



# Research Report



## Consultation on the localisation of Council Tax support

Prepared for: Harrow Council

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# Consultation on the localisation of Council Tax support

**Prepared for: Harrow Council**

**Prepared by: Lys Coleman, Account Director**

**September 2012**

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## 1 Executive summary

### 1.1 Introduction

This report summarises the results from the quantitative element of Harrow Council's consultation with residents on the localisation of Council Tax support.

The quantitative survey sought to gather the views of Harrow residents with regard to which, and to what extent, different groups in the population might be affected by changes to the way in which Council Tax Benefit (CTB) is calculated. It also asked residents for their views on whether the Council should create a Hardship Fund to support people suffering hardship as a result of changes to Council Tax Benefit.

The survey included a wide range of demographic and household information to allow the results of the consultation to be considered by key groups, and to ensure that the views of all types of residents are taken into account.

Interviews were undertaken via Computer Aided Telephone Interview (CATI), using a mix of Random Digit Dialling (RDD), and lifestyle contacts sourced from a commercial list provider, and fieldwork was conducted during the course of June and July 2012. A total of 1,010 interviews were completed with Harrow residents, including 315 with current recipients of Council Tax Benefit.

The data have been weighted such that the total sample is representative of the population of Harrow in terms of age, sex, ethnicity and ward, using the latest ONS mid-year population estimates. Within this Council Tax Benefit recipients have been weighted such that they represent 20% of the total sample (their prevalence in the population) although they accounted for approximately 30% of the total number of interviews conducted. This means that the total sample data can be said to be representative of Harrow in terms of the prevalence of Council Tax Benefit recipients, whilst also allowing for robust analysis of the results within this specific group.

## 1.2 Key findings

### 1.2.1 Overview

Two thirds (66%) of all respondents felt that there would be groups of people in the community who would be affected more than others if everyone currently on benefit had to pay something towards their Council Tax.

On a spontaneous basis the groups consistently identified as being most likely to feel an impact of the changes were:

- Households with disabled people;
- Those on low income;
- The unemployed;
- Lone parent households.

On a prompted basis, the groups consistently identified as being most likely to feel a high impact of the changes were:

- Those who are registered disabled;
- Lone parents;
- Carers;
- Families with children.

Overall, three in five (63%) of all respondents believed that the Council should create a Hardship Fund, one in seven (14%) felt the Council should not do so, and one in twenty (6%) were unsure. A further one in five (17%) said it depended on a range of factors, largely focussing on the certainty that those who benefitted from the Fund would be genuinely deserving cases.

The table overleaf provides an overview of the key results by household type. The darkest red shading represents the groups identified by the highest proportion of each household type, the lighter red shading represents the groups identified by the second highest proportion of each household type, and the lightest red shading represents the groups identified by the third and fourth highest proportions of each household type. Similarly, the darkest green shading represents the groups identified by the lowest proportion of each household type, and so on.

**Figure 1: Summary of results by household type**

Column percentages	Respondent household type								
	TOTAL SAMPLE	Registered disabled	Lone parent	Carer	One or two dependent children	Three or more children	Full and/or part time workers	Single person household	Couple without children
<b>Believe there are groups who will be affected more than others</b>	<b>66%</b>	67%	80%	85%	65%	65%	71%	62%	66%
<b>Groups identified as feeling more of an impact spontaneously</b>									
A household that includes someone registered disabled	<b>28%</b>	35%	41%	25%	27%	13%	28%	31%	33%
Those on low income	<b>20%</b>	13%	18%	17%	22%	22%	18%	22%	26%
Unemployed	<b>20%</b>	27%	19%	30%	23%	13%	22%	12%	20%
A lone parent household	<b>14%</b>	9%	40%	15%	12%	20%	15%	10%	11%
Elderly / retired / pensioners	<b>11%</b>	9%	5%	4%	9%	23%	12%	10%	10%
Those on benefits / allowances	<b>8%</b>	5%	3%	3%	6%	14%	13%	9%	9%
<b>Proportion feeling there will be a high impact on a prompted basis</b>									
People who are registered disabled	<b>63%</b>	76%	71%	79%	60%	71%	69%	64%	70%
Lone parents	<b>54%</b>	57%	70%	67%	55%	65%	54%	48%	53%
Carers	<b>49%</b>	55%	56%	66%	48%	55%	48%	50%	48%
Families with children	<b>40%</b>	42%	40%	40%	39%	55%	39%	40%	33%
Part time workers	<b>25%</b>	29%	28%	18%	27%	32%	27%	28%	13%
Single people	<b>21%</b>	24%	31%	25%	21%	25%	20%	24%	13%
Full time workers	<b>14%</b>	13%	7%	7%	14%	18%	15%	15%	11%
Couples without children	<b>9%</b>	6%	7%	5%	6%	12%	10%	10%	9%
<b>Believe there should be a Hardship Fund</b>	<b>63%</b>	59%	80%	46%	61%	71%	62%	70%	52%
Unweighted bases	<b>(1,010)</b>	(58)	(52)	(27)*	(194)	(54)	(244)	(109)	(67)

