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Local Council Tax Benefit Scheme Consultation

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21<sup>st</sup> November 2014

**Final Report** 



Healthy communities



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## 1) Project details

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## 2) Summary of key findings

## **Background**

Following an initial consultation in 2012, the local council tax scheme was launched in April 2013 and further consultations took place on proposed amendments implemented from April 2014. Further proposals are planned for April 2015 but response to LCTS consultation has declined with each year. However possibly contentious issues, such as savings and child benefit, were not included in this consultation. Responses indicate more general views on benefits and supporting vulnerable persons rather than relating to specific groups of people. However there is greater understanding of the scheme shown with a reduction in the number of respondents replying 'don't know-no opinion'.

## **Findings**

- Although the level of agreement with the overall proposals has increased in 2014 compared to 2013, (51% vs. 48%) so has the level of disagreement (37% vs. 33%); this is due to lower levels of 'don't know' responses year on year. Those not in receipt of council tax reductions (over 65 years old and /or have no long term disability) are most likely to agree with the proposals whereas those aged 44 to 64 (likely to receive council tax reductions and/or have a long term disability) are least likely to agree.
- Reasons for agreement with the overall proposals are;
  - everyone should contribute towards services;
  - people should be encouraged to work not live off benefits;
  - families should be responsible for their children;
  - only those who can't work (such as severely disabled) should get support.
- Reasons for disagreement with the overall proposals are that people on low incomes are already struggling financially and any further reduction in support will make the divide wider rather than help them improve their opportunities. Experts by Experience raise the issue of an additional cost to society versus the savings made by implementing the amendments they cite cost of anti-social behavior, a rise of children in care, people remaining in hostels longer, increased debt as offsetting or outweighing any savings. This organisation suggests that the impact should be spread across all taxpayers not just those on lower incomes; this view is supported by those who feel there is a right to support vulnerable groups where those with greater levels of income should pay more, rather than those with less having to find more.
- There is a divide between apportioning of 'blame' between those who feel there is a moral duty to support the vulnerable and less well-off, who should be helped to improve their quality of life and not blamed for their situation, compared to those who feel people on low incomes should help themselves and not expect to be supported by 'hand-outs'. The latter group is least likely to support the proposals to protect the three groups outlined in the leaflet, feeling that they already get allowances which may put them in a better position than other groups who aren't protected.

- The need to have a fairer, means tested scheme was raised by both those who agree and those who disagree overall, with examples being cited on both sides of either people who receive support that may not actually need it and those who need it but can't access it. Similarly the need to consider all income was raised across responses; those who disagree with protecting certain groups feel that due to other benefits/allowances that these groups are better off than those who don't receive support; those who agree with protecting certain groups feel that the allowances they are given by central government are then taken away by local government.
- When considering the individual groups proposed for protection, the majority of respondents agreed that those with a severe disability should be protected, although respondents who were disabled were least likely to agree with this. It was felt that life is already challenging for these persons and there is little scope for them to increase their income, so support should be offered. The small number of respondents who disagreed felt that whilst these groups should be supported, this is already done through other benefits and allowances.
- Similar responses were given when considering protection of allowances to families with a severely disabled child, although here the issue of means testing was more prominent with the ability of the parents to generate income and means testing being key factors for disagreement. Those in receipt of council tax reductions were most likely to support protecting support to disabled persons. Again the issue of blame was raised in responses, with disabled persons being in a position of need through no fault of their own.
- The proposal to protect single young people under 25 with no dependent children divided respondents with those who do not receive council tax reduction and are aged 16 to 44 most likely to disagree and those who do receive council tax reduction and aged between 45 to 64 most likely to agree. Those who disagreed cited the ability of this group to work and the lack of dependents to provide for; it was therefore felt that differentiation was not justifiable. However those who agree with protecting this group felt they need help to establish a home and find/develop employment as many are on low incomes.
- When considering existing allowances, agreement to maintain support to disabled people and unpaid carers remains the same as 2013 at 84%, however support for families on low incomes and people on low incomes has fallen to 64% compared to 71% in 2013, as it was felt these groups have the ability to improve their circumstances rather than be supported by benefits.
- Respondents in receipt of council tax reductions were significantly more likely to agree with maintaining support to all mentioned groups.
- Whilst the majority of respondents feel that no single group will be disadvantaged by the proposals there is still concern that disabled people and young people will be affected. However as in previous consultations, respondents suggest council tax reduction is dependent on income and means and should not be affected by personal background or group.

## 3) Introduction

## **Background**

Wolverhampton City Council commissioned M·E·L Research to undertake analysis of findings from a public consultation exercise into proposed changes to the Local Council Tax Benefit Scheme, originally introduced in April 2013. This report presents full findings from the consultation including analysis for sub-groups, based on the full set of 545 responses.

The consultation findings will be used to inform proposed amendments to the design of a Local Council Tax Benefit Scheme from April 2015.

## **Methodology and sample**

Wolverhampton City Council designed and produced an A5 16 page booklet style information guide and questionnaire to support the Council Tax Reduction Scheme consultation. M·E·L Research produced a web based online version of the questionnaire to provide an alternative self-completion method.

Respondents were provided with background information on the local scheme that was introduced in April 2013 and the proposed amendment to the maximum award for working age people of this scheme reducing the allowance to 78% from 88%, those who are severely disabled or have partners/children who are severely disabled will continue to receive the maximum award of 88% support. Young single people aged under 25 with no dependent children will also be offered protection. The remaining proposals are to continue the existing elements of the scheme unchanged. Examples (scenarios) about how the proposed amended scheme could affect the groups proposed for protection were outlined.

A full copy of the proposed scheme was published on the council website including a link to the online survey. Hard copies were posted to all properties in the city. Additional consultation was undertaken with local groups representing residents who may be affected by the proposed amendments. Only one group gave feedback and this was considered alongside the survey data and included in the analysis. Roadshows were also conducted at locations across Wolverhampton to raise awareness of the proposed amendments to the Local Council Tax Benefit Scheme.

Returned postal questionnaires were submitted to M·E·L Research for data entry, cleansing and analysis (including coding of verbatim responses). Data from the online survey has been merged with postal returns and analysed together in this report.

The consultation was undertaken between 11<sup>th</sup> August and 31<sup>st</sup> October 2014. The final date for consultation responses was Friday 31<sup>st</sup> October 2014.

