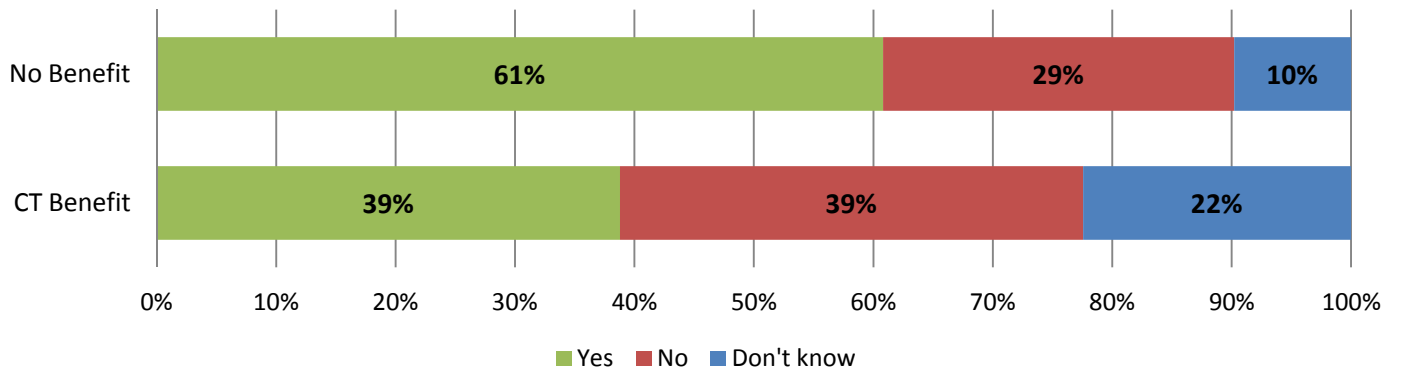
Disability or health problem expected to last at least 12 months



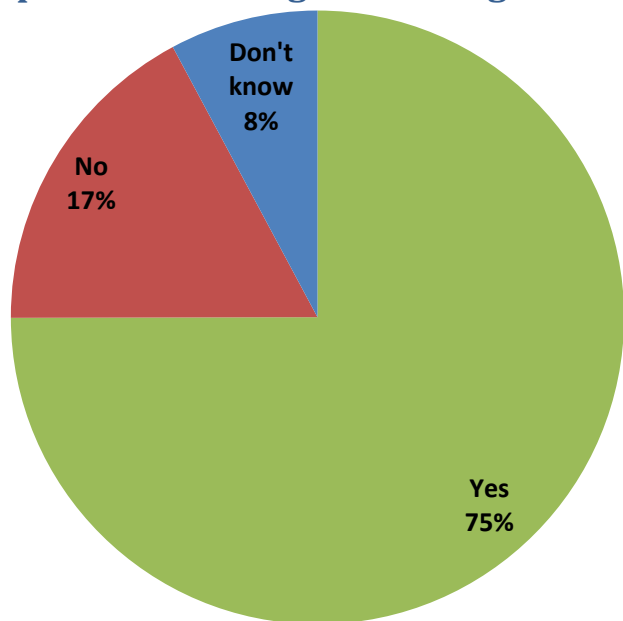
Ethnicity



Benefit Recipient



Option 3 Reducing backdating to one month



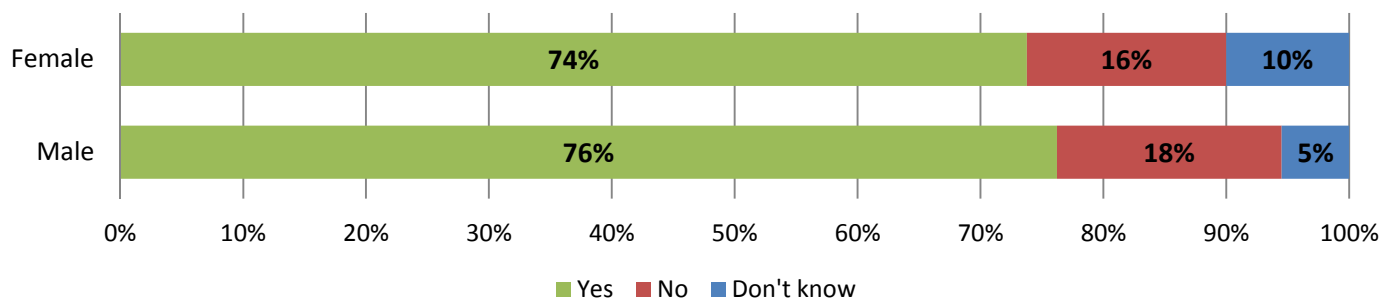
The majority of respondents are in favour of option 3, with three out of every four respondents agreeing with the proposed change.

With the exception of the 18 to 24 year olds, who are mentioned in the methodology section, there was support for this option across groupings.

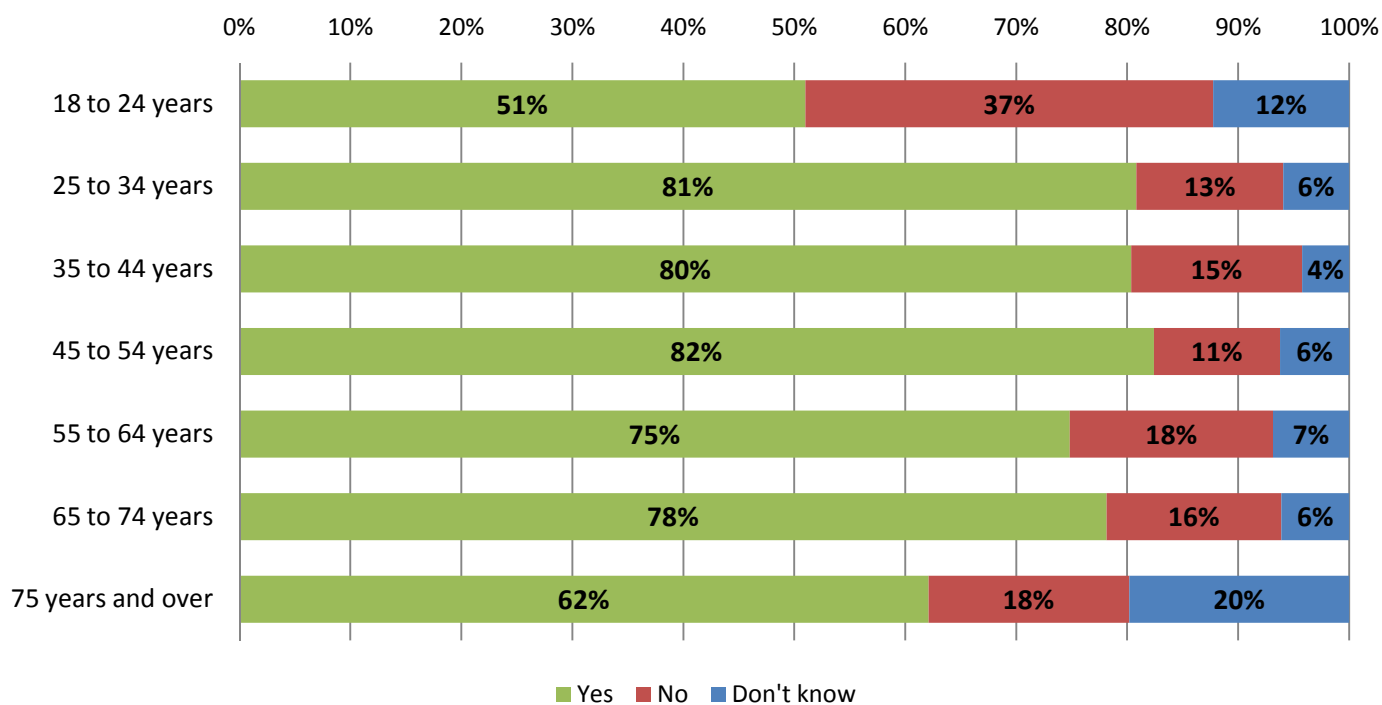
Respondents with a disability and those aged 75 years and over have slightly lower levels of agreement at 62%. The comments show concern for vulnerable people having the assistance they need to complete the paperwork.

Other comments express surprise that currently claims can be backdated for up to six months, with some stating if people need assistance they would apply for it sooner.

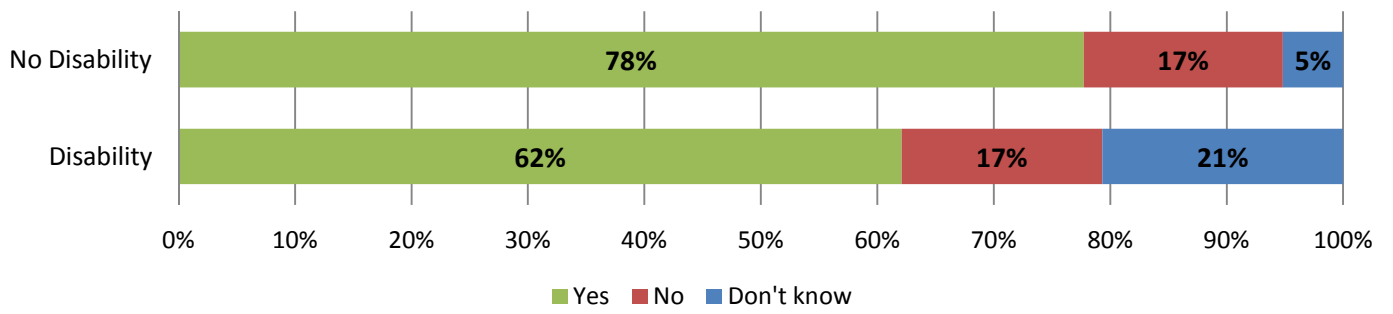
Gender



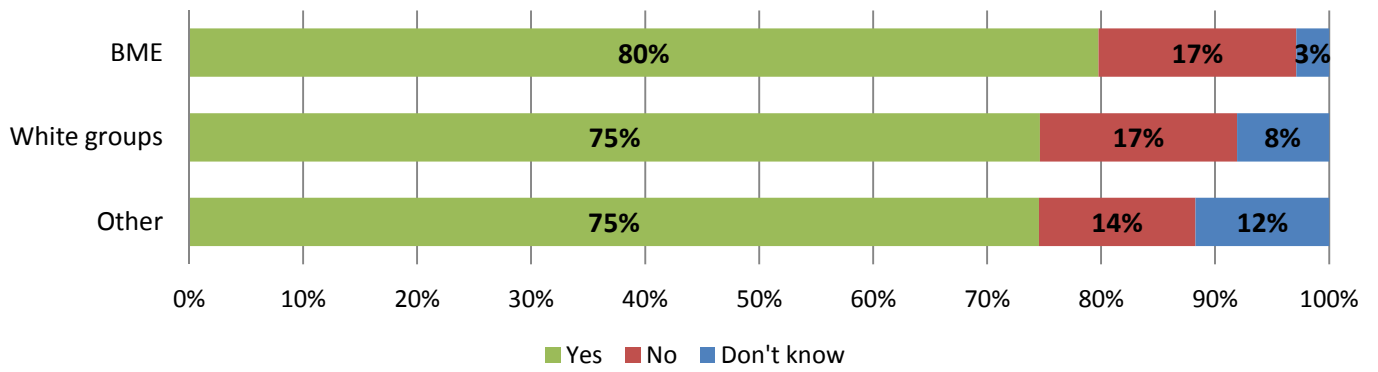
Age



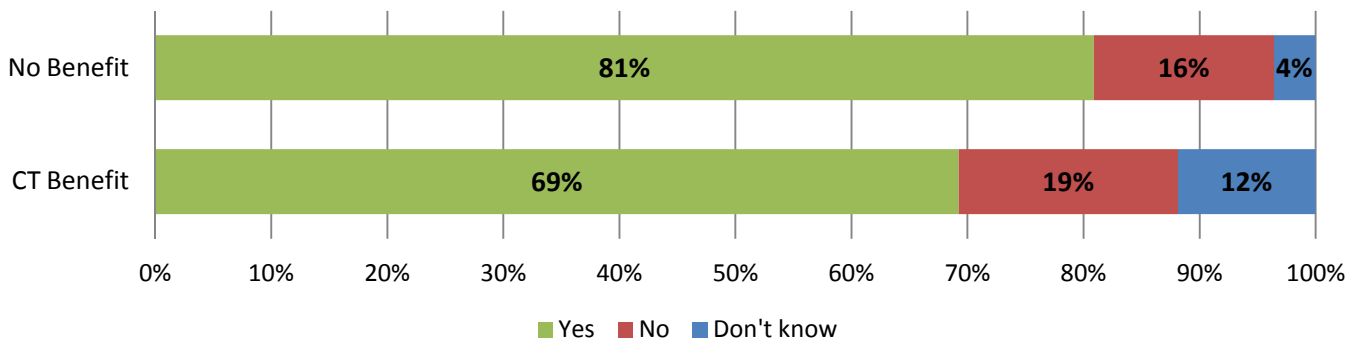
Disability or health problem expected to last at least 12 months



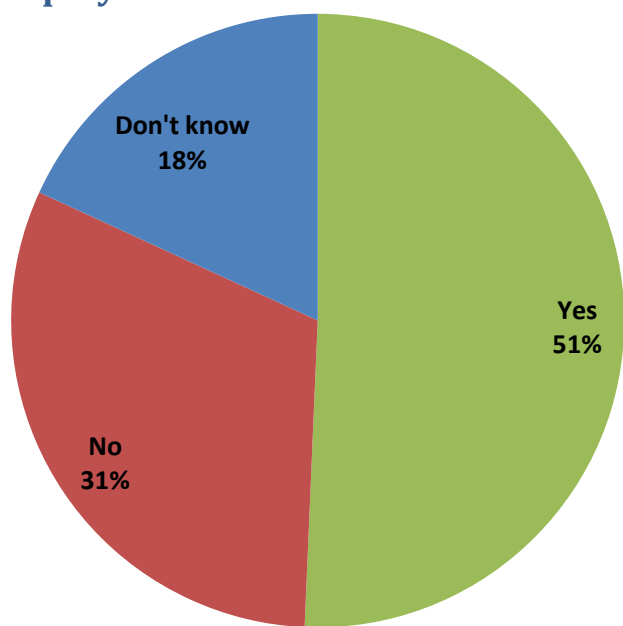
Ethnicity



Benefit Recipient



Option 4 using a set income for self-employed earners after one year's self-employment

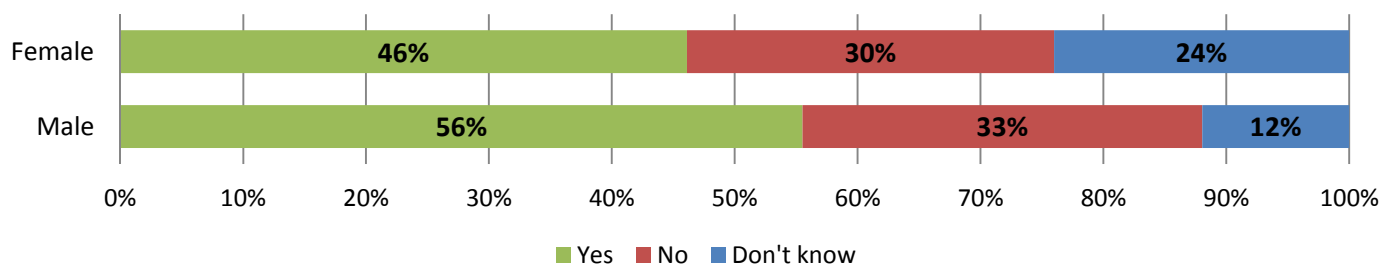


Just over half of respondents were in favour of option 4, using a set income for self-employed earners after one year's self-employment.