### 1.2.2 Who do residents spontaneously think would be most affected

Having been read a brief description of the proposed changes, two thirds (66%) of all respondents felt that there would groups of people in the community who would be affected more than others if everyone currently on benefit had to pay something towards their Council Tax.

Among this group, on an unprompted basis, three in ten (28%) mentioned households with disabled people, a fifth (20%) those on low income or the unemployed, one in seven (14%) lone parent households, one in ten the elderly (11%) or those on benefits/allowances (8%), and one in twenty families (5%) and young people (4%).

When asked why they thought these groups would be affected more, reasons focused on the financial implications, with a third (32%) mentioning limited household income.

Respondents were asked to assign their household to one of a number of groupings that Harrow Council have identified as being more or less likely to feel an impact of any changes to Council Tax Benefit. These were:

- A family with one or two dependent children;
- A family with three or more children;
- A lone parent household;
- A carer;
- A household with full and/or part time workers;
- A household that includes someone who is registered disabled;
- A single person household;
- A couple without children<sup>1</sup>.

There were differences with regard to the proportion of these groups who felt that there are groups of people in the community who would be affected more than others if everyone currently on benefit had to pay something towards their Council Tax (carers (85%) were more likely than other groups to believe this is the case, as were lone parents to an extent (80%), while single person households were least likely to believe this would be the case (62%)).

However, while the actual proportions of each of these household types who mentioned the different groups varied, in almost all instances the four groups identified as being affected most were:

- Households that include someone who is registered disabled;
- Low income households;
- The unemployed;
- Lone parent households.

The exception to this was among respondents who classed themselves as families with three or more children, where the four groups identified as being affected most were:

- The elderly/retired/pensioners;
- Low income households;

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<sup>1</sup> It should be noted that respondents were able to choose more than one category.

- Lone parent households;
- Those on benefits/allowances.

Similarly, when the results are analysed by respondents on different types of benefit, in almost every instance the four groups mentioned most commonly were the same regardless of the type of benefit received, and they were also the same amongst those not in receipt of each of the benefits.

The only exceptions to this were as follows:

- Those in receipt of Jobseeker Allowance were somewhat more likely to mention those on benefits (14%) and families (13%) than they were to mention those on low income (12%);
- Those in receipt of Pension Credit were somewhat more likely to mention the elderly (14%) than lone parent households (8%).

When the results are analysed by demographics, reflecting the findings above, there were few significant differences in the specific groups of people who were thought to be more affected than others by changes to Council Tax Benefit, and again the four groups mentioned most commonly were the same as those outlined above in almost all instances regardless of sex, age, ethnicity, disability, marital status, religion, economic activity, presence of children, size of household and tenure.

The only exception to this was that a number of demographic groups were a little more likely to mention the elderly than lone parent households.

### **1.2.3 Who do residents think would be most affected when prompted**

Respondents were informed that the Council have also identified a few groups that may be affected by these changes, and were asked whether they think there will be a high impact, a medium impact or a low impact on each of these groups as a result of the changes to Council Tax Benefit. The groups identified by the Council were:

- Families with children;
- Lone parents;
- Carers;
- Full and part time workers;
- People who are registered disabled;
- Single people;
- Couples without children.

At a total sample level those registered as disabled were regarded as being likely to feel the greatest impact of such changes (64% high impact, 20% medium impact), followed by lone parents (54% high impact, 27% medium impact), carers (50% high impact, 31% medium impact) and families with children (40% high impact, 39% medium impact).

While three quarters (75%) of all respondents believed that there would be a high or medium impact on part time workers, within this the majority (50%) believed there would be a medium rather than a high impact on this group.



Single people (21% high impact, 35% medium impact), full time workers (14% high impact, 25% medium impact) and couples without children (9% high impact, 27% medium impact) were regarded as less likely to feel the impact of the changes.

The results were very consistent regardless of household type, indicating that while the ranking of the various household types varied to a small extent, the four groups mentioned most commonly across the various household types were:

- Those who are registered disabled;
- Lone parents;
- Carers;
- Families with children.

Similarly, the groups identified as being least likely to feel a high impact of the changes were highly consistent regardless of the respondent's household type, with the following three groups mentioned least often:

- Couples without children;
- Full time workers;
- Single people.