## Response

The total number of responses to the consultation survey was 545 (296 paper and 249 online). The sample base has continued to decline since the initial scheme was consulted on in 2012 with 1,007 responses in 2012 (848 paper questionnaire and 159 online questionnaires) and consultation on additional amendments in 2013 achieved a response rate of 806 (637 paper questionnaires and 169 online questionnaires. Details of the achieved sample profile are provided at Appendix A.

## Reporting

The output from the survey is in the form of conventional cross-tabulations. These provide results for the total sample and various sub-groups of the sample profile (e.g. age, gender). Sub-groups are as shown in Appendix A. In some cases, sub-groups have been re-grouped (e.g. age bands) to ensure reasonably robust sample sizes; see table below.

Table 1: Sub-groups for reporting

	Number of respondents
16- 44 years	87
45-64 years	221
65 years or older	156
Not specified	81
Total	545
White	390
BME	56
Not specified	99
Total	545

Within the main body of the report, where figures are not shown in the charts, these are three per cent or less and where percentages do not sum to 100 per cent, this is due to computer rounding. The 'base' figure referred to in each chart and table is the total number of people responding to the question.

#### Comparisons

Where possible comparisons are shown with the previous council tax scheme consultations conducted in 2013 and 2012 with any statistically significant observations noted.

#### Statistical reliability and statistical significance

By the very nature that surveys typically represent the views of a sample population, sampling error must be considered when evaluating the findings. This is measured by the confidence interval and confidence level of the data. Given the response of 545 returns, the confidence interval for this survey is ±4.2% based upon a 50:50 split on a variable (answer) and a 95% confidence level.

When comparing the results within a sub-group (e.g. age groups), the differences in results are tested for statistical significance. This way we know whether the differences are 'real' or whether they could have occurred by chance. Where statistically significant differences exist, comparisons have been included within this report and/or highlighted in tables.

## 4) Findings

## **Receipt of council tax reduction**

The profile of respondents is detailed in Appendix A, however pensioners are unaffected by the proposals and continue to receive 100% of any council tax support. Establishing the broad profile of respondents who are in receipt of a council tax support is important in understanding who is affected by the proposals when considering responses.

Over a quarter (28%) of respondents receive a council tax reduction based upon their income, and of these, the majority are aged between 45 and 64. When considering sub groups those aged 65 and above are significantly less likely to claim to be in receipt of a council tax reduction (23%) than those aged between 45-64 (33%). Similarly, those with a disability are significantly more likely to receive a reduction (50%) than those without a disability (18%). Respondents from BME groups were also significantly more likely to receive a reduction (45%) than respondents of White ethnicity (25%).

Figure 1: Profile of respondents who currently receive a council tax reduction – Percentage of respondents (excluding no replies)

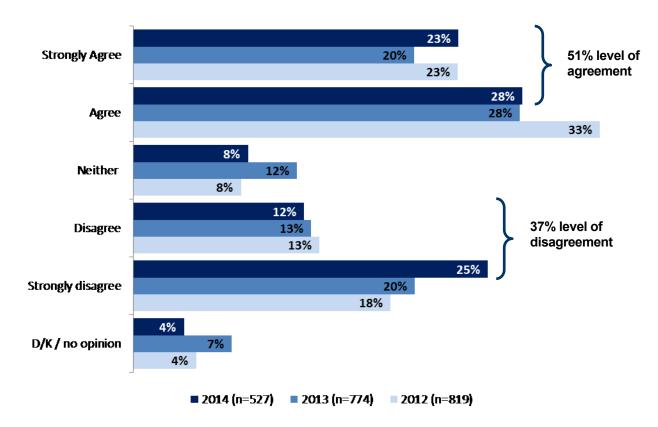


## The council tax support scheme overall

The majority of respondents (51%) are in agreement with the proposals in relation to the council tax scheme; this rises to 58% when those who replied 'don't know - no opinion' or 'neither' are removed. Nearly a quarter (23%) strongly agree with the proposals. However this is nearly equal to the number of respondents who strongly disagreed (25%) within the 37% of respondents that expressed a degree of dissatisfaction with the proposals; (25%) strongly disagreed.

Respondents expressed greater disagreement with these proposals than in 2013 and 2012 and the level of ambivalence (8%) reduced from 2013 (12%) to be in line with 2012 (8%).

Figure 2: To what extent do you agree or disagree with the council's proposals in relation to the Council Tax Support Scheme? – Percentage of respondents (excluding no replies)



Considering responses by age groups, whilst those aged 16-44 are in line with the average level of agreement (53%) those aged 65 and over are significantly more likely to agree (strongly agree/agree) (64%) than those aged 44 to 64 (48%).

Similarly those who do not receive a council tax reduction are significantly more likely to agree with the proposals (59%) compared to those who do receive council tax reduction (30%).

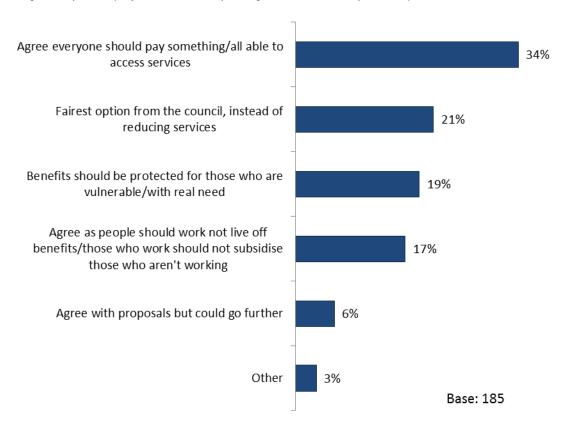
Those respondents with a disability are statistically less likely to agree to the proposals (37%) than respondents who do not have a disability (61%).

All 268 respondents who stated that they 'strongly agree' or 'agree' with the proposals were asked to give their reasons / opinions. **Figure 3** shows the coded responses for the 185 respondents who offered more detail.

The main reason given by respondents continues to be the belief that 'everyone should pay something', this was also the main reason given in 2013 (31%) and 2012 (53%). Just over a fifth (21%) agree that the proposals are the fairest option given the need for the council to make savings, however a further fifth (19%) agree that the vulnerable groups currently protected should continue to be supported with council tax reductions.

Figure 3: If you said 'strongly agree' or 'agree', please give your reasons/opinions

Percentage of responses (only codes with a response greater than 1% are presented)



"Council tax pays in whole or in part for many services run on a communal basis - Bin emptying, policing, schools, road maintenance etc. Why should anyone not pay their full share of these costs - these are household needs just like weekly shopping, mobile subscription, clothes and phone charges, and nobody expects these to be paid for by others (except of course in the case of people in real need who the Council are rightly going to subsidise in full still)."