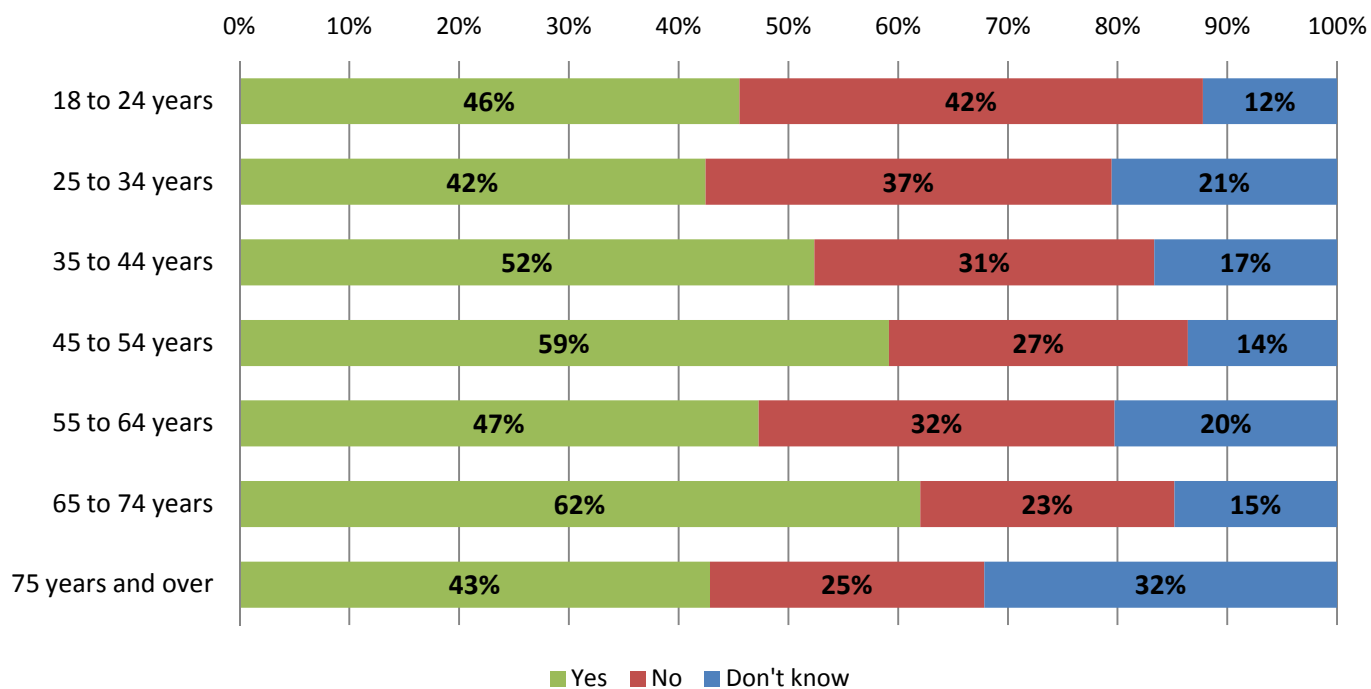
Respondents with a disability and those aged 25 to 34 years had low levels of agreement with this option when compared to the rest of their groupings.

Comments in relation to this option express concern that this option does not allow new starter businesses to grow and that self-employed people will often work longer hours to earn a basic income. There were also comments around national incentives to encourage entrepreneurship which could explain the lower levels of agreement from the 25 to 34 years age group.

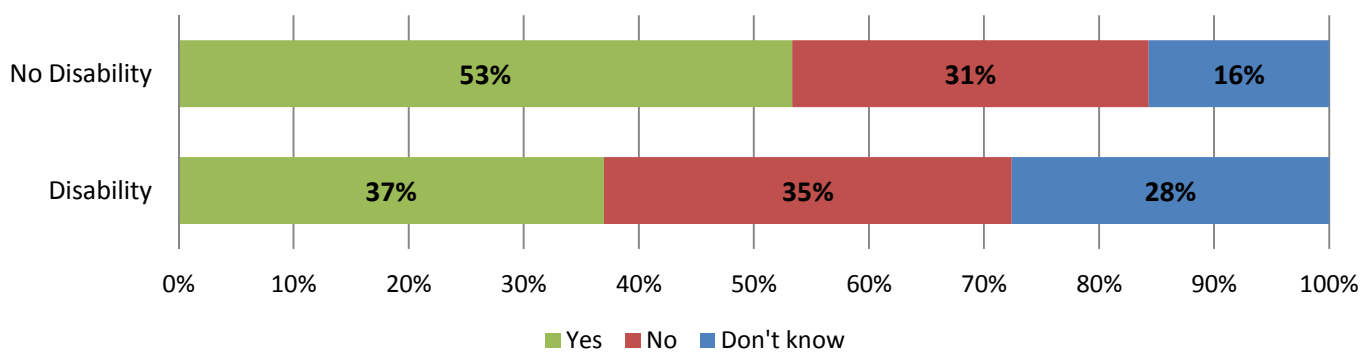
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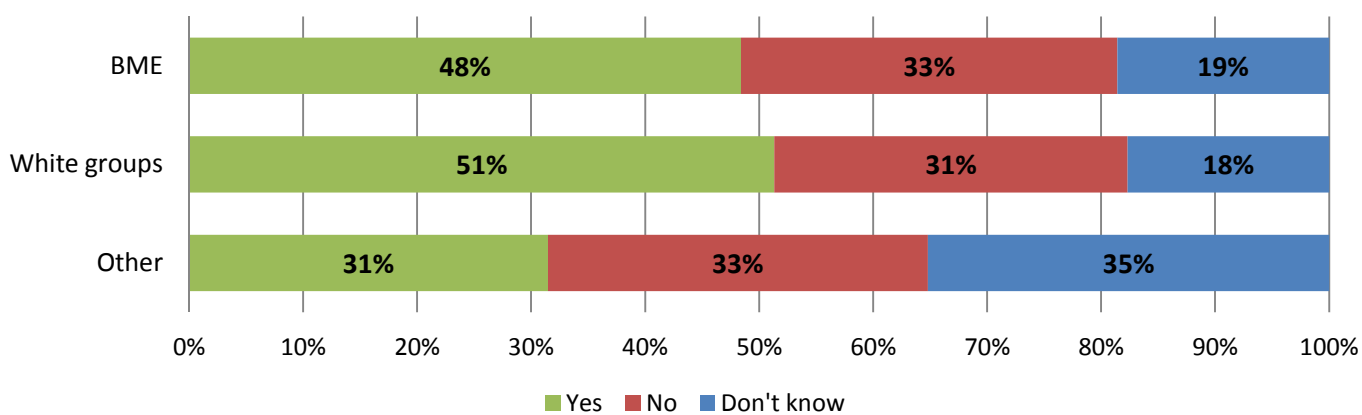
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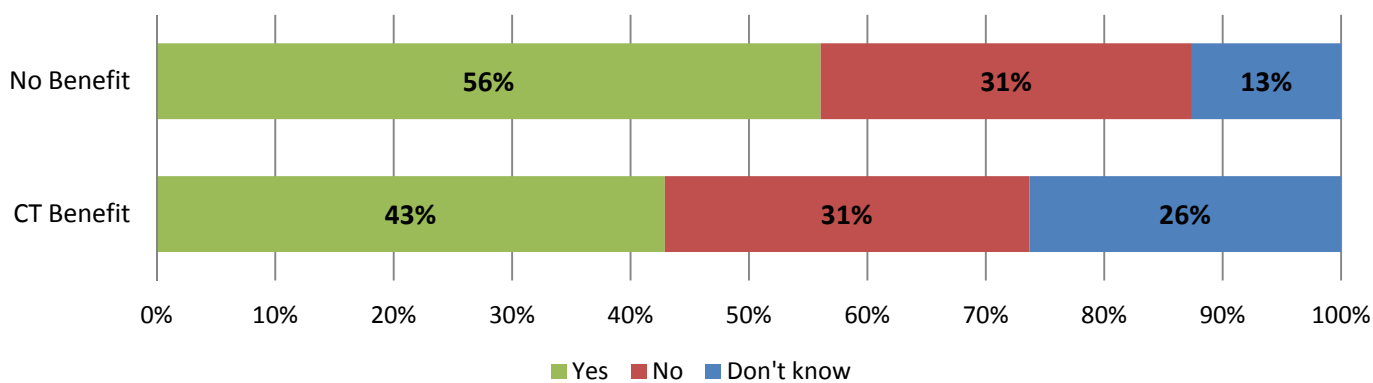
Disability or health problem expected to last at least 12 months



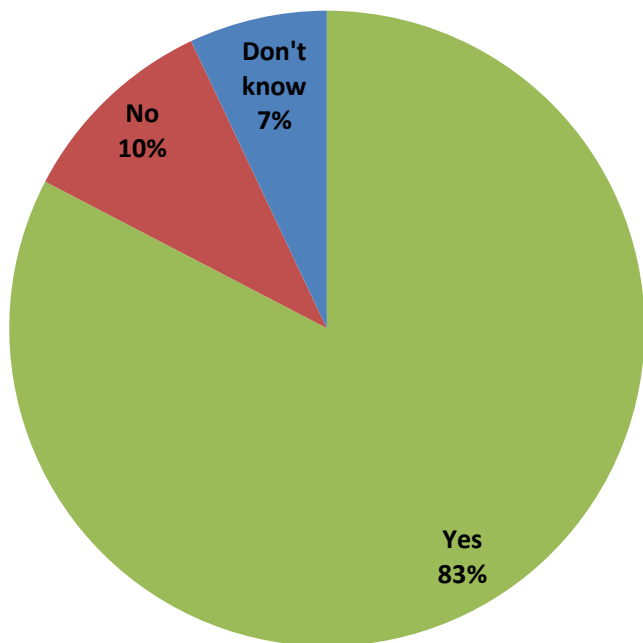
Ethnicity



Benefit Recipient



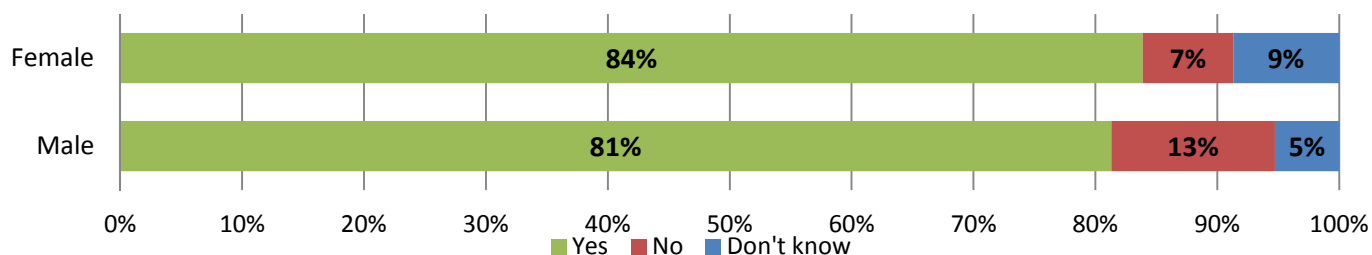
Option 5 Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks



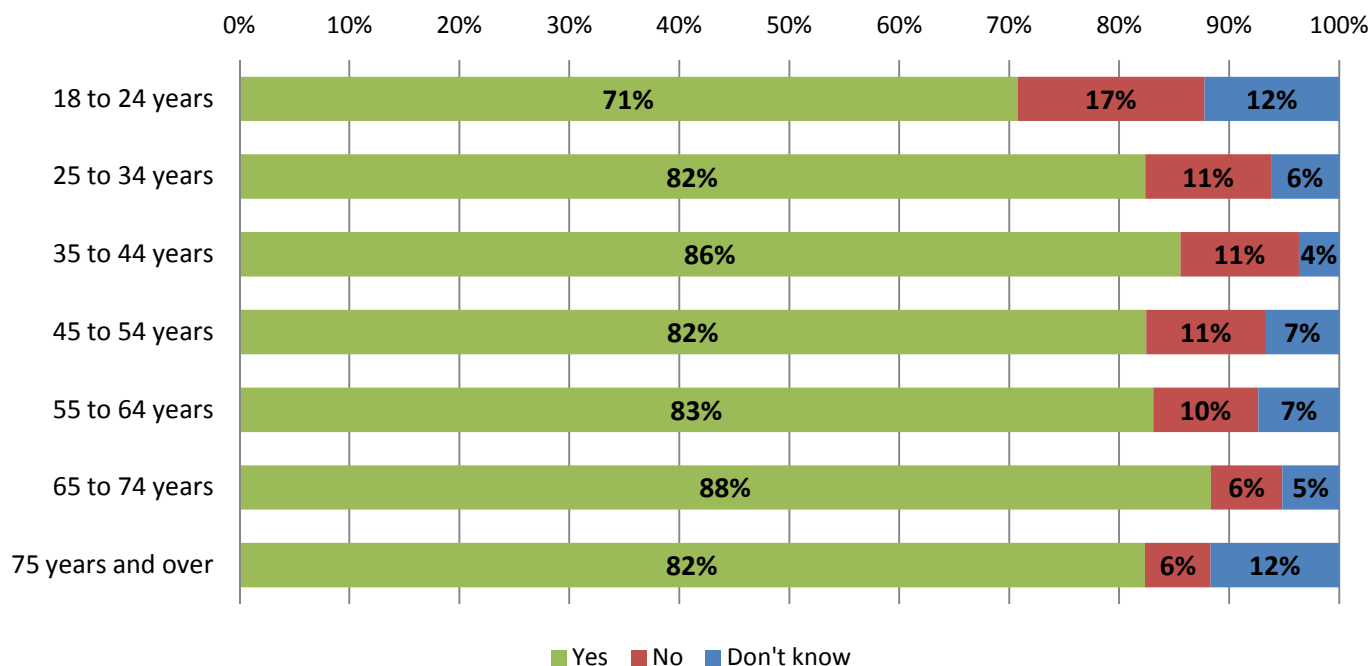
The majority of respondents are in favour of option 5 – reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks, with over four out of five respondents agreeing with the proposed change.

While the comments are mostly positive about this option there is some concern that this could unfairly impact on certain occupations such as the army.

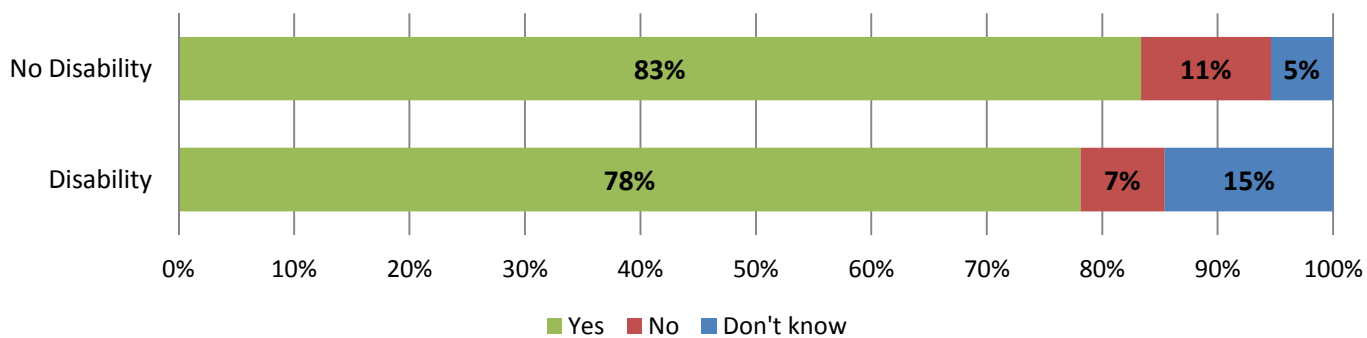
Gender



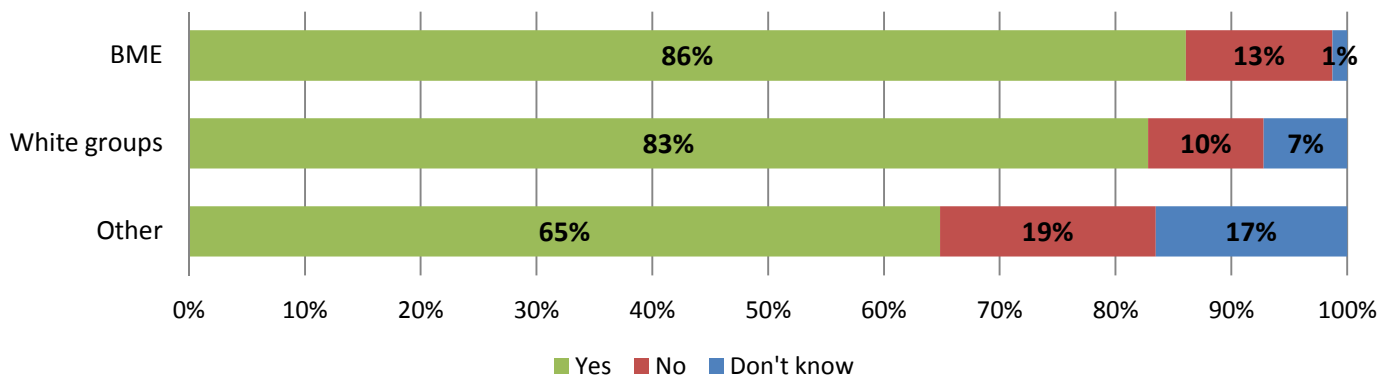
Age



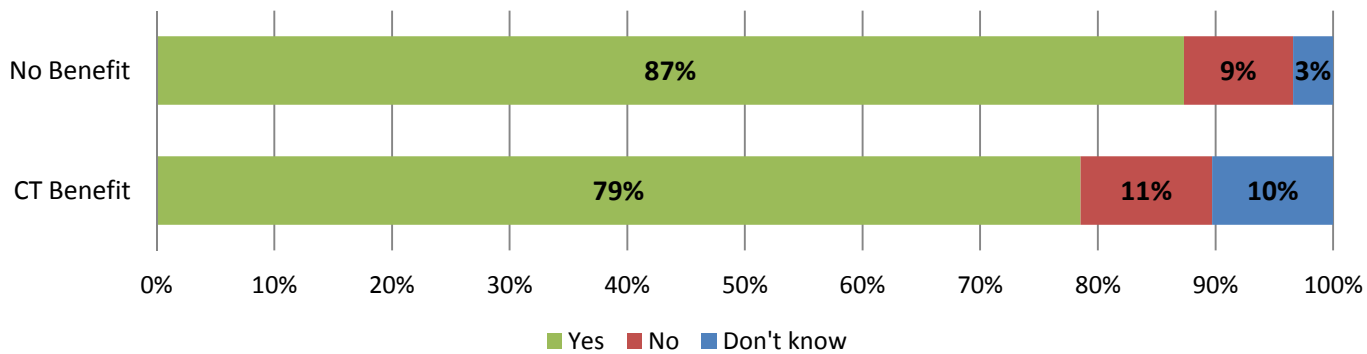
Disability or health problem expected to last at least 12 months