The only exceptions to this were that respondents in lone parent households were slightly less likely to mention part time workers than single people (28% compared to 31%).

Similarly among recipients and non-recipients of various benefits, while there were differences in degree, for every sub-group the same four groups were highlighted as feeling the greatest impact of the changes.

This was also the case when results were considered by different demographic groups, where in each instance the four groups identified as being likely to feel the greatest impact of the changes were as outlined above.

When asked why they thought there would be a high impact for certain groups, the most commonly mentioned themes were as follows:

People who are registered disabled:

- Limited employment options (31%);
- Highly reliant on benefits (28%);
- Limited/low household income (21%).

Lone parents

- Limited/low household income (44%);
- Have more outgoings/expenses (34%);
- Highly reliant on benefits (12%);
- Alone/without support (12%).

Carers:

- Limited/low household income 32%);
- Limited employment options (31%);
- Have more outgoings/expenses (14%).

Families with children:

- Have more outgoings/expenses (45%);

- Limited/low household income (14%);
- General high cost of living (12%).

Part time workers:

- Limited/low household income (65%);
- Difficulty in paying increase (11%);
- Highly reliant on benefits (6%);
- Have more outgoings/expenses (6%).

Single people:

- Limited/low household income (36%);
- Alone/without support (12%);
- Depends on the personal circumstances in each case (10%).

Full time workers:

- Will pay more (including tax) (21%);
- Limited/low household income (17%);
- Taxpayers are left supporting those on benefits (12%);

Couples without children:

- Limited/low household income (12%);
- Difficulty in paying increase (12%);
- Depends on the personal circumstances in each case (8%).

### 1.2.4 Views on creation of a Hardship Fund

Respondents were asked whether they think the Council should set up a Hardship Fund to support people suffering genuine hardship through the changes to Council Tax Benefit.

Overall, three in five (63%) of all respondents believed that the Council should create a Hardship Fund, one in seven (14%) felt the Council should not do so, and one in twenty (6%) were unsure. A further one in five (17%) said it depended on a range of factors, largely focussing on the certainty that those who benefitted from the Fund would be genuinely deserving cases.

While the sections above highlight how consistent the views of different groups of respondents were with regard to the groups perceived as being likely to feel a high impact as a result of the changes, views were more diverse with regard to the creation of a Hardship Fund: while four in five (80%) of lone parents felt that a Hardship Fund should be created, this fell to less than half of carers (46%).

Recipients of Council Tax Benefit (72%), Housing Benefit (78%), and Working Tax Credit (76%) were more likely than non-recipients to feel the Council should create a Hardship Fund (60%, 61% and 61% respectively), although there were no significant differences between those who pay Council Tax and those who do not.

### 1.2.5 General comments

At the end of the survey, prior to answering demographic questions, respondents were asked if they had any general comments to make about the changes. Close to half (47%) mentioned something, and these comments were very disparate.

The following outlines the themes that came through at this question that were mentioned by 10 respondents or more, indicating the actual number of respondents who expressed the particular sentiment.

- Only those in genuine need should receive money from the Fund (57 respondents);
- Those who work shouldn't be able to claim benefits (23 respondents);
- The system is currently being abused (21 respondents);
- The cuts/changes are necessary (20 respondents);
- Vulnerable groups are being affected (19 respondents);
- It should be means tested (16 respondents);
- Each case needs to be individually assessed (15 respondents);
- The system is unfair (14 respondents);
- They should focus on helping/supporting people (12 respondents);
- Taxpayers will have to pay for it (12 respondents);
- Should look at other areas for cut backs (12 respondents);
- Council Tax should be reduced/is too high (11 respondents);
- They should look carefully at expenditure/reduce wastage (11 respondents).

## 2 Introduction

### 2.1 Background to the survey

The Welfare Reform Act was introduced to Parliament in February 2011 and given Royal Assent on 8<sup>th</sup> March 2012. Council Tax Benefit (CTB) has been abolished within this Act and Local Authorities have been given the responsibility to develop a local Council Tax Support Scheme.

CTB provides means-tested help to people on a low income who have to pay Council Tax. For working age people there is a limit on savings of £16,000. If people claim means-tested out-of-work benefits (Income Support, Jobseeker's Allowance and Employment and Support Allowance) they generally receive full assistance, so that they do not pay Council Tax at all. If people are in work or have other income they can still receive CTB but are likely to get less than the full amount, so that their Council Tax bill will be reduced but not eliminated.

For pensioners who claim Pension Credit there is no limit on the amount of savings they may have and still receive CTB. Pensioners with higher incomes can also qualify, even if they do not get Pension Credit. Around 60% of pensioners are entitled to CTB, though many fail to claim.