"The funding gap in the Council's finances has to be addressed. Slightly reducing everyone's allowances is fairer than cutting certain services which may disadvantage only certain sections of the community."

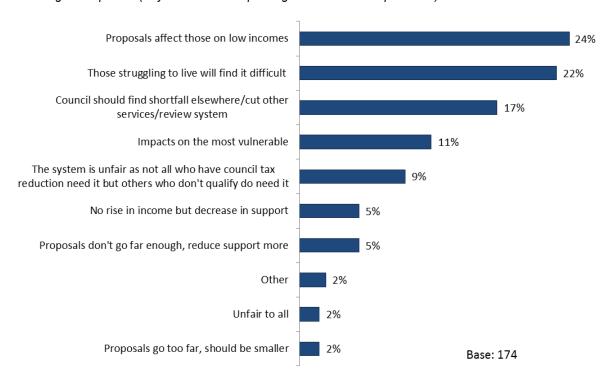
"I strongly agree all disabled people should be protected as they are disabled through no fault of their own and are struggling already with ever spiralling utility bills!"

All 197 respondents who stated that they 'strongly disagree' or 'disagree' with the proposals were asked to give their reasons / opinions. **Figure 4** shows the coded responses for the 174 respondents who offered more detail.

The key reason given for disagreeing is that the proposals affect those who are on low incomes; 24% of comments relate to this with respondents referring to young people on low wage, single people with one income and those on minimum wage. Over a fifth (22%) expressed disagreement with the proposals as those already struggling will find it difficult to absorb the increase in their council tax. A further 17% felt the council should find the savings through reviewing the council tax system overall, making cuts to other services/salaries. How the council tax scheme fits into the overall savings pot needs to be better understood.

Figure 4: If you said 'strongly disagree' or 'disagree', please give your reasons/opinions

Percentage of responses (only codes with a response greater than 1% are presented)



"Reading the Consultation booklet, seems to suggest those who work full time are being asked to pay more, which I agree principal but there is no mention of how to determine who is on a low wage, who is on a medium wage and who are top earners in their professions."

"Means tested benefits are calculated as being the minimum that a person needs to live on excluding housing costs. Each time you make people pay more of that basic income on housing you are in effect expecting them to live below an acceptable level."

"The government pays us a payment to live on, yet it is the government that cut council support. Now the council wants to take that money off us, the very money the government pays us to live on, they might just as well not pay us the money but pay it directly to the council (completely crazy)."

"The people on benefits are protected whilst the low paid/working poor will struggle."

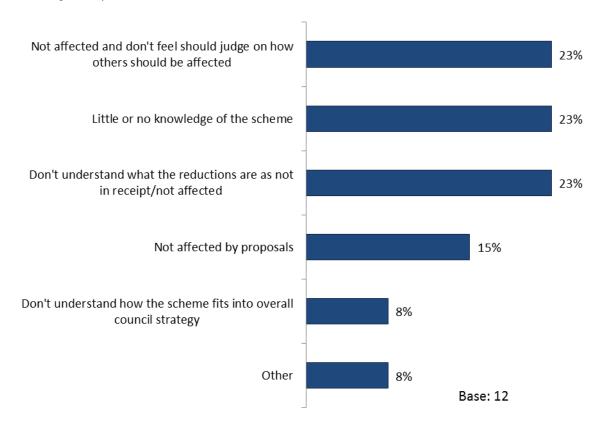
Of the 19 respondents who stated that they did not know whether they agreed with the proposals 12 gave their reasons/opinions and these are shown in **Figure 5** below. Due to the low base size of this analysis, **care** is advised when interpreting these results.

The majority (71%) responded 'don't know' as they are not affected by the proposals; this splits into 23% who felt they could not judge how others should be affected, an additional 23% who don't understand the reductions because they don't receive them and 15% who are not affected so don't know.

Nearly a quarter (23%) replied 'don't know- no opinion' because they felt there was not enough information/personal knowledge about the scheme. This differs to 2013 where respondents replying 'don't know' were more inclined to feel that the proposals were too complicated but similar to 2012 where respondents did not have enough knowledge to decide and not enough information.

Figure 5: If you said 'don't know', please give your reasons/opinions

Percentage of responses



"As a pensioner living alone- so pay single tax payment. I do not feel I have the right to make a judgement on proposals that will not affect me (unless circumstances change)."

"Explanations do not appear to affect our household & are too ambiguous."

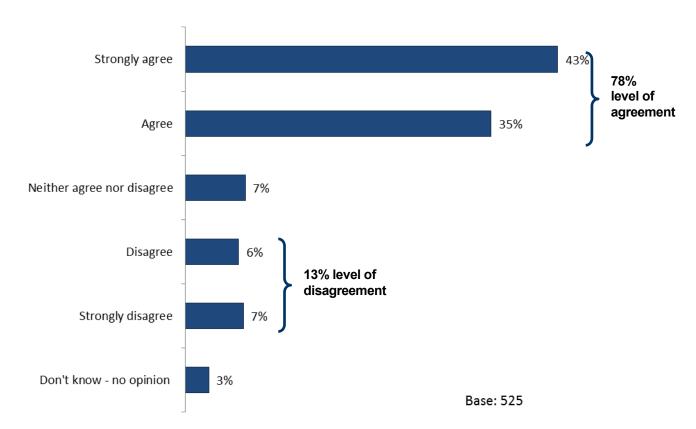
## 5) Council tax support scheme proposals

Respondents were asked the extent they agreed with each of the proposals to offer protection to certain groups. This differs from 2013 when eight elements of the scheme were proposed for amendment and in 2012 when only one amendment was proposed. Also, in this consultation, each proposal was considered separately whereas in previous years all proposals/amendments were listed in one question.