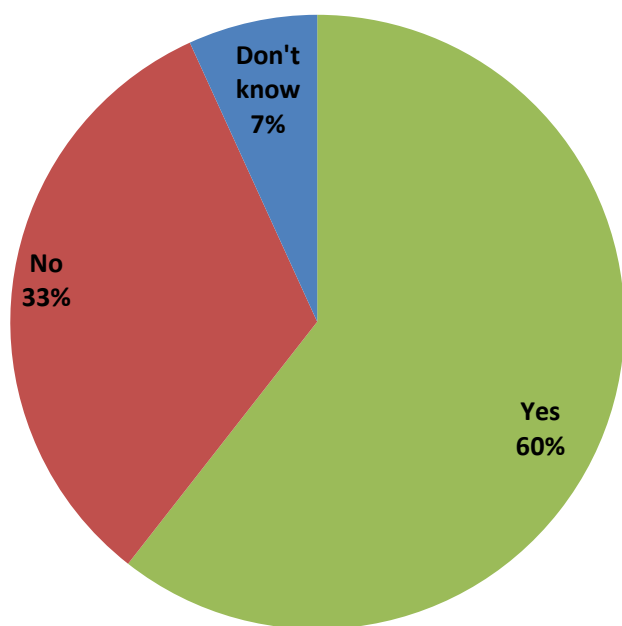
Ethnicity



Benefit Recipient



Option 6 Reduce the capital limit from the existing £16,000 to £6,000

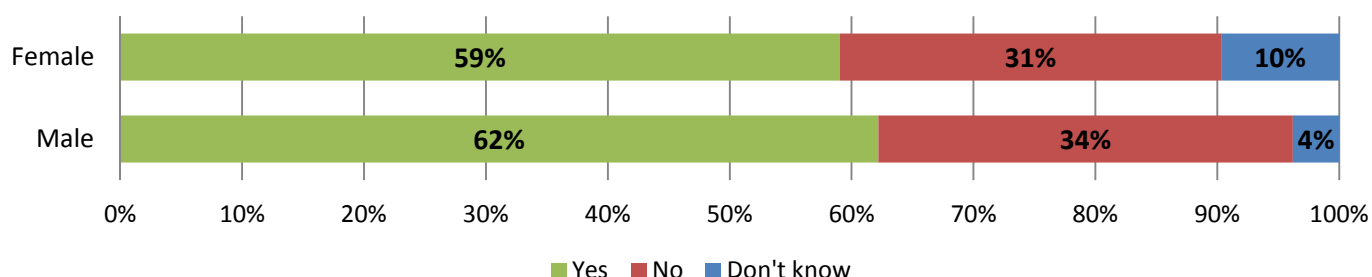


The majority of respondents are in favour of option 6 – reduce the capital limit from the existing £16,000 to £6,000.

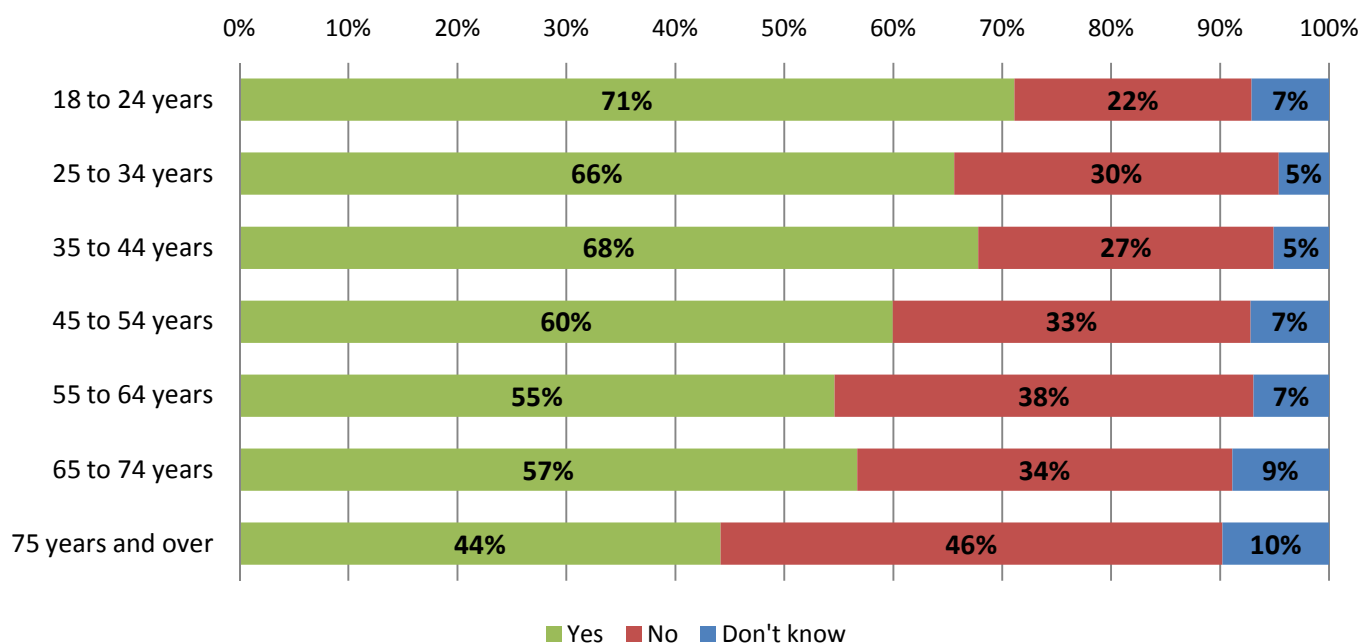
Respondents aged 75 years and over have the lowest levels of agreement with the option at 44%. It is possible that this group are concerned about leaving inheritance and savings they may have for end of life or after life care.

The comments in relation to this option are generally supportive though some have suggested that £10,000 would be a more appropriate limit and that this option discourages savers.

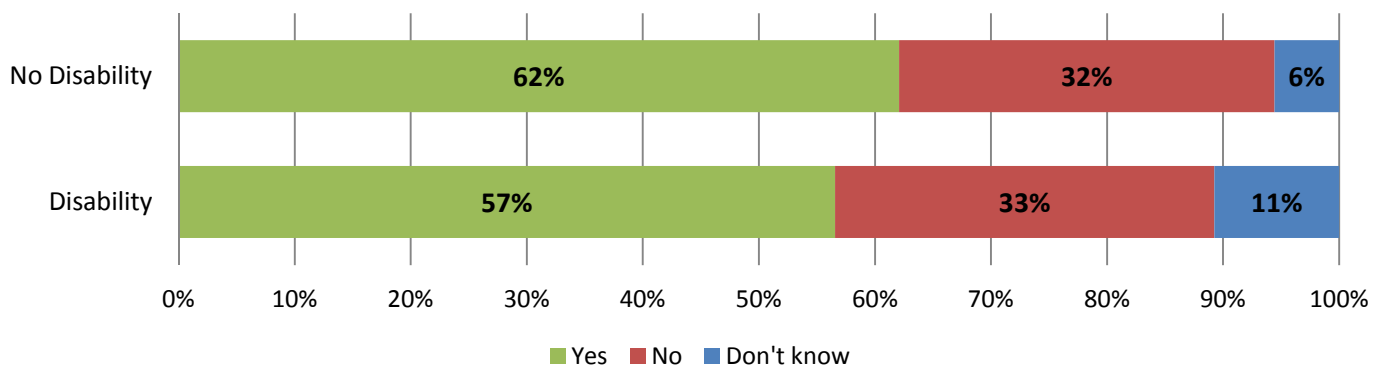
Gender



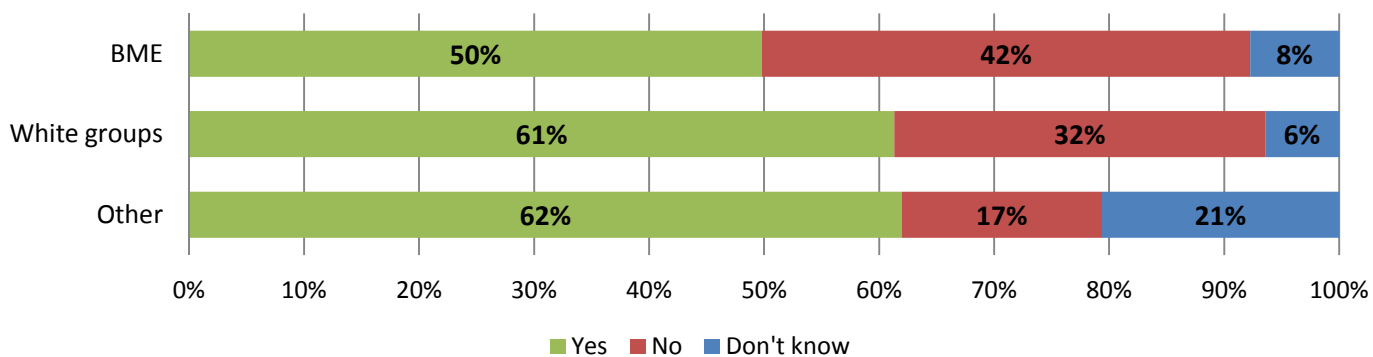
Age



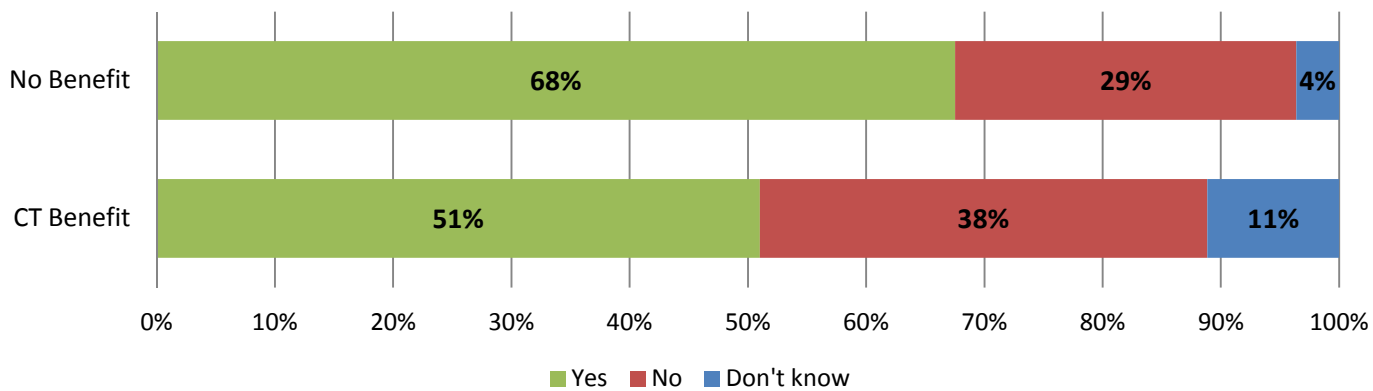
Disability or health problem expected to last at least 12 months



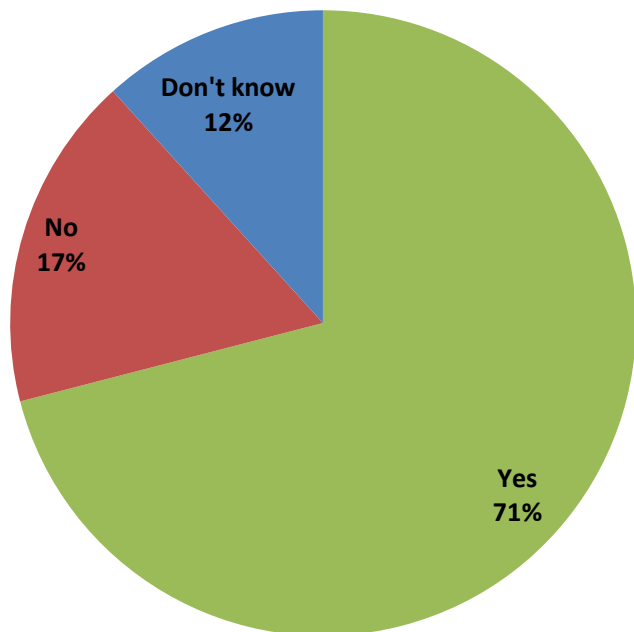
Ethnicity



Benefit Recipient



Option 7 To introduce a standard level of non-dependant deduction of £10 for all claimants who have non dependants resident with them

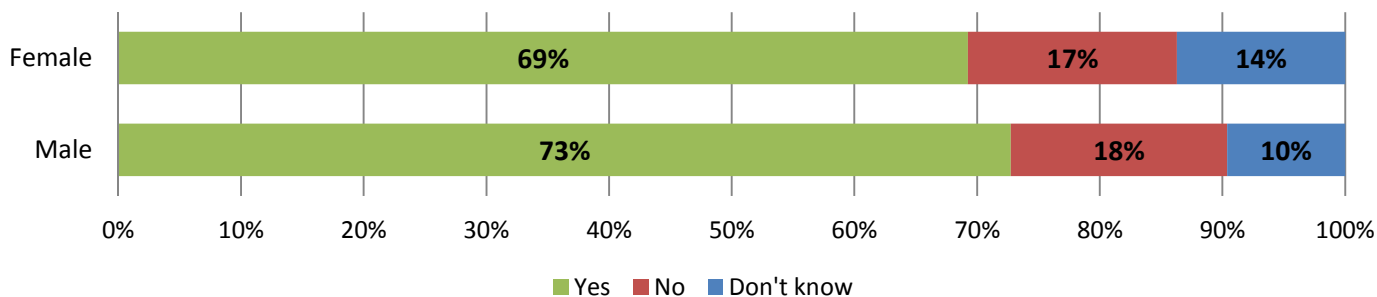


The majority of respondents are in favour of option 7 – to introduce a standard level of non-dependant deduction of £10 for all claimants who have non dependant’s resident with them, with 71% supporting this option.