Current expenditure on CTB is around £4.8 billion nationally, and approximately £19.82 million in Harrow. The following outlines a number of key aspects of CTB on a national basis as at December 2011:

- Nationally over 5.8 million people claim CTB, more than any other means-tested benefit;
- Almost half of CTB claimants (2.7 million) are pensioners;
- 66% of Council Tax Benefit recipients were also in receipt of Income Support, income-based Jobseeker's Allowance, income-based Employment and Support Allowance or Pension Credit (Guarantee Credit);
- A quarter of CTB claimants (1.6 million) have dependent children;
- A tenth of CTB claimants (0.7 million) are low earners;
- On average CTB is worth £816 a year (£15.69 per week);
- Many people do not claim the CTB they are entitled to: around 2.5 million people are missing out on benefits worth £2 billion a year.

The government's consultation paper<sup>2</sup> makes the following proposals:

- Help with Council Tax will be a local authority responsibility and will not become part of Universal Credit;
- The amount provided to local authorities for the new system will be 10% less than current spending on CTB;
- Support for pensioners will not be affected by this cut in spending and will remain at existing levels with existing rules;

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<sup>2</sup> A consultation paper was launched by the Department for Communities and Local Government on 2nd August 2011. It is available at [www.communities.gov.uk/publications/localgovernment/localisingcounciltaxconsult](http://www.communities.gov.uk/publications/localgovernment/localisingcounciltaxconsult)

- Local authorities will be free to establish whatever rules they choose for their schemes for working age people (and will administer the scheme for pensioners using national rules);
- Central government will provide a fixed amount of money to local authorities to operate their new schemes. Unlike current arrangements, this central government grant will not be ring-fenced and will not vary according to demand;
- New local schemes to provide help with paying Council Tax must be in place by April 2013.

Harrow Council is committed to ensuring that people living in Harrow are given the opportunity to have their say in proposed changes to the way services are delivered and wants to ensure involvement at the earliest stages in the design of the scheme. The Council is therefore holding a public consultation over the period June to August inclusive which comprises both qualitative consultation undertaken by Harrow Council in-house<sup>3</sup>, and quantitative consultation, including both a Residents Panel Survey carried out by Quantify Ltd and a Telephone Survey undertaken by BMG Research.

This report summarises the results of the Telephone Survey, one of the quantitative elements of the consultation.

## 2.2 Quantitative consultation

### 2.2.1 Survey coverage

The quantitative survey sought to gather the views of Harrow residents with regard to which, and to what extent, different groups in the population might be affected by changes to the way in which Council Tax Benefit (CTB) is calculated.

It also asked residents for their views on whether the Council should create a Hardship Fund to support people suffering hardship as a result of changes to Council Tax Benefit.

The survey included a wide range of demographic and household information to allow the results of the consultation to be considered by key groups, and to ensure that the views of all types of residents are taken into account. These included the following:

- Men and women;
- Different age groups (18 to 29, 30 to 44, 45 to 64, 65+);
- People from different ethnic backgrounds (Asian/Asian British, Black/Black British, White/White British, other ethnicity);
- People who are/are not currently in employment;
- Residents whose activities are/are not limited because of a health problem or disability;
- Size of household (number of adults and children);
- Those with different religious views (no religion, Christian, Hindu, Islam, other religions);
- People who are/are not married or in a Civil Partnership;
- (Ex) service personnel;
- War Widows;

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<sup>3</sup> The qualitative activity includes road shows; go to days and specific focus groups and workshop.

- Those with differing types of housing tenure (home owned outright or on mortgage, rented from Housing Association or private landlord, or another form of tenure);
- Council Tax payers and non-payers;
- Council Tax Benefit recipients and non-recipients;
- Recipients and non-recipients of other benefits or allowances (Incapacity Benefit/Employment and Support Allowance, Housing Benefit, Jobseeker's Allowance, Income Support, Pension Credit, Working Tax Credits, Child Tax Credits, Disability Living Allowance or Attendance Allowance).

Respondents were also asked to assign their household to one of a number of groupings that Harrow Council have identified as being more or less likely to feel an impact of any changes to Council Tax Benefit. These were:

- A family with one or two dependent children;
- A family with three or more children;
- A lone parent household;
- A carer;
- A household with full and/or part time workers;
- A household that includes someone who is registered disabled;
- A single person household;
- A couple without children.

Appendix 1 of this report provides a breakdown of the sample on these and other criteria, including the prevalence in the sample of women who have recently been pregnant or on maternity leave, of those whose gender has been reassigned since birth, and by sexual orientation.