## Proposals to offer protection to those people classified as severely disabled

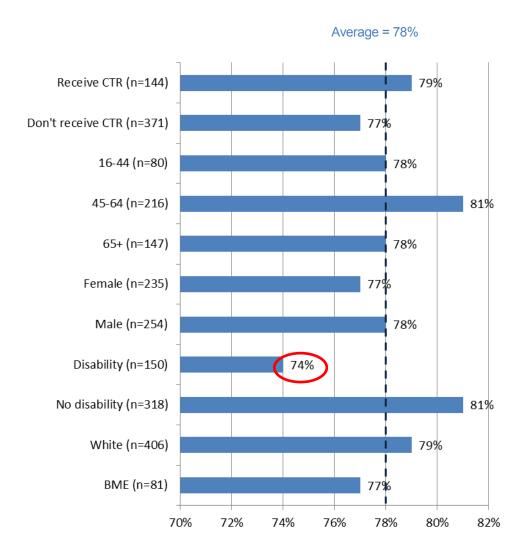
Over three quarters (78%) agree (strongly agree/agree) with the council's proposals to protect severely disabled persons (those who have been assessed as requiring personal care at all times) with 43% strongly agreeing. Conversely only 13% expressed a level of disagreement.

Figure 6: To what extent do you agree or disagree with the council's proposals to offer protection to those people classified as severely disabled? Percentage of responses



Considering the responses by sub groups, whilst there are no statistically significant differences between groups, those respondents who are disabled recorded lower agreement (74%) than respondents who are not disabled (81%) see **Figure 7** overleaf.

Figure 7: Profile of respondents who expressed agreement 'strongly agree' or 'agree', Percentage of responses



Of the 525 respondents who stated that they 'strongly agree' or 'agree' with this proposal 236 offered their reasons / opinions. **Figure 8** overleaf shows the coded responses.

The majority (62%) feel that severely disabled people struggle enough and should be helped to live as normal a life as possible, it was also noted by many that this group often had greater expenses due to specific needs. Similarly, 11% feel that there is a duty to protect the more vulnerable groups in society such as severely disabled people.

Nearly a fifth (9%) felt severely disabled should be protected but other groups should also be included e.g. Protection extended to middle rate allowance.

Those who agreed rather than strongly agreed were more likely to add caveats to their response such as that they agree with the proposal but only where cases are genuine or that claimants are unable to pay full council tax (7%). A further 3% felt that whilst they should be offered a level of protection this group should still pay but only a little. In some responses fear of abuse of this protection is driven by media reports.

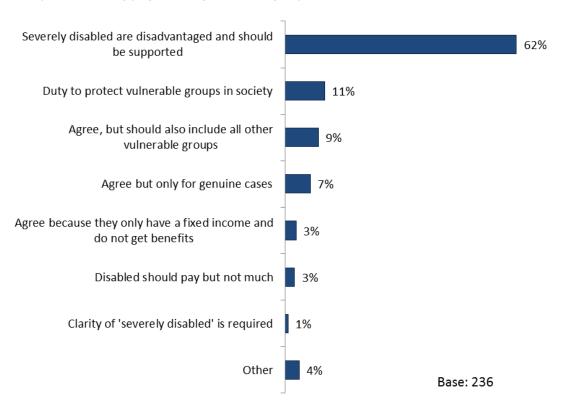


Figure 8: If you said 'strongly agree' or 'agree', please give your reasons/opinions Percentage of responses

"People in this category are unable to work (rather than unwilling) - it is not their fault, and the council should help them"

"Those with a severe disability, or who live with someone who has a severe disability, are in that position through no fault of their own so they should have protection."

"Agree providing there is proper evidence of a severe disability; any observation of the use of disabled parking permits would surely suggest that there is major abuse of the systems for determining disability."

All 67 respondents who stated that they 'strongly disagree' or 'disagree' with the proposal to offer protection to those persons who are severely disabled, were asked to give their reasons/opinions. **Figure 9** shows the coded responses for the 57 respondents who offered more detail.

Two thirds (67%) disagree with this proposal believing that severely disabled persons already receive financial support and some cited the examples in the questionnaire as showing how this group are better off than others who work and have no protection. Similarly 12% feel that council tax should be based on ability to pay and not linked to other factors including disability.

A further 9% disagreed as they felt that the proposal does not include all disabled people who need protection and some cited those who did not claim any other benefits for their disability.

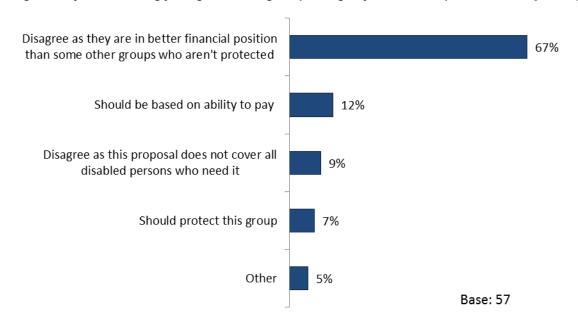


Figure 9: If you said 'strongly disagree' or 'disagree', please give your reasons/opinions Percentage of responses

"In both cases in the leaflet that was sent explaining the new scheme, the subject is receiving approx. £300 (living alone or £400 pounds a week living as a family.) Compare this to an average pensioner's income, which has probably paid in to the scheme all his working life."

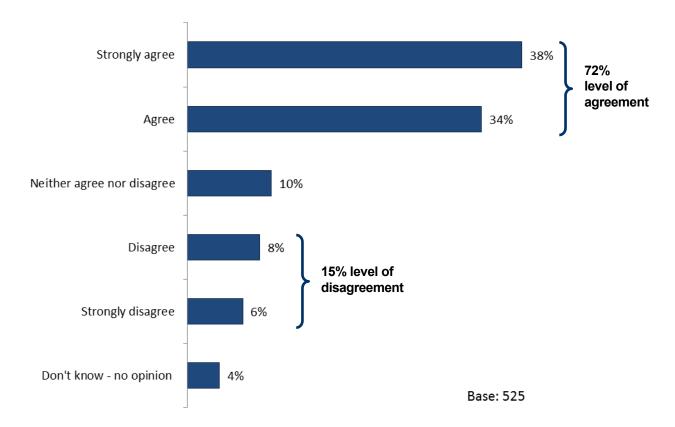
"I fit into the category of being severely disabled (your criteria of PIP enhanced rate for daily care) and still disagree. From my understanding and the examples given, people who are disabled already get much more in benefits with less to pay than other categories. Do only people who are disabled or pensioners deserve at least a basic quality of life?"

Only 5 respondents who stated that they did not know whether they agreed with the proposal to protect severely disabled gave their reasons/opinions and lack of knowledge/information was the main reason.

## Proposal to offer protection to those families with a severely disabled child

Nearly three quarters (72%) agree (strongly agree/agree) with the council's proposals to protect families with a severely disabled child (in receipt of Disability Living Allowance-Care component at the higher rate); 38% strongly agreed. Conversely only 15% expressed a level of disagreement.