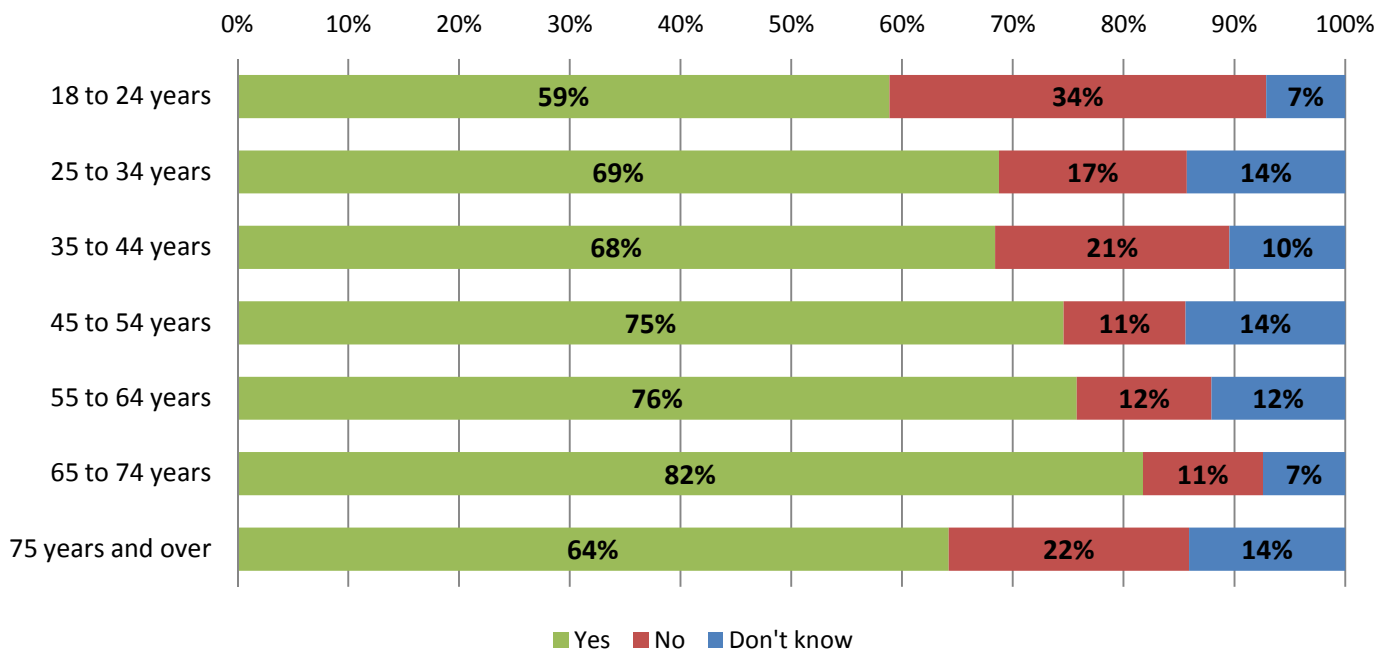
Respondents that are disabled and/or receive Council Tax Reduction had the lowest levels of agreement at 60% and 61% respectively. Respondents with a disability may be concerned about arrangements for carers living in.

The comments show concern for people who are disabled or in education, while others see this option as incentivising work. There also appears to be some confusion on how this impacts on students who stay at home.

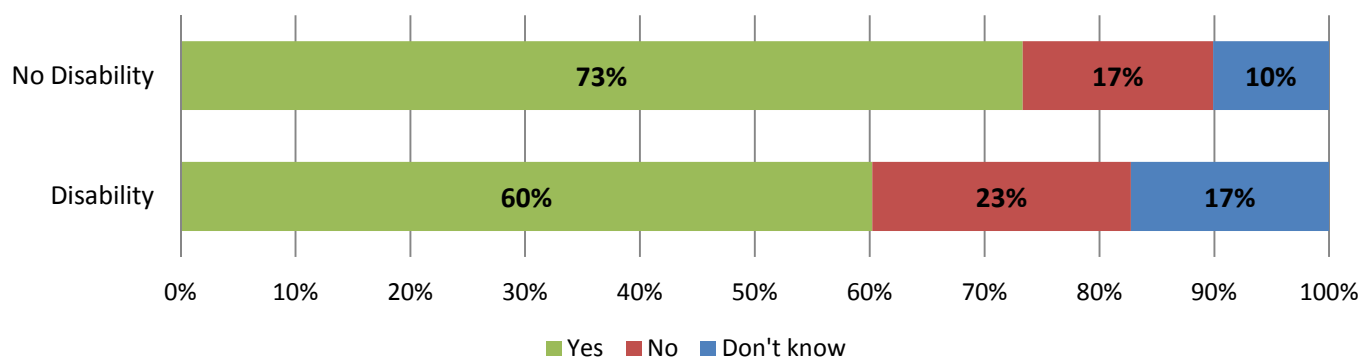
Gender



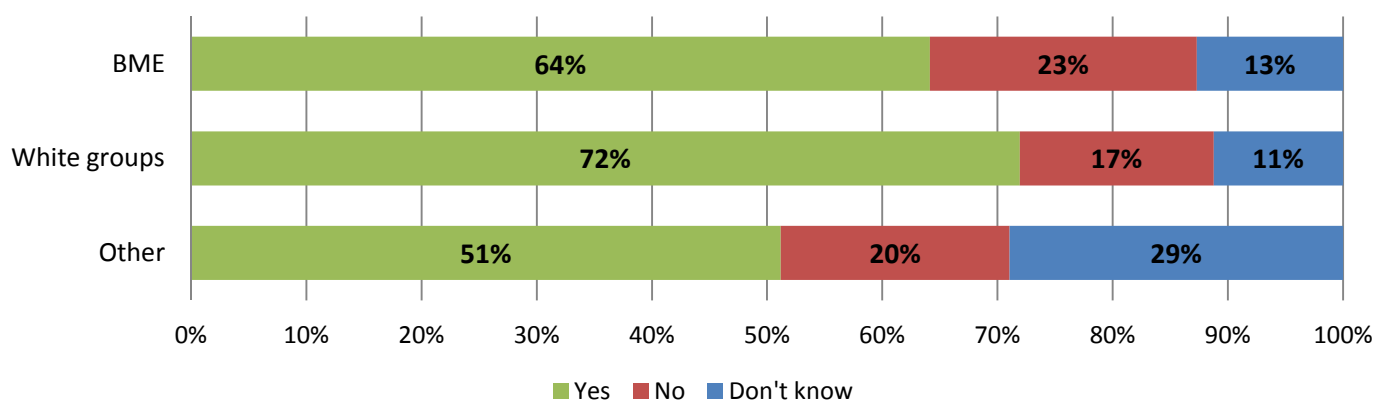
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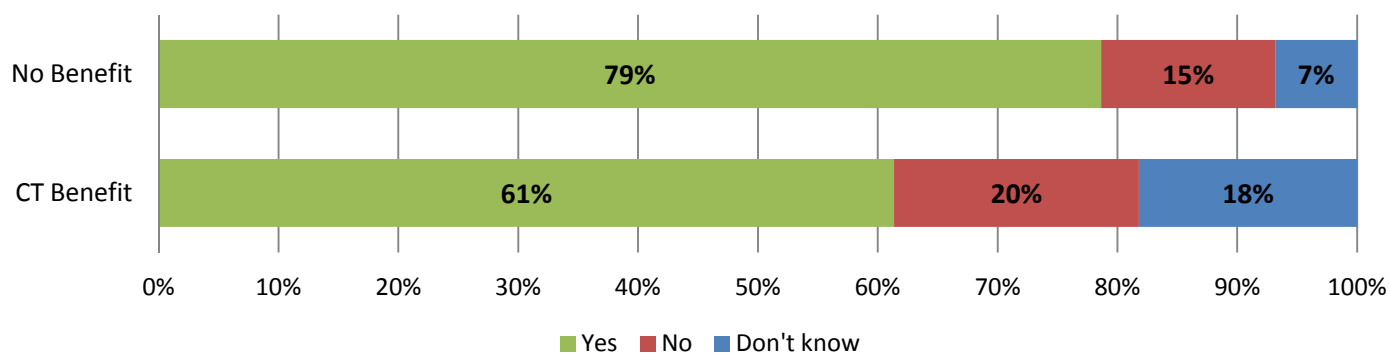
Disability or health problem expected to last at least 12 months



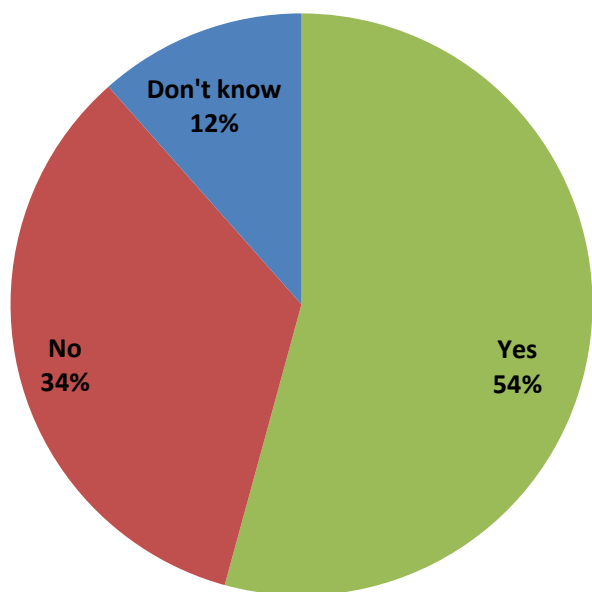
Ethnicity



Benefit Recipient



Option 8 To take any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction

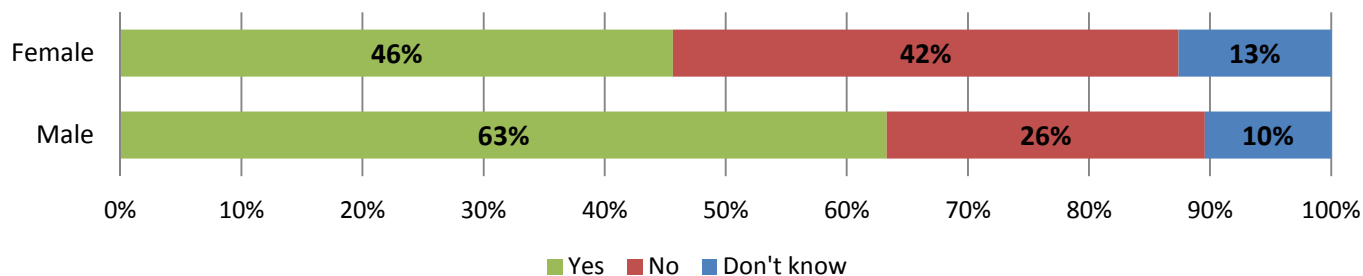


Overall, 54% of respondents are in favour of option 8 – to take any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction.

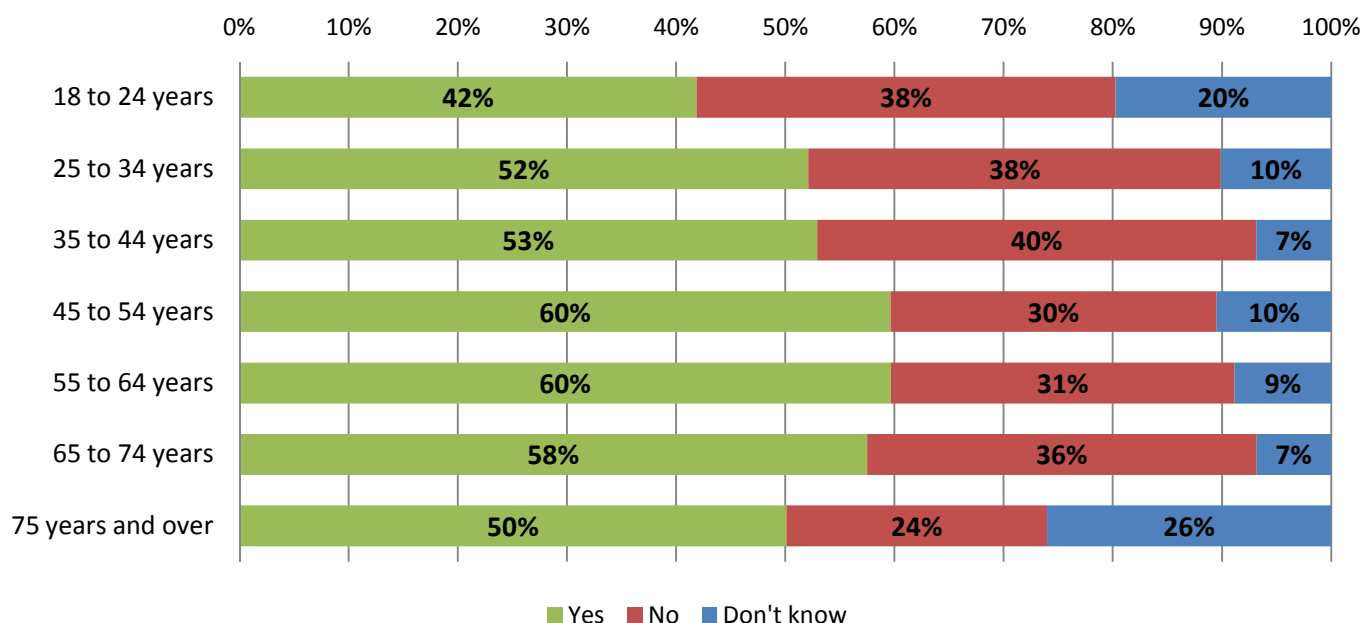
There are some significant variations between groupings. Council Tax reduction recipients have the lowest levels of agreement at 44%, followed by women and respondents with a disability that both had agreement levels of 46%. As women are more likely to be single parents this probably accounts for the lower levels of agreement from this group.

The comments show concern for single parents and some state that this money is intended for the children. However, other comments support all household income being taken into account in the calculation of benefits.

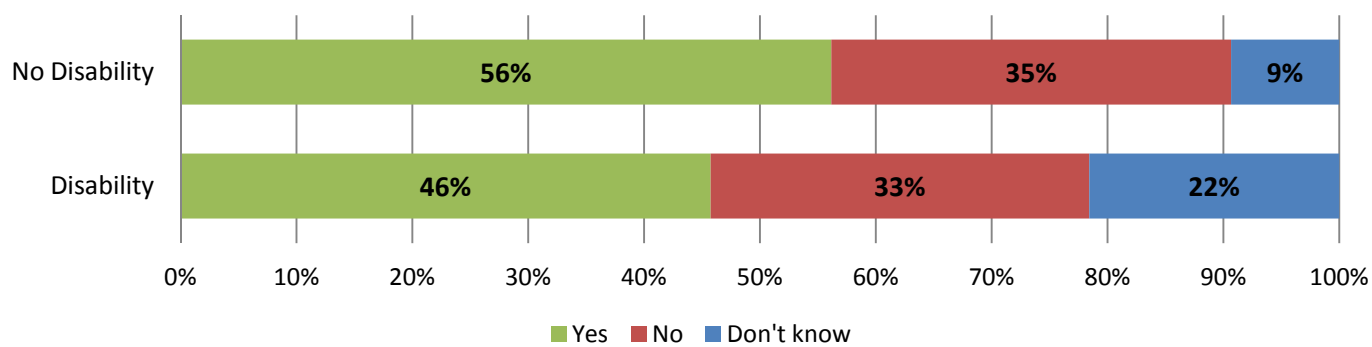
Gender



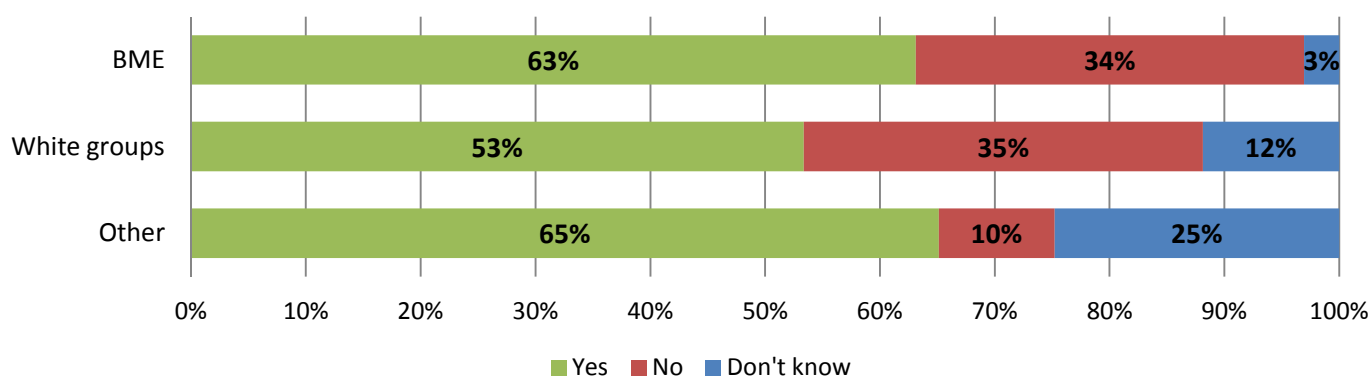
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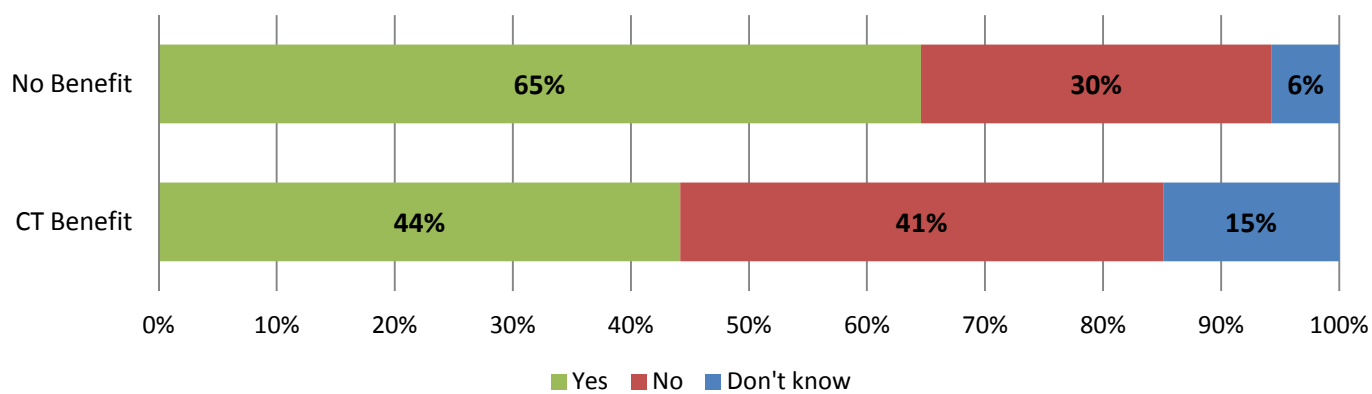
Disability or health problem expected to last at least 12 months