A copy of the questionnaire can be found in Appendix 2 of this report.

### **2.2.2 Survey method and timing**

Interviews were undertaken via Computer Aided Telephone Interview (CATI), using a mix of Random Digit Dialling (RDD), and lifestyle contacts sourced from a commercial list provider.

Fieldwork was conducted during the course of June and July 2012.

### **2.2.3 Sample size and composition**

A total of 1,010 interviews were completed with Harrow residents, including 315 with current recipients of Council Tax Benefit.

Quotas were placed on the non-Council Tax Benefit recipient element of the sample in line with the latest available ONS mid-year estimates for Harrow on sex and age (2010 estimates) and for ethnicity (2009 estimates) to ensure that this element of the sample was as representative as possible of the universe under investigation.

Given that estimates are not available which describe the Council Tax Benefit recipient population in similar terms, no further quotas were placed on this element of the sample.

#### **2.2.4 Weighting the data**

The data have been weighted such that the total sample is representative of the population of Harrow in terms of age, sex, ethnicity and ward, using the latest ONS mid-year population estimates as described above.

Within this Council Tax Benefit recipients have been weighted such that they represent 20% of the total sample although they accounted for approximately 30% of the total number of interviews conducted. This means that the total sample data can be said to be representative of Harrow in terms of the prevalence of Council Tax Benefit recipients, whilst also allowing for robust analysis of the results within this specific group.

While all data shown in this report are weighted, sample bases shown are unweighted in order to indicate the level of robustness of the data.

Appendix 1 includes a breakdown of the sample on both an unweighted and a weighted basis.

#### **2.2.5 Reporting**

Where differences between sub-groups are noted in the text they are statistically significant at the 95% level of confidence.

## 3 Findings in detail

### 3.1 Who do residents spontaneously think would be most affected

#### 3.1.1 Overall results

Before being asked their views on whether they think there are any groups of people in the community who would be affected more than others if everyone currently on benefit had to pay something towards their Council Tax, respondents were read the following outline of the proposed changes:

*'Some people receive Council Tax Benefit to help pay their Council Tax.*

*'The Government is abolishing Council Tax Benefit from April 2013 and giving local councils the responsibility for new local schemes, but reducing the amount of funding it provides by 10%. This means Harrow will need to save £3.5 million to fund the new scheme next year.*

*'There will not be any changes for pensioners and the Government will continue to set the rules for this group, but there will be changes for everyone else.*

*'The Council has started to look at the changes that need to be made to Council Tax Benefit to find the savings within the new scheme, but at the same time it wants to support the most vulnerable people. The Council would like your feedback to help them to do this.'*

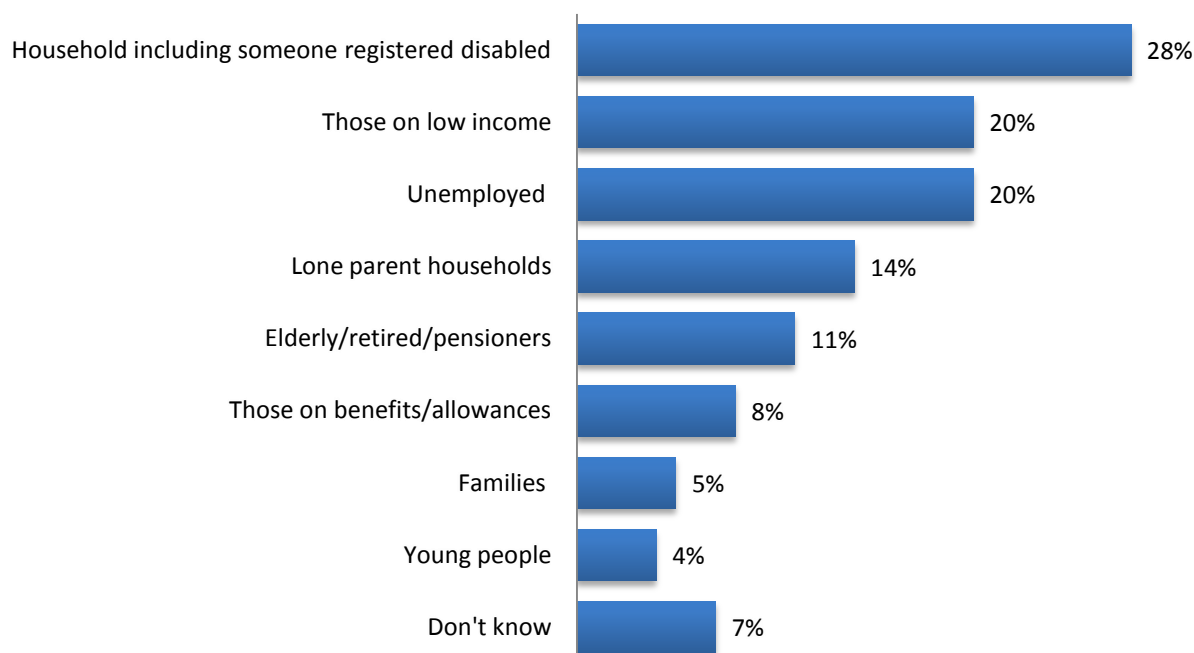
Having been read this overview, overall two thirds (66%) of all respondents believed there would be groups in the community who would be affected more than others if everyone currently on benefit had to pay something towards their council tax.