Figure 10: To what extent do you agree or disagree with the council's proposals to offer protection to those families with a severely disabled? *Percentage of responses* 



Analysing responses by sub groups, there is a statistically significant difference between the level of agreement for those with a disability (66%) and those without a disability (76%). See **Figure 11** overleaf.

BME (n=78)

76%

76% 78%

Average 72% Receive CTR (n=144) 74% Don't receive CTR (n=365) 70% 16-44 (n=80) 75% 45-64 (n=212) 74% 65+ (n=144) 74% Female (n=230) 70% Male (n=250) 75% Disability (n=148) 66% No disability (n=313) 76% White (n=400) 73%

Figure 11: Profile of respondents who expressed agreement 'strongly agree/agree' Percentage of responses

Of the 374 respondents who stated that they 'strongly agree' or 'agree' with this proposal 196 offered their reasons / opinions. **Figure 12** overleaf shows the coded responses. Responses are similar to the 2013 proposals.

60% 62% 64% 66% 68% 70% 72% 74%

Nearly two thirds (65%) feel that families with a severely disabled child have many other issues to struggle with and that they should be protected in the council tax scheme. Similarly, 14% feel that there is a duty/moral obligation for society to protect the more severely disabled people.

Nearly a fifth (9%) felt families with a severely disabled child should be protected but other groups should also be included.

One tenth (10%) agreed that support should be offered but there should be checks/means testing to ensure the support is not abused and goes to those who need it. A further 2% felt that there should be no support as this group already receive benefits but 1% feel families with a severely disabled child should only have to pay a small 'contribution' towards council tax.

Agree that families with a disabled child already have a tough time and need this support

Duty /moral obligation to support

Support but ensure system is not abused

Agree with support for all vulnerable groups not just disabled child

Benefits/Allowances already given

Should have more support

Should have a small increase

Other

Agree that families with a disabled child already have a toughtime and need this support

10%

8%

Base: 196

Figure 12: If you said 'strongly agree' or 'agree', please give your reasons/opinions Percentage of responses

The 76 respondents who stated that they 'strongly disagree' or 'disagree' with the proposal to offer protection to those persons who are severely disabled, were asked to give their reasons/opinions. **Figure 13** shows the coded responses for the 65 respondents who offered more detail.

Nearly two thirds who disagree believe that families with a severely disabled child already get sufficient financial support and are often in a better position than other low income groups. Similarly 14% feel that council tax should be based on ability to pay and therefore all should be treated the same. A further 5% feel that these families should make a contribution towards their council tax.

Conversely 6% whilst agreeing to protect these families disagreed with the proposal as they felt that it should include other disabled/vulnerable people who need protection but would not meet the current criteria.

<sup>&</sup>quot;Severely disabled children require 24 hour care and usually parents are their carers. They cannot access paid work due to those duties."

<sup>&</sup>quot;However I feel that limiting it to severely disable is unfair to parents who although their child is disabled does not reach the higher classification."

<sup>&</sup>quot;A severe disabled child affects the whole family and many extras are needed that the welfare state does not provide and often family income reduced because one parent stays home to give the child proper love and care."

<sup>&</sup>quot;Some help required but should be calculated to income and means test revived"

Base: 65

Disagree as this group already receive 63% benefits/allowances have are better off Should treat everyone the same 14% Protection should be extended to other 6% disabled/vulnerable persons Should make a contribution towards council tax 5% It depends if the parent(s) are able to earn an 3% income Support should be provided by central 3% government not local council The child does not pay council tax so why 3% should protection be offered Other 3%

Figure 13: If you said 'strongly disagree' or 'disagree', please give your reasons/opinions Percentage of responses

"These people also have more disposable money than many hard working families. So should not be an exception. Should pay in full like everyone else."

"Tax credits and other allowances for the child are already adequate. The example quoted in the booklet does not take into account all benefits the family are likely to receive such as free travel to and from a SEN school, that the family can obtain a vehicle through various subsidised schemes and adaptations to the house would also be free or heavily subsidised"

"It does not seem a valid reason for exemption."

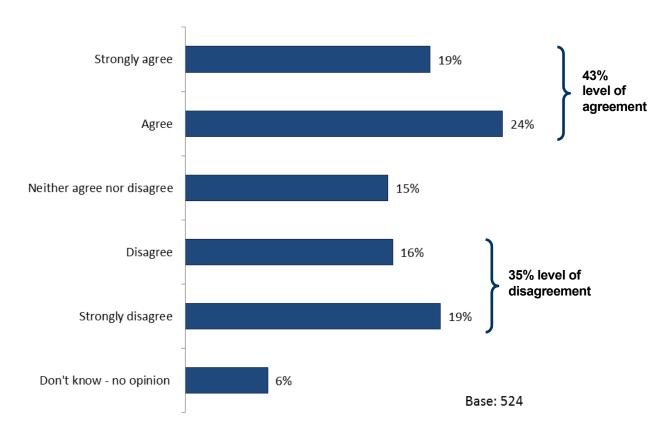
Only 8 respondents who stated that they did not know whether they agreed with the proposal to protect severely disabled gave their reasons/opinions and lack of knowledge/information either about the needs of a severely disabled child or what 'protection' was being offered were cited as the main reason.

# Proposal to offer protection to those single young people aged under 25 without dependent children

Responses are more evenly spread with divided opinions for this proposal than other proposals.

Less than half (43%) agree (strongly agree/agree) with the council's proposals to protect single young people aged under 25 who have no dependent children, with a fifth (19%) strongly agreeing. In contrast, 35% expressed a level of disagreement and a fifth (19%) strongly disagreed.

Figure 14: To what extent do you agree or disagree with the council's proposals to offer protection to those single young people aged under 24 who have no dependent children? *Percentage of responses* 



Unlike previous proposals there are a number of differences between the level of agreement and disagreement by sub groups however only one of these is statistically significant; those who are in receipt of council tax reductions are less likely to <u>disagree</u> with this proposal (25%) than those who do not receive a reduction (39%). The difference between levels of agreement is not significant.

Notable differences that are not statistically significant are that females show a higher level of agreement (47%) than males (39%) but both share similar levels of disagreement due to males being more ambivalent/having no opinion. There is a similar pattern for ethnicity with BME respondents showing a higher level of agreement (53%) and white respondents in line with the average at 42% but having a higher level of ambivalence (16%).