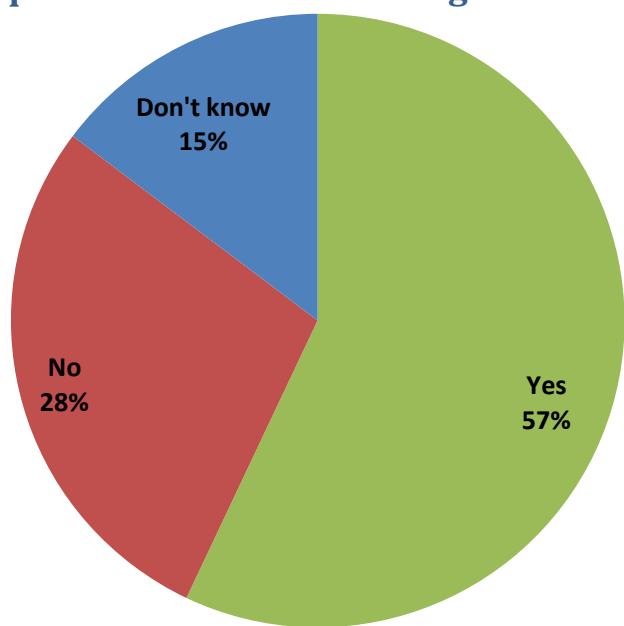
Ethnicity



Benefit Recipient



Option 9 To restrict the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge



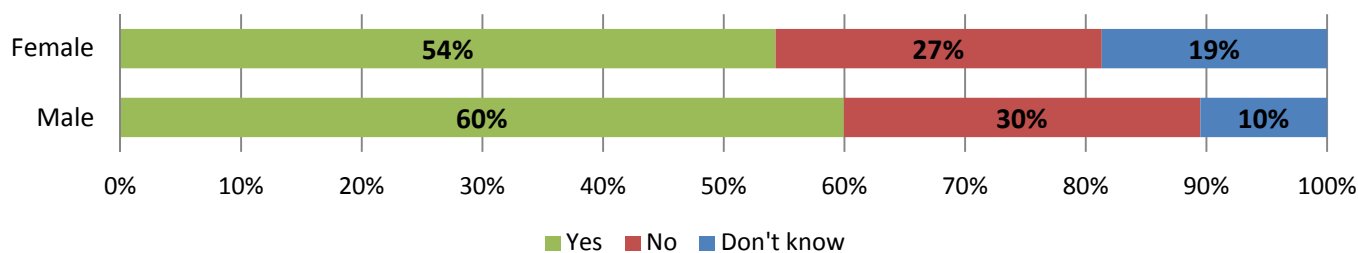
Overall, 57% of respondents are in favour of option 9 – to restrict the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge.

Current Council Tax reduction recipients had the lowest levels of agreement with this option at 48%; with almost 1 in 5 people in this group responding ‘Don’t know’ there may be confusion about how this will work in practice.

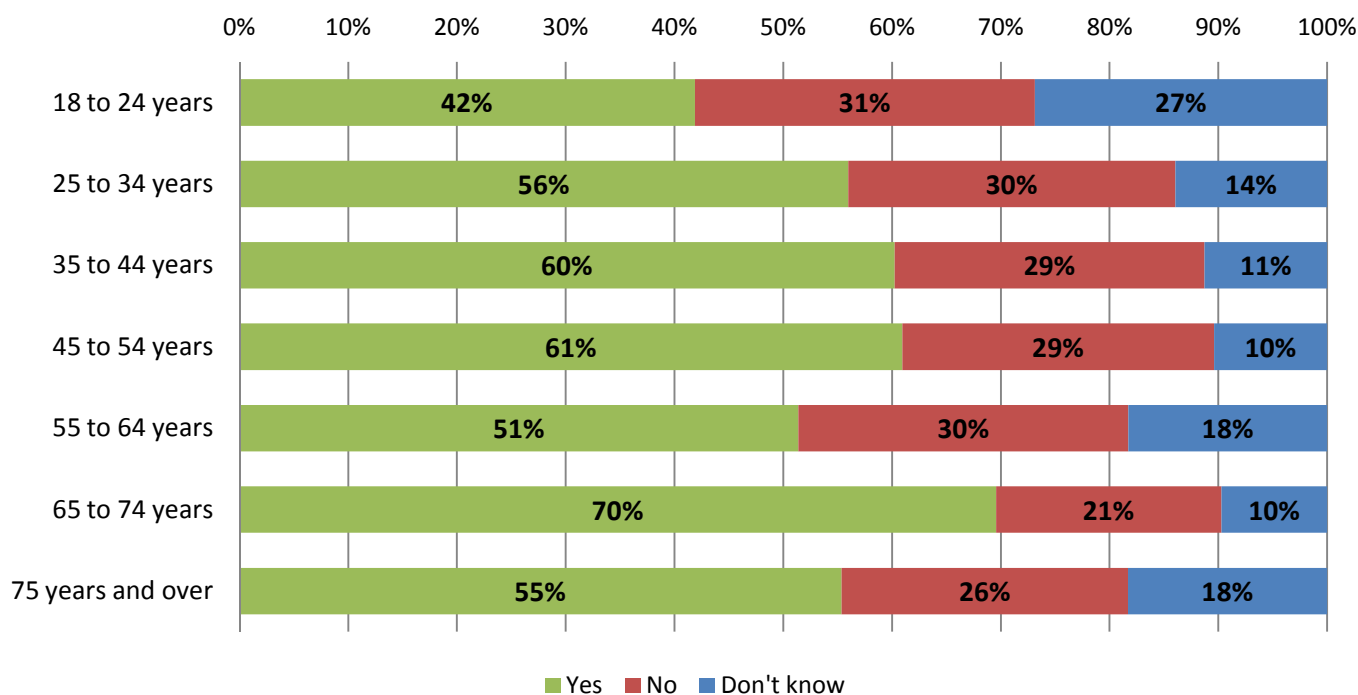
Respondents with a disability had the second lowest levels of agreement with this option at 50%. It is possible some disabled people may be occupying larger properties to accommodate carers and or equipment.

The 65 to 74 year old age group had the highest levels of agreement with this option out of all the groupings.

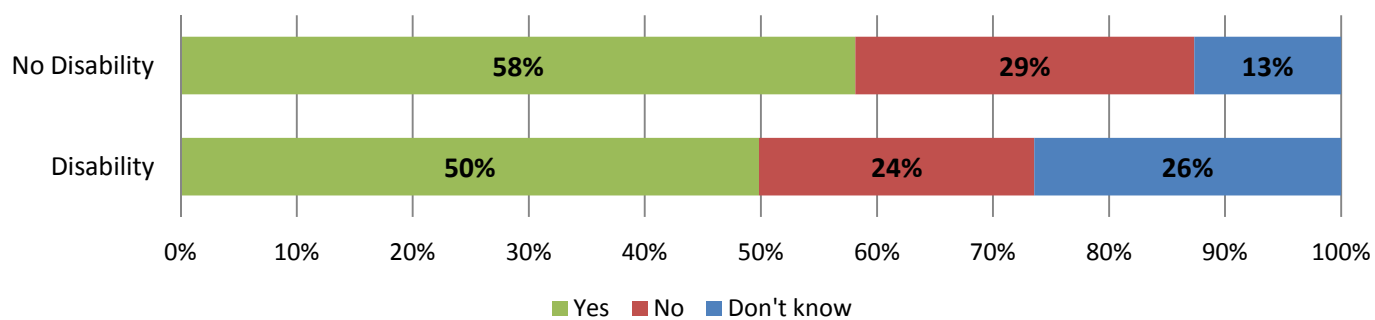
Gender



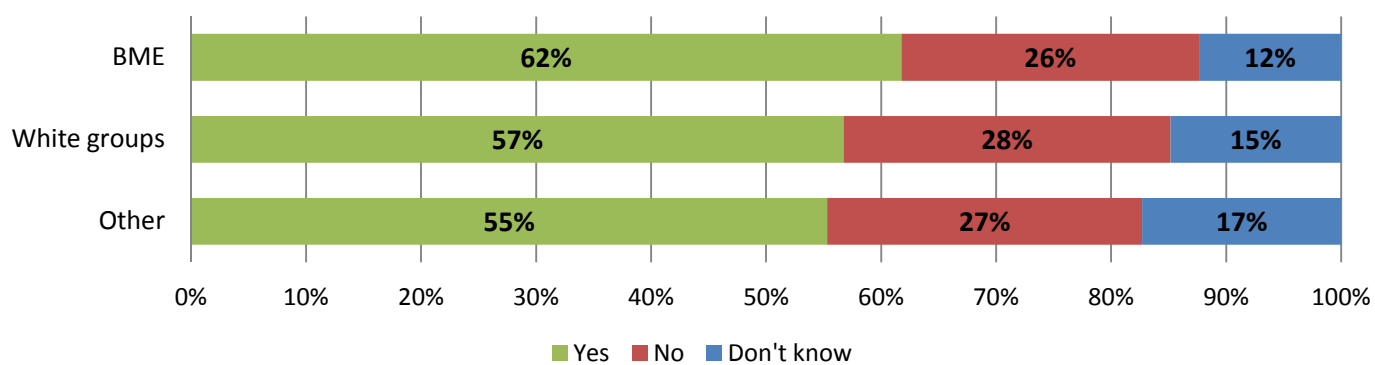
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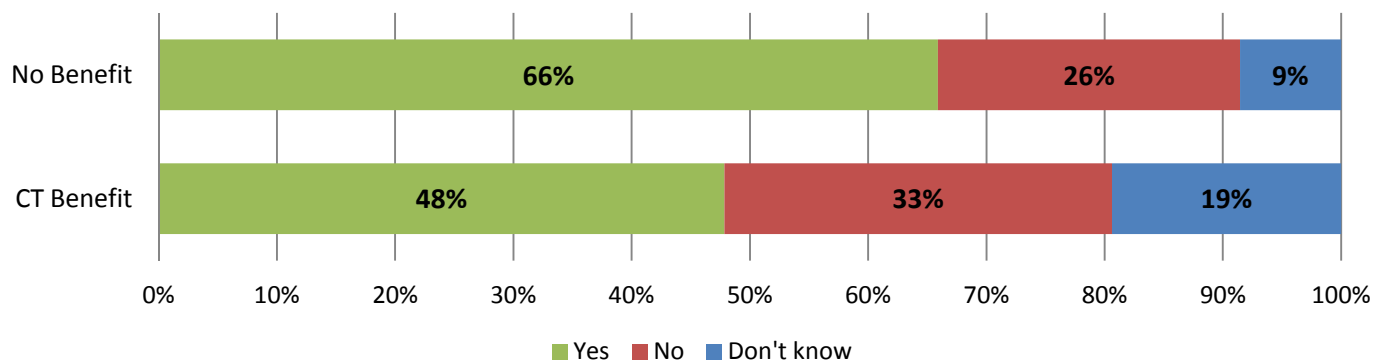
Disability or health problem expected to last at least 12 months



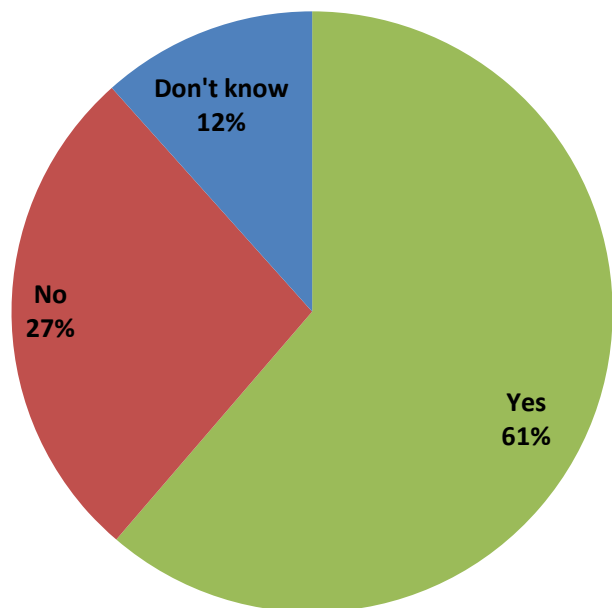
Ethnicity



Benefit Recipient



Option 10 To remove Second Adult Reduction from the scheme

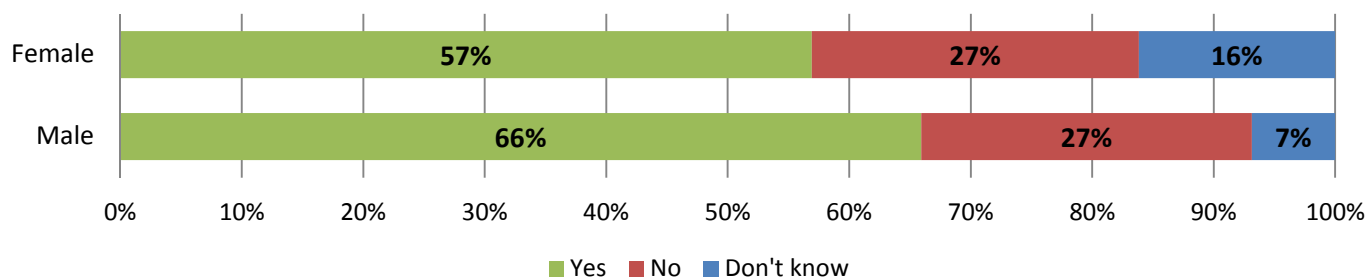


The majority of respondents (61%) are in favour of option 10 – to remove the Second Adult Reduction from the scheme. However, this trend is not reflected across all groupings.