When this group were asked, on an unprompted basis, who they thought would be affected more than others, close to three in ten (28%) mentioned households with disabled people, a fifth (20%) those on low income or the unemployed, one in seven (14%) lone parent households, one in ten the elderly (11%) or those on benefits/allowances (8%), and one in twenty families (5%) and young people (4%).

Other groups, mentioned by 1% or 2% of this group of respondents, were larger families, carers, households with full or part-time workers, single person households, people who work/taxpayers, those who are sick or ill (not disabled), everyone, vulnerable groups, those with young children, immigrants/asylum seekers.



**Figure 2: Groups felt to be affected more than others – unprompted (all respondents who feel there are groups in the community who would be affected more than others)**



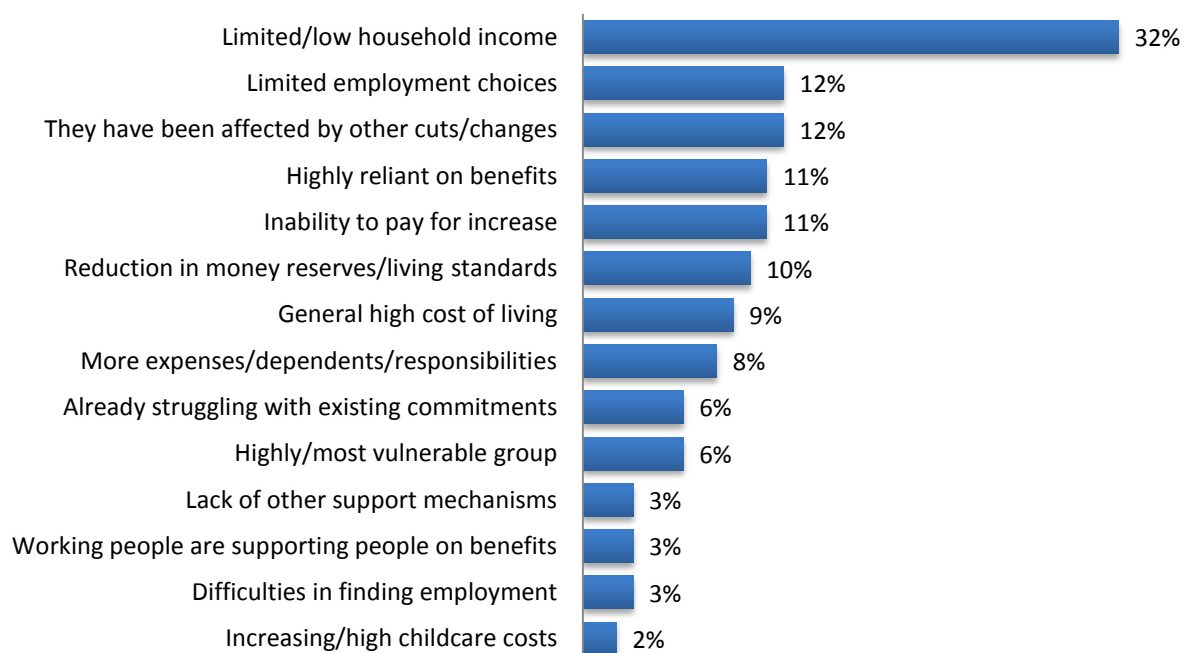
Unweighted base = 655

Where respondents were able to mention a specific group of people they were asked why they thought this/these group(s) would be more affected than others. Unsurprisingly, across all the groups identified, the responses focused on financial issues, with a third (32%) mentioning limited household income.

Other reasons mentioned by around one in ten of those who identified a specific group included:

- Limited employment choices (12%);
- They have been affected by other cuts/changes (12%);
- Highly reliant on benefits (11%);
- Inability to pay for increase (11%);
- Reduction in money reserves/living standards (10%);
- General high cost of living (9%);
- More expenses/dependents/responsibilities (8%).