Respondents aged between 45 to 64 show a higher level of agreement (49%) but those aged 16 to 44 have a higher level of disagreement (43%). See **Figure 15** below.

Figure 15: Profile of respondents who expressed agreement 'strongly agree/agree' and disagreement 'strongly disagree' Percentage of responses



Of the 225 respondents who stated that they 'strongly agree' or 'agree' with this proposal 128 offered their reasons / opinions. **Figure 16** shows the coded responses.

Two fifths (41%) agree with supporting this proposal as this age group need help to establish themselves in employment so that they can become contributing members of society. A further third (34%) feel that this age group are already on low incomes with high outgoings due to starting out in life or continuing studying.

A number of people who agreed with the proposal felt it should all age groups should be treated the same (7%).

Need help/support to stay in/find employment and establish role in society On low income with less savings/resources/studying/starting out Treat everyone the same, under 25 no different to over 25 Should not receive protection as they have the ability to work Should not support if unemployed as they will be 5% getting other benefits Agree with removing dependent child element Should have a small increase 2% Should be solvent/working by 25 Other 1% Base: 128

Figure 16: If you said 'strongly agree' or 'agree', please give your reasons/opinions Percentage of responses

"Young people are the most financially disadvantaged group, by age, at present. Removing the dependent children requirement would make it less likely that single young women would become pregnant in order to get accommodation"

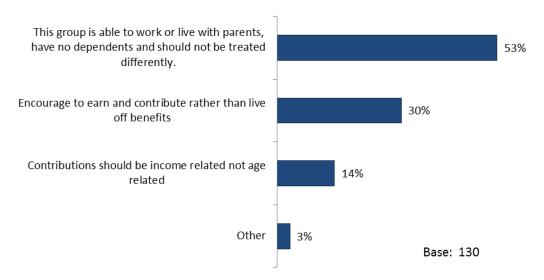
"Under 25 years olds receive less benefit than any other age group, there are also less opportunities and job prospects for under 25 year olds"

"They often are discriminated against, no time off for child, illnesses, maternity / paternity leave, flexible / part time work. Having to take holidays when people with children take school holidays."

A total of 185 respondents recorded some level of disagreement with this proposal and 130 of these offered a reason for their response.

The majority (53%) disagreed as those aged under 25 without dependent children are able to work (or could live with their parents) and should not be singled out for protection. Nearly a third (30%) felt that it would be better to encourage young people to work/seek employment to develop independence rather than offer benefits/hand-outs. Some of these respondents (14%) suggested that like other age groups there will be those who are able to pay and those who will struggle, therefore council tax reductions should be income related and not dependent on age.

Figure 17: If you said 'strongly disagree' or 'disagree', please give your reasons/opinions Percentage of responses



"If they choose to live alone and be independent, they have to be prepared for financial responsibility."

"These people have far more chance of finding work than a disabled person does, so why treat them differently?"

"I think if you are earning, then regardless of age, if you have to pay, you have to pay!"

"If young people have chosen to leave home and set up home on their own why should they have more protection than those on a low wage but are older."

"Is being childless on a par with disablement?"

"There is no reason why a single 24 year old should pay a different amount to a 26 year old. In Scotland people are voting on the referendum at 16. We need to decide where adulthood starts"

"It appears that an assumption is being made that all young people under 25 are on a low wage. Surely it would be better to align the rate of contribution by income"

Of those who replied that they 'don't know – no opinion' 17 respondents offered reasons for their response. These suggest that respondents do not have enough knowledge of this group/council tax to make a judgement or that it would depend on the circumstances of the individual claimant.

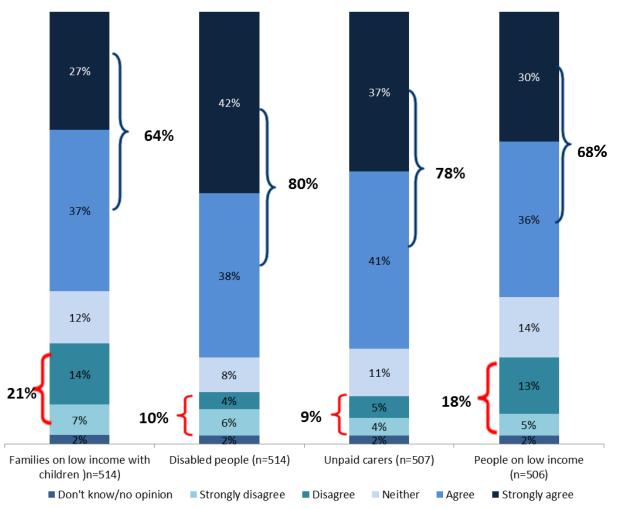
## **Existing Allowances**

Respondents were asked the extent they agreed that the Council's proposed scheme should continue to provide additional help to listed groups of residents. This question removes references to War Disability Pension and War Widows/Widowers Pension which were included in the last two surveys.

Agreement with continued support for disabled people and unpaid carers remains as at 2013 with respondents most likely to agree that the scheme should provide additional help to disabled people (84% which is the same as 2013 and compares to 81% in 2012); and carers (78% total agreement the same as 2013 and compared to 66% in 2012).

Agreement for families on low income maintaining allowances has fallen to 64% from 71% in 2013 and those who agree with maintaining existing allowances for people on low incomes has also declined; 68% compared to 71% in 2013.

Figure 18: To what extent do you agree or disagree with the council's proposals to maintain these allowances? Percentage of responses



The table below shows analysis of responses by sub-groups of respondents.

Table 2: Overall % strongly agree and agree that the council's proposed scheme should provide additional help to... Percentage of respondents

	Families on low incomes	Disabled people	Carers	People on low incomes
16 to 44 years	64%	87%	77%	58%
45-64 years	66%	82%	83%	74%
65-+ years	67%	80%	74%	64%
Male	62%	82%	76%	63%
Female	65%	78%	80%	71%
Disability	62%	78%	80%	73%
No disability	64%	80%	77%	62%
White	63%	80%	80%	66%
BME	71%	82%	72%	66%
Receive CT reduction	77%	86%	88%	88%
Don't receive CT reduction	60%	76%	73%	58%
Average	64%	80%	78%	68%

Statistically significant differences between sub groups are highlighted above with recipients of council tax reduction more likely to agree with providing additional support to all four groups than those who do not receive council tax reductions.

Those with a disability are also more likely to agree (73%) with supporting people on low incomes than those without a disability (62%).