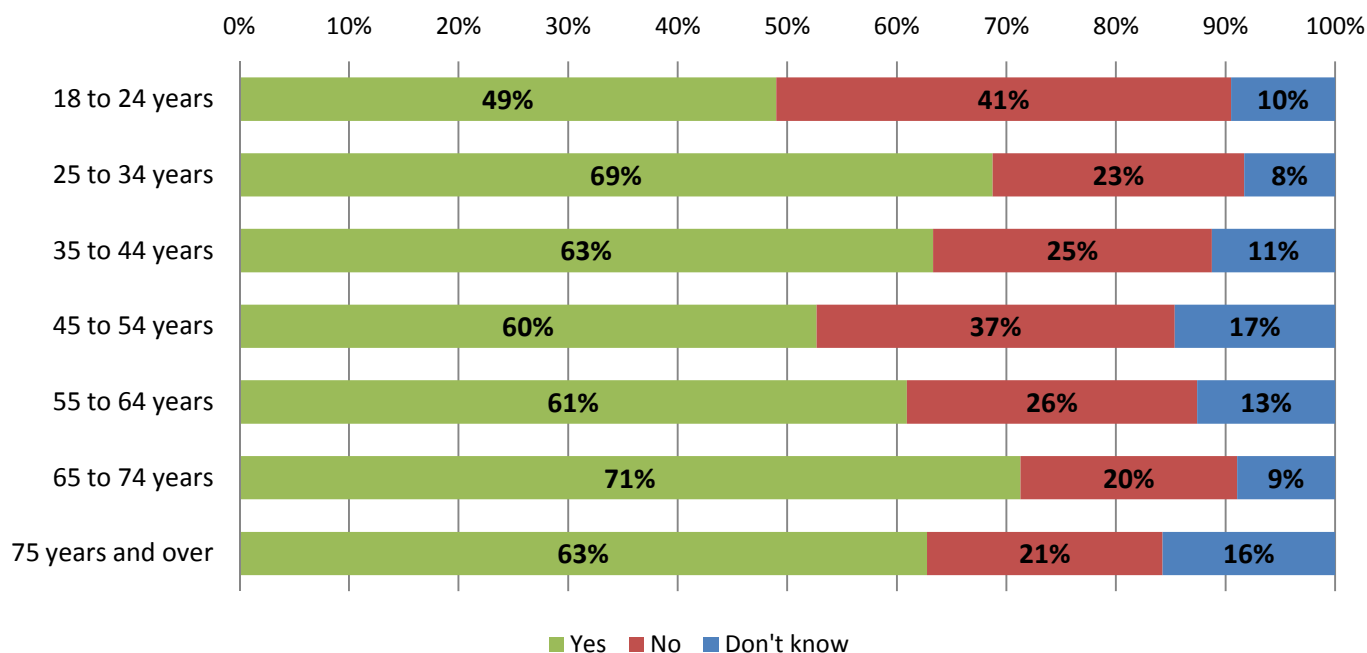
Respondents with a disability had the lowest levels of agreement at 49%; there is a 14% difference in levels of agreement between respondents with a disability and respondents without. It is possible that there is some concern from the group in relation to arrangement for carers who may reside in the property as second adults and may have low incomes.

Council Tax reduction Recipients also had low levels of agreement and there was a 15% difference between levels of agreement for this group and respondents who do not receive council tax reduction. It is likely that some of these people will currently be receiving this reduction.

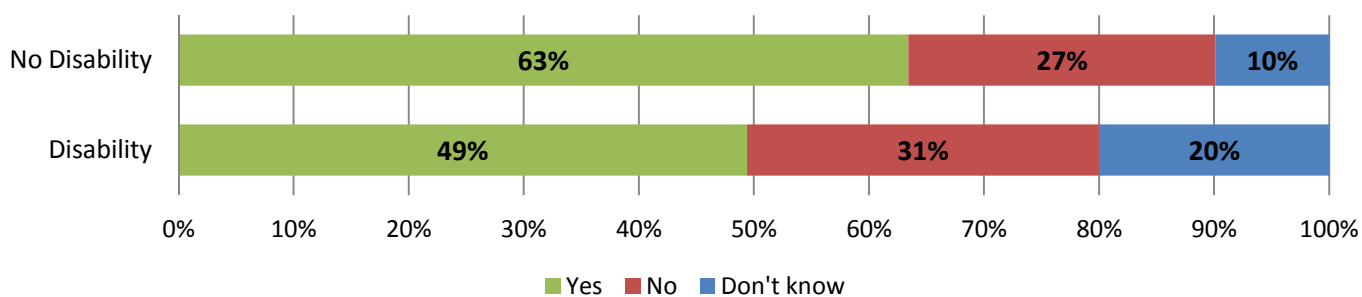
Gender



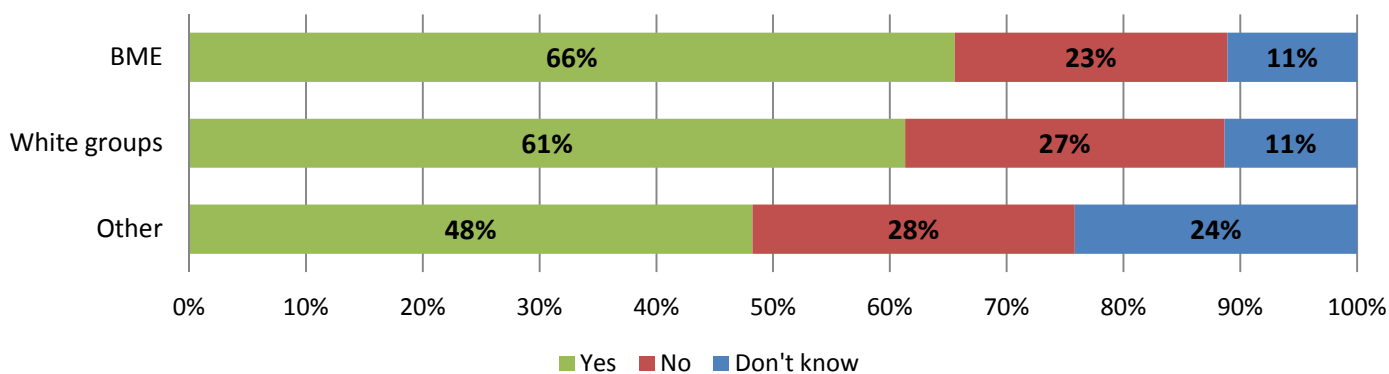
Age



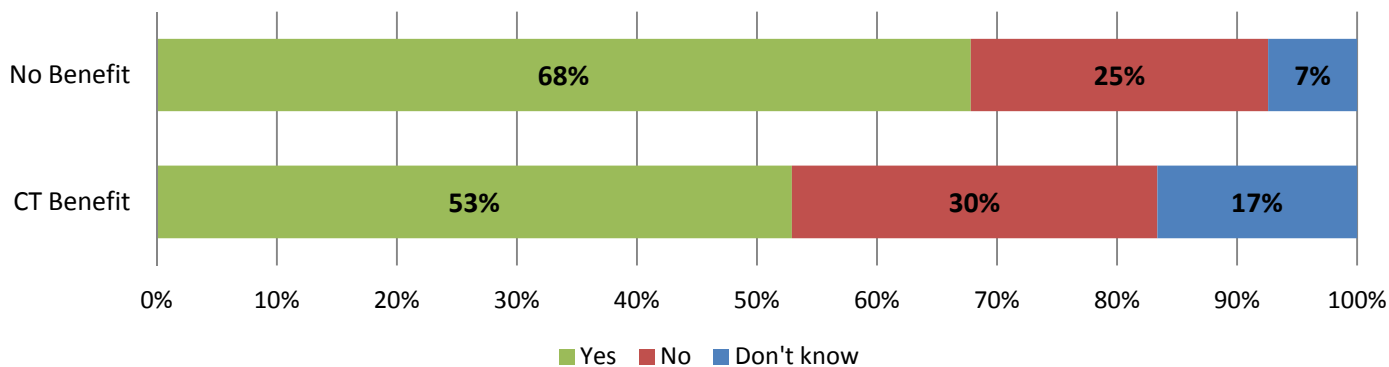
Disability or health problem expected to last at least 12 months



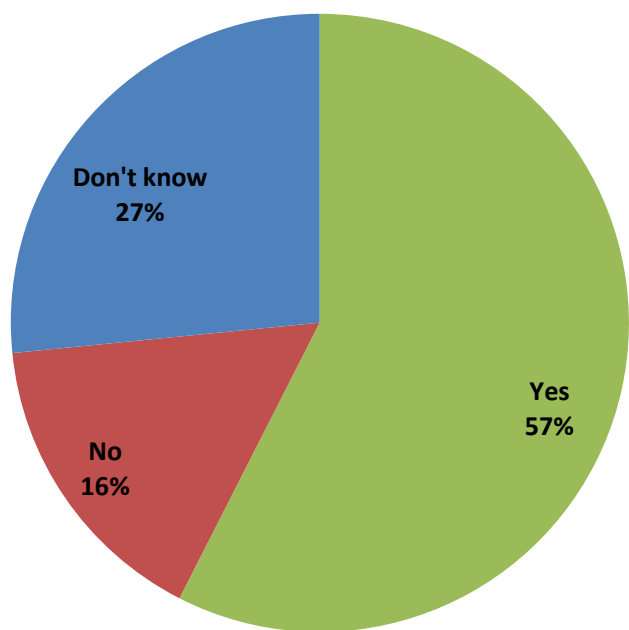
Ethnicity



Benefit Recipient



Option 11 To remove the Work Related Activity component in the calculation of Council Tax Reduction



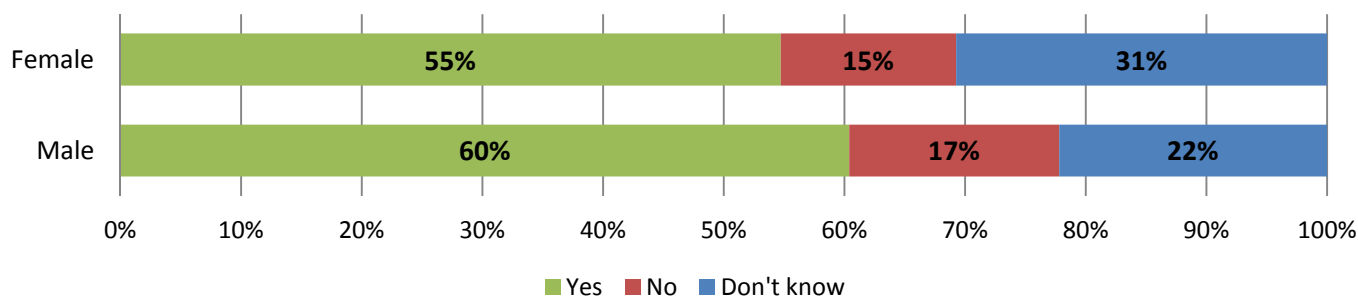
Overall, 57% of respondents are in favour of option 11 – to remove the Work Related Activity component in the calculation of Council Tax Reduction.

Disabled respondents had the lowest levels of agreement with this option at 43%, and there is an 18% difference in agreement between this group and respondents without a disability.

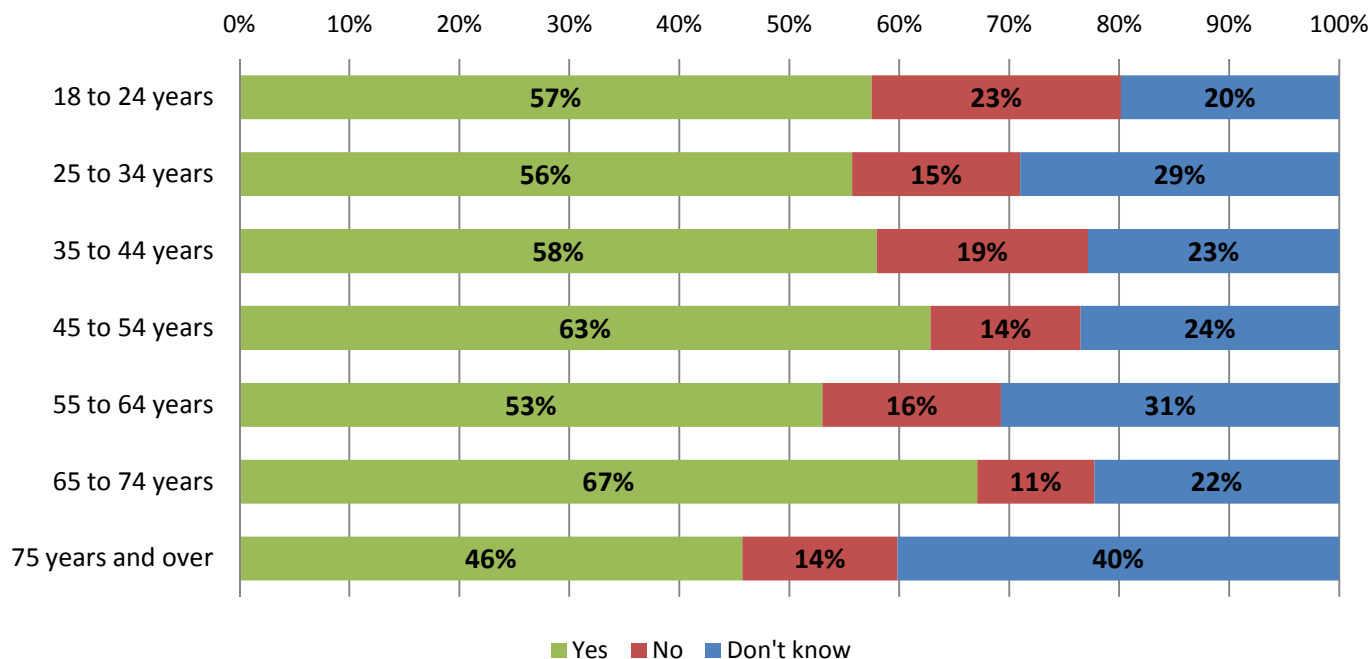
Respondents age 75 years and over also had lower levels of agreement with this option when compared to the other groupings and there is a 21% difference between this group and the age group with the highest agreement level (65 to 74 years).

In addition there is an 18% difference in the levels of agreement between Council Tax reduction recipients and those who do not receive this benefit.

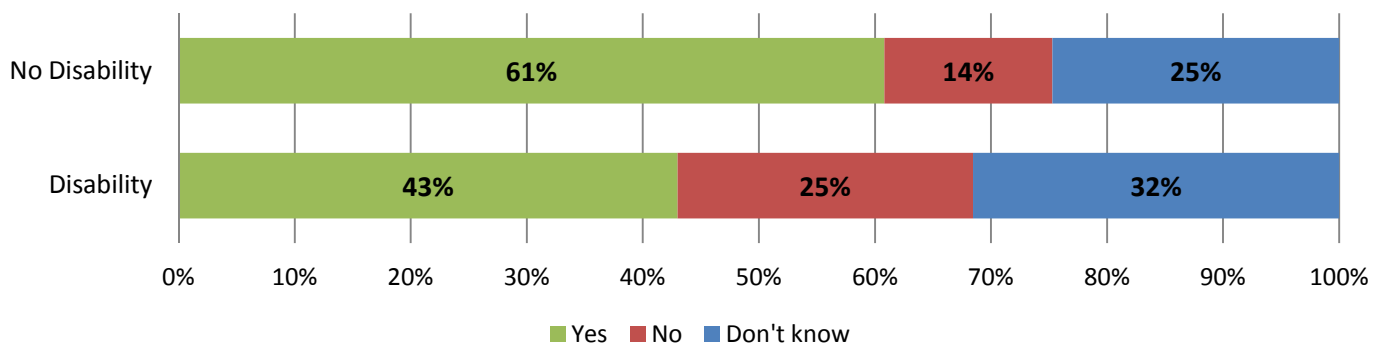
Gender



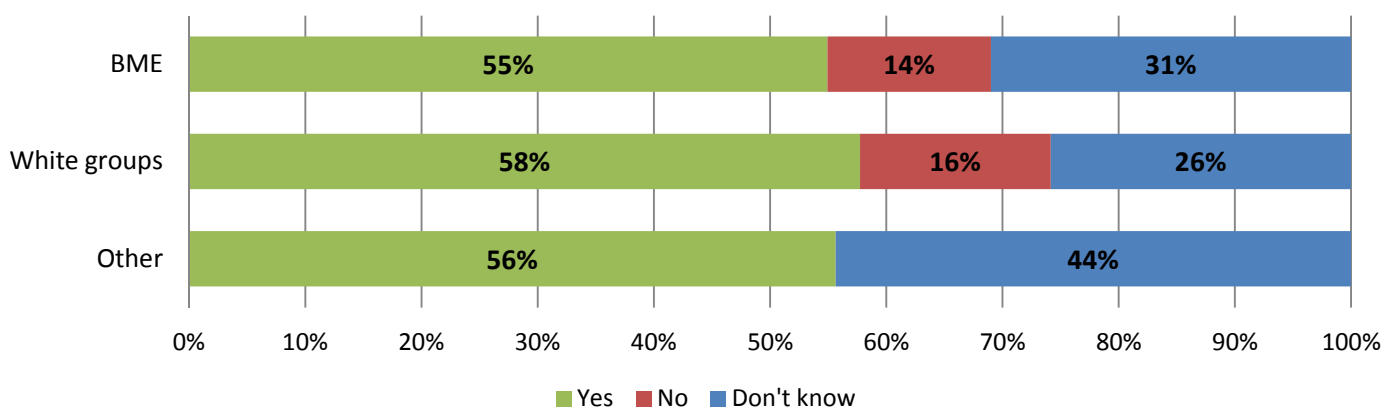
Age



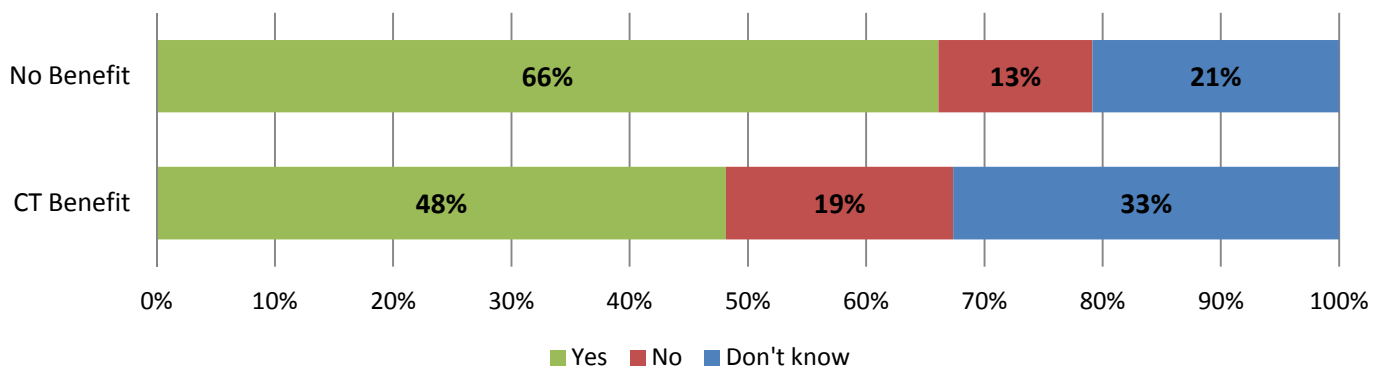
Disability or health problem expected to last at least 12 months