**Figure 3: Reasons for feeling certain groups would be affected more than others – unprompted (all respondent specifying a particular group)**



Unweighted base = 601

The figure overleaf considers the results outlined above for each of the specific groups mentioned as being more affected by the changes, with shading used to highlight the three most commonly mentioned themes with regard to each of the groups.

It should be noted that respondents were able to mention more than one group as being more affected by the changes, so the responses provided as to why certain groups were identified may relate to a group other than the one indicated overleaf in a small minority of instances.

To summarise, the most commonly mentioned themes for each group identified were as follows:

Households with someone who is registered disabled:

- Limited employment options (32%);
- Limited/low household income (30%);
- Been affected by changes/cuts to other benefits (15%).

Those on low income:

- Limited/low household income (55%);
- Been affected by changes/cuts to other benefits (16%);
- Inability to pay for increase (13%);
- Reduction in money reserves/living standards (13%).

Unemployed:

- Limited/low household income (50%);
- Inability to pay for increase (25%);
- Highly reliant on benefits (16%).

Lone parent households:

- Limited/low household income (30%);
- More expenses/dependents/responsibilities (22%);
- Highly reliant on benefits (14%).

Elderly/retired/pensioners:

- Limited/low household income (30%);
- Highly reliant on benefits (18%);
- Been affected by changes/cuts to other benefits (14%).

Those on benefits:

- Limited/low household income (35%);
- Highly reliant on benefits (26%);
- Reduction in money reserves/living standards (15%).

Families:

- More expenses/dependents/responsibilities (33%);
- General high cost of living (26%);
- Limited/low household income (20%).

Young people:

- Difficulties in finding employment (37%);
- General high cost of living (21%);
- Limited/low household income (21%).

**Figure 4: Reasons for feeling certain groups would be affected more than others – unprompted (all respondent specifying a particular group)**

Column percentages	Groups felt to be more affected							
	Household with someone registered disabled	Those on low income	Unemployed	Lone parent households	Elderly/retired/pensioners	Those on benefits	Families	Young people
Limited / low household income	30%	55%	50%	30%	30%	35%	20%	21%
Limited employment options	32%	3%	7%	11%	10%	4%	5%	6%
Been affected by changes / cuts to other benefits	15%	16%	10%	12%	14%	9%	9%	12%
Highly reliant on benefits	11%	8%	16%	14%	18%	26%	6%	7%
Inability to pay for increase	14%	13%	25%	6%	7%	13%	11%	2%
Reduction in money reserves/living standards	6%	13%	9%	4%	1%	15%	5%	4%
General high cost of living	6%	8%	7%	9%	12%	8%	26%	21%
More expenses/dependents/responsibilities	3%	6%	4%	22%	5%	4%	33%	3%
Struggling already with existing commitments	5%	8%	5%	11%	6%	4%	8%	0%
Highly / most vulnerable group	9%	2%	4%	12%	13%	1%	12%	8%
Lack of other support mechanisms	2%	<0.5%	2%	8%	2%	2%	4%	6%
Difficulties in finding employment	3%	1%	2%	1%	0%	0%	0%	37%
Increasing / higher childcare costs	1%	1%	0%	9%	3%	1%	0%	3%
Unweighted base	(178)	(123)	(130)	(100)	(77)	(52)	(34)*	(27)*