Respondents of BME groups showed higher levels of agreement (71%) for families with low incomes receiving additional support than respondents from white ethnic groups (63%).

The respondents who stated that they, were asked to give their reasons/opinions. **Figure 19** shows the coded responses for the 177 respondents who offered more detail as to why they stated they 'strongly agree' or 'agree' with maintaining support for any of the groups four listed groups.

Over a third of respondents (36%) agreed with providing additional support to all of the listed groups as they are the most vulnerable in society, this compares with 33% in 2013. Just over a tenth (13%) agree with protecting these groups but feel that council tax support should be based on income as some of these groups may have the means to pay full/some council tax and other groups that don't get support may need it.

Just under one in ten (8%) agreed that these groups should be supported as there would be greater implications if they were not able to support themselves such as debts, illness and relationship strains. Whilst there is general support for disabled, unpaid carers and people on low incomes, families with children received least agreement with 7% feeling that parents should provide for their children.

Other response options highlight conditions for agreement, with 6% feeling that the system should be monitored to ensure people don't rely on benefits instead of working. This is similar to 5% of respondents who felt that support should be given only if people are working and on a low income or are recently unemployed and trying to find work, again citing examples of where the system is abused.

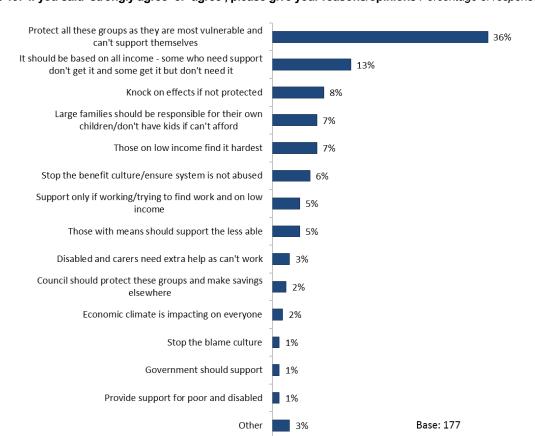


Figure 19: If you said 'strongly agree' or 'agree', please give your reasons/opinions Percentage of responses

"All of the people listed above do much of the most important unpaid work in society and it isn't fair to plunge them into financial turmoil."

Respondents who answered 'strongly disagree' or 'disagree' with the maintaining existing allowances for four groups were asked to give their reasons/opinions. **Figure 20** shows the coded responses for the 55 respondents who offered more detail.

Over a quarter of respondents (27%) who disagreed felt that everyone should contribute something towards their council tax even if it is a small amount. As in 2013, a number of respondents (16%) feel that there should be an incentive to work rather than claim benefits (this was 17% in 2013). These were most likely to 'strongly disagree'. Nearly the same amount (15%) disagree with families with low incomes receiving additional help but there is support for disabled people (9%) and carers (4%). Just over one in ten (11%) disagree with the maintenance of support as the system is abused by some who live off benefits.

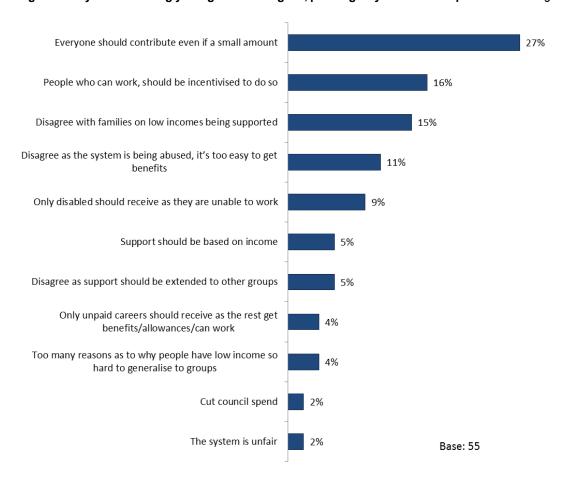


Figure 20: If you said 'strongly disagree' or 'disagree', please give your reasons/opinions Percentage of responses

"Every one (of these groups) gets benefits. So council tax reductions should not be given."

"...I am shocked to discover that it is possible to obtain up to 88% support purely as the result of being on a low income. I believe that such a high level of support discourages the person from seeking higher pay (or more hours at work) and also encourages employers .... to avoid improving pay &/or providing more hours of employment."

"I do not agree with "families on low incomes" as they get other benefits and allowances (and many are not as "low income" as they appear). I am an unpaid carer and don't get any allowances so this is not a level playing field."

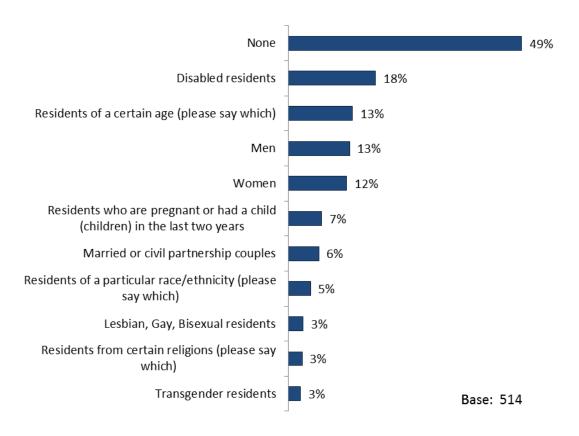
## **Disadvantaged groups**

Asked to identify, from a provided list, which residents they thought would be most disadvantaged by the proposals, the majority (49%) felt that no groups would be disadvantaged. However 18% felt disabled residents; residents of a certain age (13%); men (13%) and women (12%) were also likely to be disadvantaged by the proposals.

Residents of a certain age were specified as under 25's, pensioners and those aged 50-64.

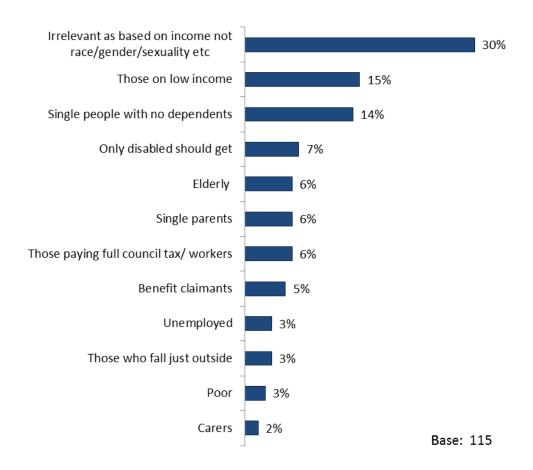
Residents from the following groups were least likely to be disadvantaged; Religion (3%), transgender (3%), sexuality (3%) and race (5%).