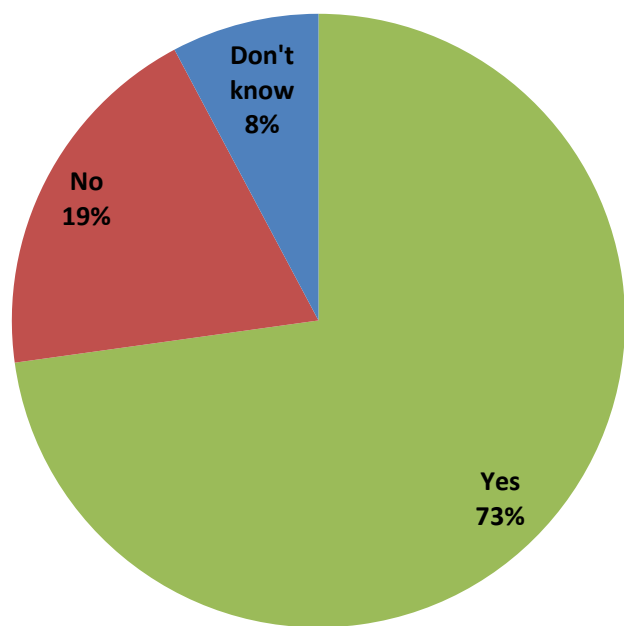
Ethnicity



Benefit Recipient



Option 12 To limit the number of dependant children within the calculation for Council Tax Reduction to a maximum of two

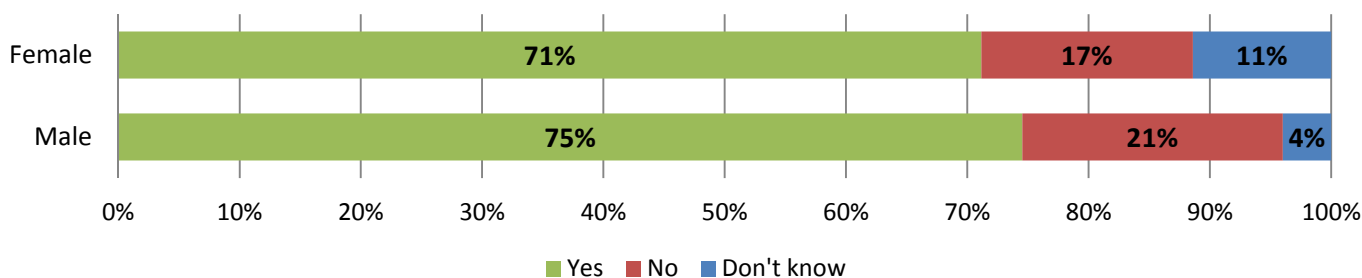


The majority of respondents were in favour of option 12 – to limit the number of dependant children within the calculation of Council Tax Reduction to a maximum of two. This is the case across all groupings.

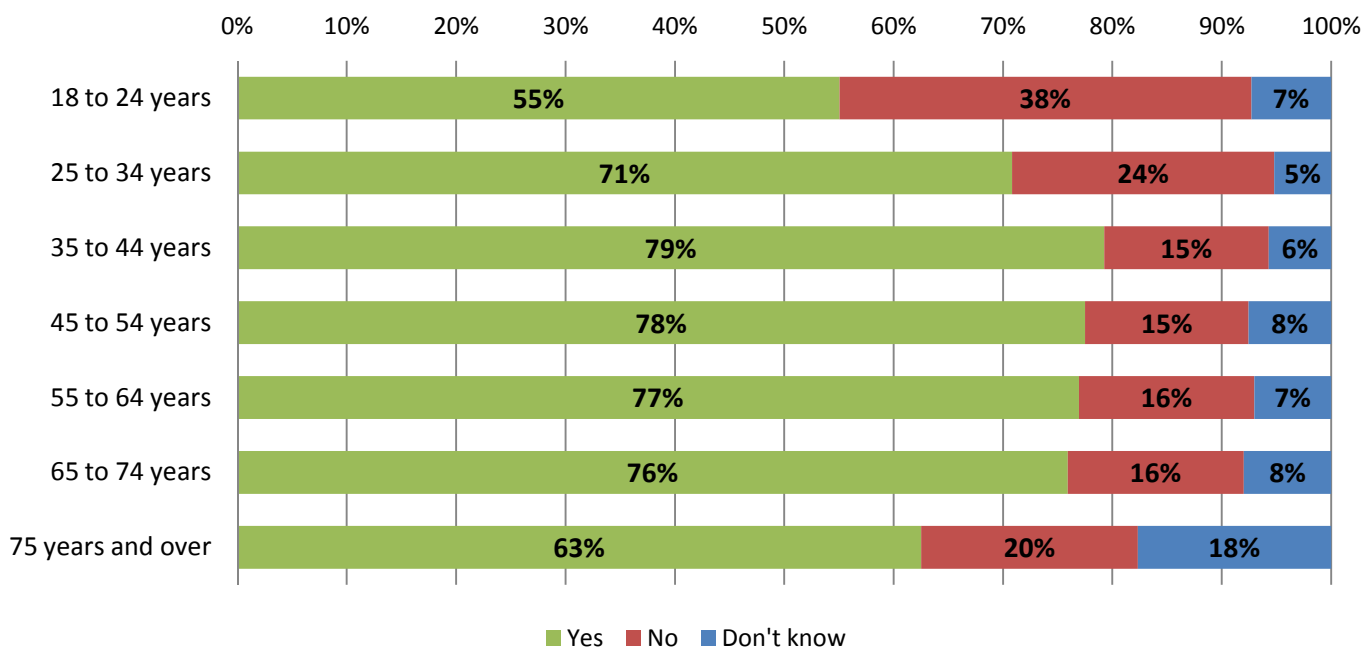
Respondents 75 years and over and those with a disability have slightly lower levels of agreement but the majority of respondents in these groups are in favour of this option.

The 18 to 24 years old group also had a significantly lower level of agreement with this option compared to the other age group but these results should be treated with caution as this group was under represented and therefore have been heavily weighted.

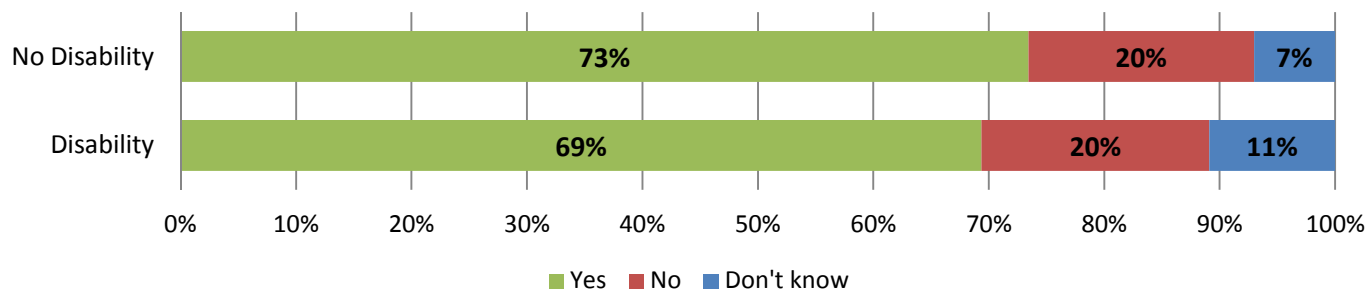
Gender



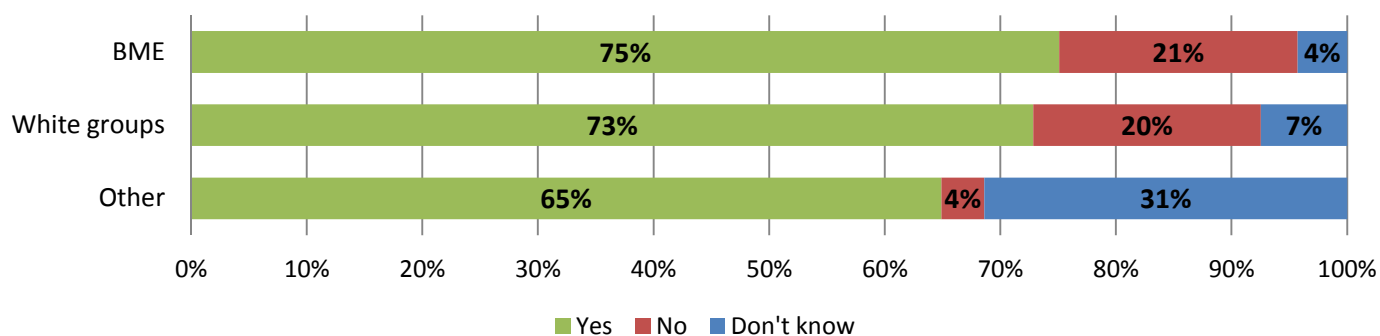
Age



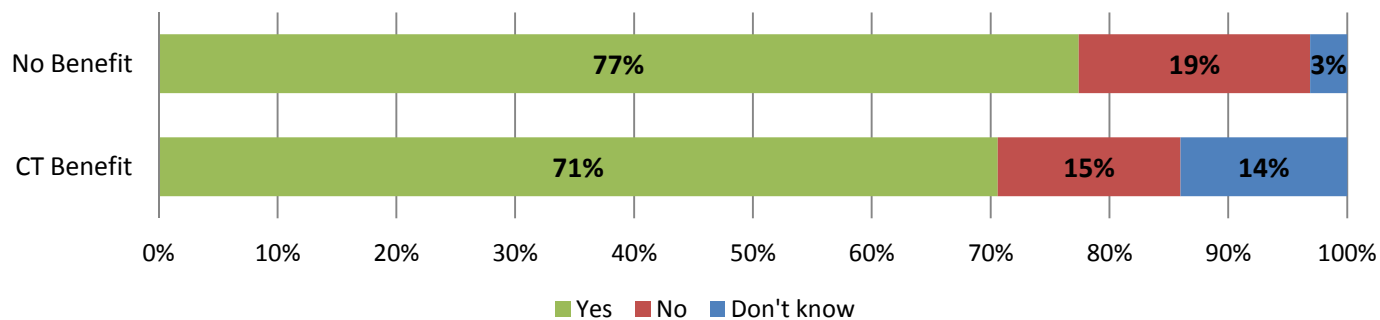
Disability or health problem expected to last at least 12 months



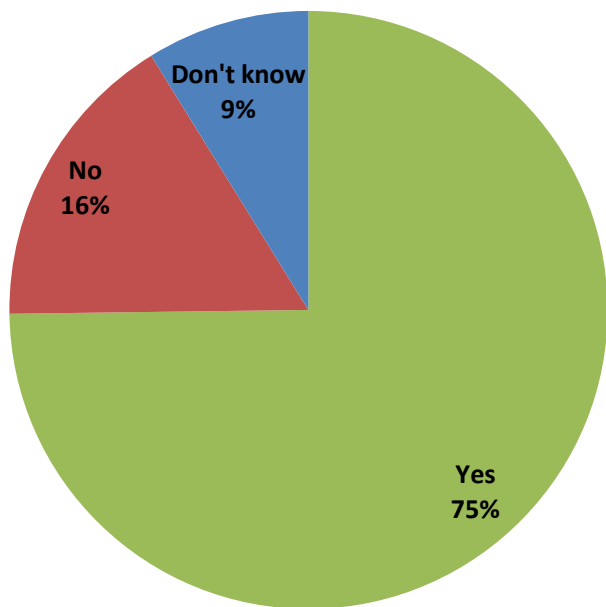
Ethnicity



Benefit Recipient



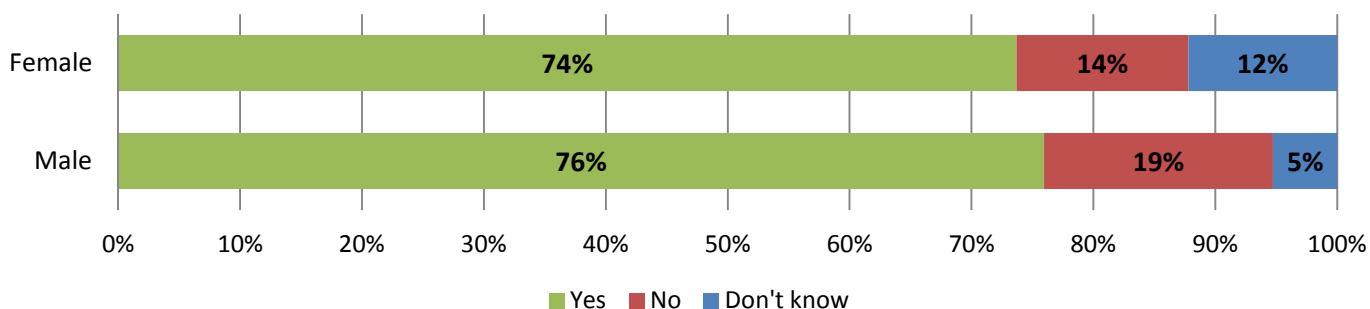
Option 13 To introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship



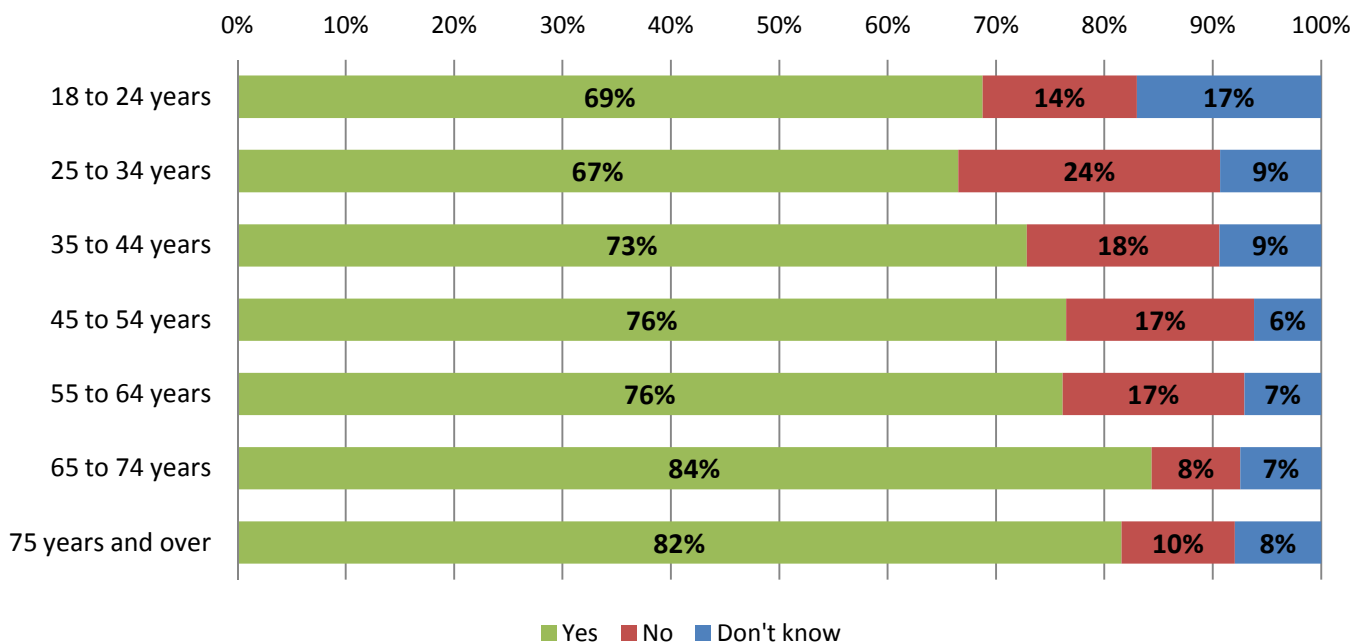
Overall, three out four respondents are in favour of option 13 – to introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship.

The 25 to 34 year old group have the lowest levels of agreement at 67%. There is a difference of 17% between the age group with the greatest level of agreement and this group.

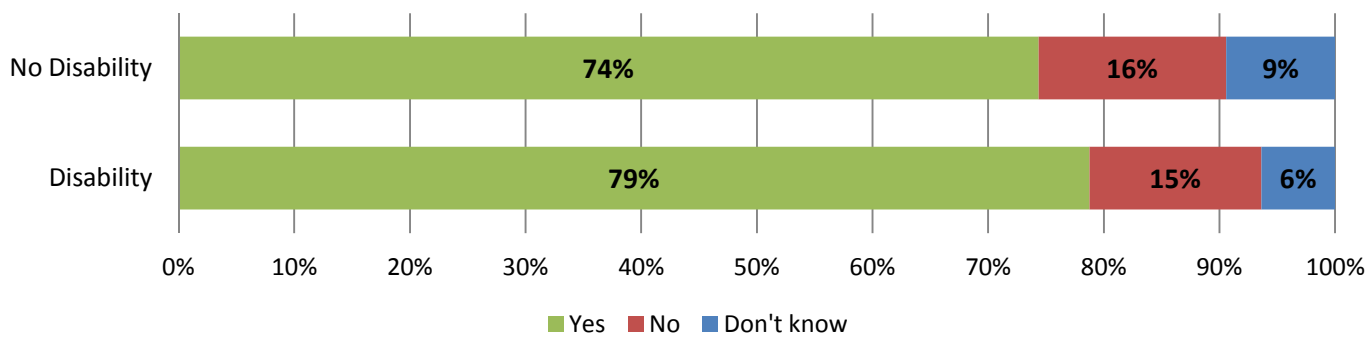
Gender



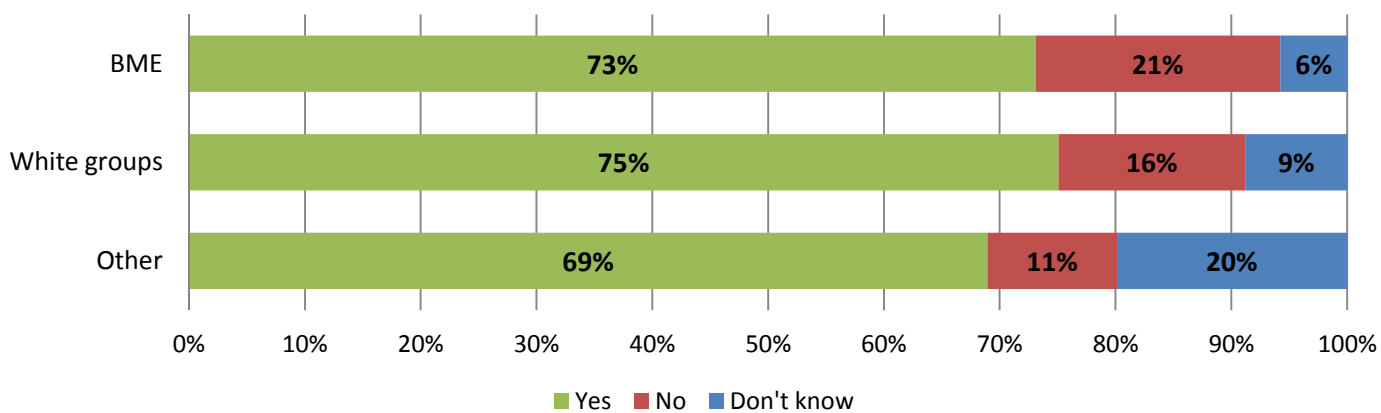
Age



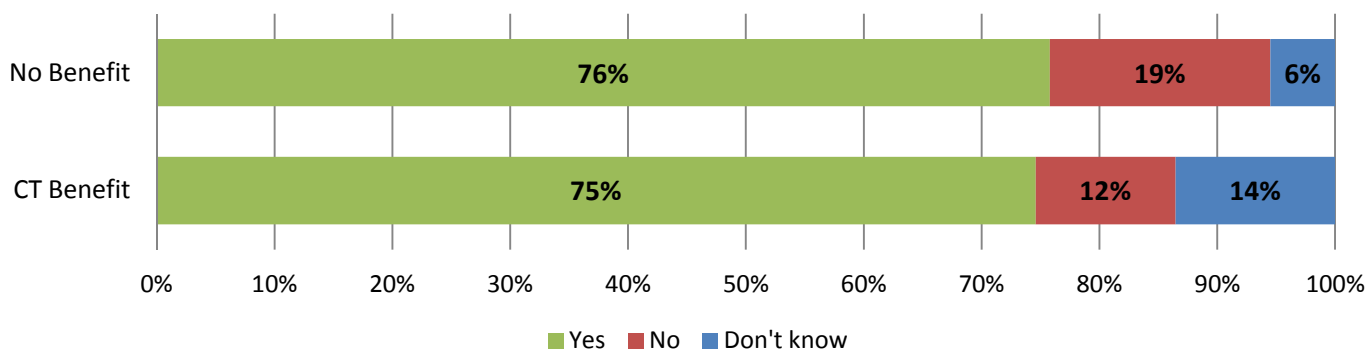
Disability or health problem expected to last at least 12 months



Ethnicity



Benefit Recipient



Ranking the Options

In addition to asking respondents specifically about each option the questionnaire also asked respondents to rank the options in terms of preference where 1 was the most preferable option and 13 was the least preferred option. To assess which options were most preferable a weighted average calculation has been used.

The table shows the results of the ranking question compared against the levels of agreement with each option as shown in this report. Option 5 was the highest ranked in terms of preferred options, the table shows that this option also had the greatest proportion of respondent agreeing with this as a proposed change to the scheme.

Option 2 had the second greatest proportion of respondents agreeing and came out second most preferable option in the ranking question.

Option 13 had the third greatest proportion of respondents agreeing with this option. However when ranked for preference it dropped to fourth, while option 1 was sixth for levels of agreement but third preferred option.

Option 4 had low levels of agreement and was also came out as low preference, ranked 12th for both.

	Average	Average ranked	% Agreeing	% Agreeing ranked
Option 5 - Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction to four weeks	9.25	1	83%	1
Option 3 - Reducing backdating to one month	8.77	2	75.0%	2
Option 1 - Reducing the maximum level of support for working age applicants from 87% to 80%	8.38	3	60.7%	6
Option 13 - Introducing a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship	7.71	4	74.8%	3
Option 12 - Limiting the number of dependant children within the calculation for Council Tax Reduction to a maximum of two	7.58	5	73%	4
Option 6 - Reducing the capital limit from the existing £16,000 to £6,000	7.34	6	60.6%	7
Option 7 - Introducing a standard level of non-dependant deduction of £10 for all claimants who have non dependants resident with them	6.86	7	71%	5
Option 8 - To take any Child Maintenance paid to a claimant or partner into account in full in the calculation of Council Tax Reduction	6.56	8	54%	11
Option 2 - Removing the Family Premium for all new working age applicants	6.55	9	50%	13
Option 10 - To remove Second Adult Reduction from the scheme	6.53	10	61.3%	8
Option 9 - To restrict the maximum level of Council Tax Reduction payable to the equivalent of a Band D charge	6.50	11	57%	10
Option 4 - Using a set income for self-employed earners after one year's self-employment	6.08	12	51%	12
Option 11 - To remove the work related activity component in the calculation of Council Tax Reduction	5.30	13	58%	9

Survey Demographics and Applied Weighting

	Unweighted ²		Population	
	Count	%	Count	%
Gender (Over 18s 2011 Census)				
Men	450	48%	59,049	49%
Women	496	52%	62,410	51%
Age (2011 Census)				
18 to 24 years	27	3%	12,001	10%
25 to 34 years	164	17%	19,223	16%
35 to 44 years	194	21%	22,122	18%
45 to 54 years	208	22%	22,152	18%
55 to 64 years	182	19%	19,447	16%
65 to 74 years	114	12%	14,269	12%
75 years and over	52	6%	12,245	10%
Ethnicity (2011 Census 16 years and over)				
White groups	870	95%	145,996	94%
BME	50	5%	9,147	6%
Disability (2011 Census all people)				
Disability	138	15%	24,505	16%
No Disability	791	85%	130,638	84%
Council Tax Benefit Recipient				
Receives benefit	371	38%		
No CT Benefit	558	57%		
Not Sure & N/A	43	4%		

The table to the left shows the profile of the survey respondents in relation to the population of Maidstone.

This table shows that people aged 24 years and under and those aged 75 and over are unrepresented. It also shows that those respondents between 35 and 64 years are fractionally over represented.

The results in this report have been weighted by age and sex and therefore some of this variance has been accounted for.

Age	Population		Survey		Weighting Applied
	Males	%	Males	%	
18 to 24 years	6,300	5%	7	1%	6.88
25 to 34 years	9,319	8%	62	7%	1.15
35 to 44 years	10,879	9%	88	9%	0.94
45 to 64 years	11,163	9%	94	10%	0.91
55 to 64 years	9,534	8%	95	10%	0.77
65 to 74 years	6,955	6%	79	9%	0.67
75 years and over	4,899	4%	19	2%	1.97
	Females	%	Females	%	Weighting Applied
18 to 24 years	5,701	5%	20	2%	2.18
25 to 34 years	9,904	8%	100	11%	0.76
35 to 44 years	11,243	9%	102	11%	0.84
45 to 64 years	10,989	9%	112	12%	0.75
55 to 64 years	9,913	8%	84	9%	0.90
65 to 74 years	7,314	6%	34	4%	1.64
75 years and over	7,346	6%	32	3%	1.75

² Rounding anomalies mean that these percentages may not add up exactly to 100%

Appendix A – Unweighted Results

1. I have read the background information about the Council Tax Reduction Scheme (this question must be answered before continuing).

Answer Options	Response Percent	Response Count
Yes	98.5%	1449
No	1.5%	22
answered question		1471
skipped question		0

2. Should the Council continue to fund and operate the Council Tax Reduction Scheme as we do now?

Answer Options	Response Percent	Response Count
Yes	51.8%	663
No	33.8%	433
Don't know	14.4%	185
answered question		1281
skipped question		190

Option 1

Answer Options	Response Percent	Response Count
Yes	59.0%	706
No	32.7%	392
Don't know	8.3%	99
answered question		1197
skipped question		274

Option 2

Answer Options	Response Percent	Response Count
Yes	50.8%	586
No	35.2%	406
Don't know	14.0%	161
answered question		1153
skipped question		318

Option 3

Answer Options	Response Percent	Response Count
Yes	76.2%	863
No	16.4%	186
Don't know	7.3%	83
answered question		1132
skipped question		339

Option 4

Answer Options	Response Percent	Response Count
Yes	50.2%	557
No	31.7%	351
Don't know	18.1%	201
answered question		1109
skipped question		362

Option 5

Answer Options	Response Percent	Response Count
Yes	82.0%	908
No	10.9%	121
Don't know	7.0%	78
answered question		1107
skipped question		364

Option 6

Answer Options	Response Percent	Response Count
Yes	58.8%	644
No	33.5%	367
Don't know	7.8%	85
answered question		1096
skipped question		375

Option 7

Answer Options	Response Percent	Response Count
Yes	70.6%	766
No	16.9%	183
Don't know	12.5%	136
answered question		1085
skipped question		386

Option 8

Answer Options	Response Percent	Response Count
Yes	55.7%	602
No	34.5%	373
Don't know	9.7%	105
answered question		1080
skipped question		391

Option 9		
Answer Options	Response Percent	Response Count
Yes	56.5%	602
No	29.0%	309
Don't know	14.5%	154
answered question		1065
skipped question		406

Option 10		
Answer Options	Response Percent	Response Count
Yes	60.2%	641
No	28.1%	299
Don't know	11.7%	124
answered question		1064
skipped question		407

Option 11		
Answer Options	Response Percent	Response Count
Yes	55.9%	591
No	16.1%	170
Don't know	28.1%	297
answered question		1058
skipped question		413

Option 12		
Answer Options	Response Percent	Response Count
Yes	74.9%	793
No	17.8%	189
Don't know	7.3%	77
answered question		1059
skipped question		412

Option 13		
Answer Options	Response Percent	Response Count
Yes	73.7%	775
No	17.3%	182
Don't know	8.9%	94
answered question		1051
skipped question		420

30. Thinking about impact on claimants and the impact from the reduction in funding for the Council, say what you think would be most preferable by writing a number from 1 – 13 in the boxes below, where 1 is the option that is most preferable and 13 is the least.

Answer Options	1	2	3	4	5	6	7	8	9	10	11	12	13	Rating Average	Response Count
Option 1	200	59	28	32	43	35	32	24	34	33	34	38	73	8.31	665
Option 2	16	44	50	45	57	42	59	54	55	71	47	68	36	6.51	644
Option 3	87	105	91	60	42	56	32	46	24	27	24	28	23	8.83	645
Option 4	17	34	27	62	51	48	58	50	62	57	66	42	67	6.21	641
Option 5	86	100	117	59	59	35	37	30	32	24	26	23	9	9.16	637
Option 6	50	69	61	55	53	62	37	35	31	45	47	53	61	7.26	659
Option 7	7	24	42	53	61	80	98	58	73	56	47	33	22	6.75	654
Option	26	40	62	53	63	43	54	81	34	43	38	57	75	6.65	669

8																
Option 9	22	31	37	63	62	52	53	57	71	65	59	57	40	6.47	669	
Option 10	18	32	43	53	68	49	57	72	69	74	57	42	43	6.49	677	
Option 11	5	17	20	29	43	62	56	58	79	86	101	73	72	5.22	701	
Option 12	93	65	79	58	45	63	46	37	33	32	40	48	65	7.76	704	
Option 13	180	62	46	39	32	40	48	35	25	45	31	57	127	7.53	767	
															answered question	857
															skipped question	614

31. Do you think we should choose any of the following options rather than the proposed changes to the Council Tax Reduction Scheme? Please select one answer for each source of funding.

Answer Options	Yes	No	Don't know	Rating Average	Response Count	
Increase the level of Council Tax	163	736	66	1.90	965	
Find savings from cutting other Council services	378	474	106	1.72	958	
Use Council's savings	438	391	122	1.67	951	
					answered question	985
					skipped question	486

32. If the Council were to choose these other options to make savings, what would be your order of preference? Please rank in order of preference by writing a number from 1 – 3 in the boxes below, where 1 is the option that you would most prefer and 3 is the least.

Answer Options	1	2	3	Rating Average	Response Count	
Increase the level of Council Tax	181	121	538	2.43	840	
Reduce funding available for other Council services	258	393	195	1.93	846	
Use the Council's savings	441	315	142	1.67	898	
					answered question	921
					skipped question	550