Figure 21: Do you consider that any of the following groups of people would be unfairly disadvantaged by the proposed scheme? – Percentage of responses



Other residents that may be disadvantaged are shown in **figure 22.** Many (30%) felt that it was irrelevant as to what group people belonged to as council tax is based on means to pay not any demographic factor. Those on low income were considered to be adversely affected by 15% and single people (all ages) with no dependents by 14%.

Figure 22: Please give details of any other group that you think may be adversely affected by these proposals? Percentage of responses



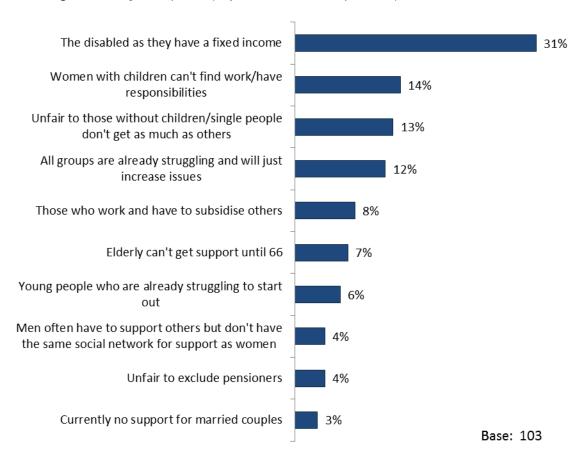
"Assuming that the proposal is covered by equal opportunities policy, everyone should be treated the same and therefore the question is irrelevant"

"The proposals are for a reduction in the overall percentage of allowance given to people wishing to claim council tax benefit. It would be impossible for this to adversely affect any particular group of people as mentioned above."

Respondents were asked to provide reasons why they felt any of the selected groups would be unfairly disadvantaged.

Nearly a third (31%) feel disabled people would be disadvantaged as they have a fixed income and are unable to work. Reasons for other groups that may be unfairly disadvantaged by the proposals were; women as they have responsibilities of children/dependents (14%), single people as they don't get as much support as other groups (13%) and all groups are affected by the economic climate (12%).

Figure 15: Please give your reasons/opinions why you think the group(s) you have indicated would be unfairly disadvantaged Percentage of responses (only codes above 2% are presented)



## **Appendix A: Sample Profile**

The tables below show the sample profile for the 2014 consultation compared with the profile obtained in 2013 and 2012 consultations. The tables exclude those that did not provide the relevant information.

Age	Census		2014		2013		2012	
	Count	%	Count	%	Count	%	Count	%
16-24 years	17,988	12%	5	1%	6	1%	14	1%
25-44 years	69,346	47%	82	18%	140	19%	196	20%
45-64 years	58,555	39%	221	47%	351	48%	410	42%
65 years or older	1,828	12%	156	34%	223	31%	363	37%
Total	147,717	100%	464	100%	720	100%	983	100%

Gender	Census		2014		2013		2012	
	Count	%	Count	%	Count	%	Count	%
Male	123,441	49%	260	52%	385	51%	485	51%
Female	126,029	51%	241	48%	367	49%	457	49%
Total	249,470	100%	501	100%	752	100%	942	100%

Paleutatau	20	14	2013		2012	
Ethnicity	Count	%	Count	%	Count	%
White British	390	78%	573	75%	610	63%
White Irish	9	2%	6	1%	142	15%
White Gypsy/Traveller	-	-	*	ī	-	-
White Other	18	4%	33	4%	28	3%
Asian: Indian	39	8%	57	8%	51	5%
Asian: Pakistani	*	-	6	1%	6	1%
Asian: Bangladeshi	-	-	*	-	19	2%
Asian: Chinese	*	-	4	1%	0	0%
Asian Other	6	1%	4	1%	10	1%
Mixed: White and Black Caribbean	*	-	8	1%	5	1%
Mixed: White and Asian	-	-	*	-	*	-
Mixed: White and Black African	*	-	*	-	3	0%
Mixed Other	-	-	4	1%	*	-
Black/Black British: Caribbean	18	4%	39	5%	52	5%
Black/Black British: African	*	-	7	1%	8	1%
Black Other	6	1%	8	1%	7	1%
Other: Arab	-	-	-	-	-	-
Other	*	-	6	1%	19	2%
Total	499	100%	757	100%	964	100%

<sup>\*</sup> Sample too small for inclusion

Disability	Censu	IS	2014		2013		2012	
	Count	%	Count	%	Count	%	Count	%
Yes	51,258	21%	157	33%	209	30%	248	26%
No	198,212	79%	322	67%	500	70%	705	74%
Total	249,470	100%	479	100%	709	100%	953	100%

Religion	Census		2014		2013		2012	
	Count	%	Count	%	Count	%	Count	%
No religion	49,821	20%	127	23%	152	23%	202	22%
Christian	138,394	55.5%	276	51%	434	64%	615	67%
Buddhist	1,015	0.4%	1	0%	2	0%	5	1%
Hindu	9,292	3.7%	17	3%	14	2%	25	3%
Jewish	88	0%	5	1%	2	0%	5	1%
Muslim	9,062	3.6%	5	1%	9	1%	17	2%
Sikh	22,689	9.1%	17	3%	29	4%	34	4%
Other religion	3,057	1.2%	20	4%	30	4%	12	1%
Not stated	16,052	6.4%	77	14%				
Total	249,470	100%	545	100%	673	100%	915	100%

Sexual orientation	20	14	2013		20	12
	Count	%	Count	%	Count	%
Lesbian/gay woman	3	1%	5	1%	11	1%
Gay man	8	1%	13	2%	8	1%
Bisexual	5	1%	9	2%	6	1%
Heterosexual/straight	403	74%	543	95%	777	89%
Prefer not to say	115	21%	-	-	55	6%
Other (please say)	11	2%	-	-	14	2%
Total	545	100%	570	100%	871	100%

Whether currently receive Council Tax Benefit from Wolverhampton City Council	2014		2013		2012	
	Count	%	Count	%	Count	%
Yes	153	29%	340	45%	397	41%
No	378	71%	420	55%	569	59%
Total	531	100%	760	100%	966	100%

# Using evidence to shape better services



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