\* Caution: low base

### 3.1.2 Results by household classification

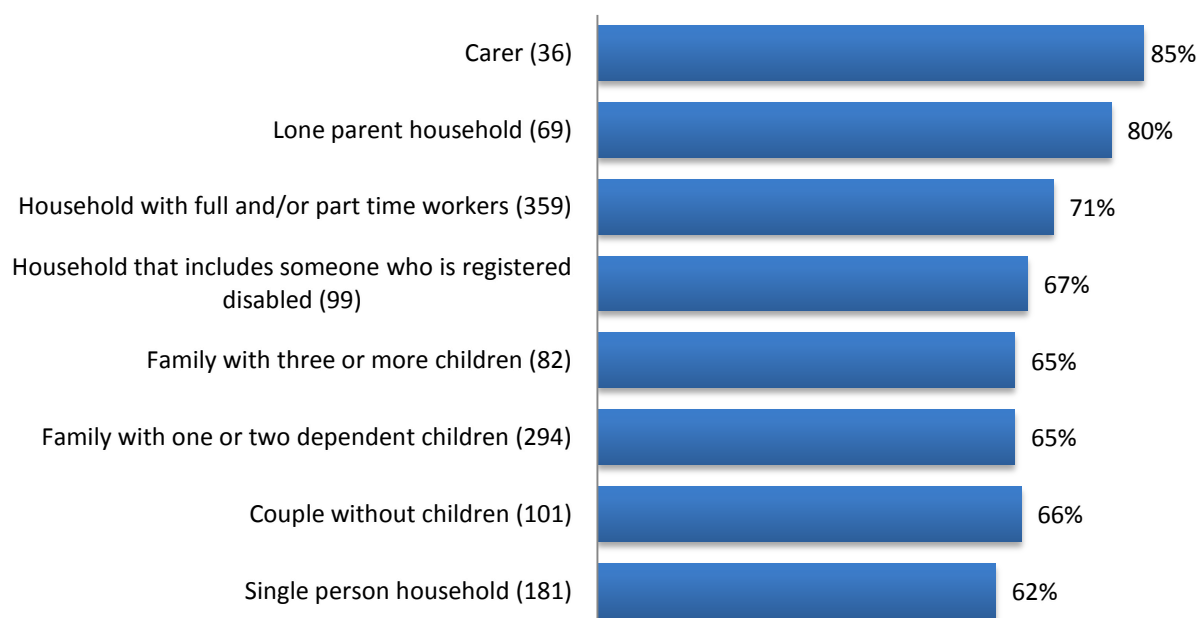
Respondents were asked to assign their household to one of a number of groupings that Harrow Council have identified as being more or less likely to feel an impact of any changes to Council Tax Benefit. These were:

- A family with one or two dependent children;
- A family with three or more children;
- A lone parent household;

- A carer;
- A household with full and/or part time workers;
- A household that includes someone who is registered disabled;
- A single person household;
- A couple without children<sup>4</sup>.

The figure overleaf shows how views varied by these groupings, and indicates that carers (85%) were more likely than other groups to believe there are groups of people in the community who would be affected more than others if everyone currently on benefit had to pay something towards their Council Tax, as were lone parents to an extent (80%), while single person households were least likely to believe this would be the case (62%).

**Figure 5: Whether respondent believes there are groups of people who would be affected more than others (all respondents by household type)**



Unweighted bases in parentheses

When asked, on an unprompted basis, who they thought would be affected more than others there were differences dependent on the household classification, and these are summarised below,:

- Lone parents were more likely than other groups to identify lone parents as people who would be more affected than others (40% compared to 14% overall);
- Families with three or more children were less likely than other groups to mention households that include someone who is registered disabled (13% compared to 28% overall), and more likely to mention the elderly (23% compared to 11% overall) and those on benefits (14% compared to 8% overall).

<sup>4</sup> It should be noted that respondents were able to choose more than one category.

## Consultation on the localisation of Council Tax support

The full distribution of results by household classification is shown in the table overleaf, with the darkest shading representing the groups identified by the highest proportion of each household type, the lighter shading representing the groups identified by the second highest proportion of each household type, and the lightest shading representing the groups identified by the third and fourth highest proportions of each household type.

This highlights the fact that, while the ranking of the various household types may vary, with the exception of the two household types mentioned above, the four groups mentioned most commonly across the various household types were:

- Households that include someone who is registered disabled;
- Low income households;
- The unemployed;
- Lone parent households.

**Figure 6: Groups felt to be affected more than others – unprompted (all respondents who feel there are groups in the community who would be affected more than others by household type)**

Column percentages	Respondent household type							
	Registered disabled	Lone parent	Carer	One or two dependent children	Three or more children	Full and/or part time workers	Single person household	Couple without children
Groups identified as feeling a high impact								
A household that includes someone registered disabled	35%	41%	25%	27%	13%	28%	31%	33%
Those on low income	13%	18%	17%	22%	22%	18%	22%	26%
Unemployed	27%	19%	30%	23%	13%	22%	12%	20%
A lone parent household	9%	40%	15%	12%	20%	15%	10%	11%
Elderly / retired / pensioners	9%	5%	4%	9%	23%	12%	10%	10%
Those on benefits / allowances	5%	3%	3%	6%	14%	13%	9%	9%
Families	5%	9%	5%	7%	4%	5%	3%	3%
Young people	2%	2%	1%	4%	2%	6%	4%	5%
A carer	6%	2%	7%	3%	0%	2%	1%	2%
A household with full and / or part-time workers	3%	5%	6%	2%	0%	2%	2%	1%
A single person household	0%	5%	0%	2%	0%	1%	3%	5%
People who work / taxpayers	2%	0%	0%	4%	0%	1%	3%	1%
Everyone	0%	3%	0%	1%	4%	1%	6%	1%
Unweighted bases	(58)	(52)	(27)*	(194)	(54)	(244)	(109)	(67)

\* caution: low base

### 3.1.3 Results by receipt of benefits

There was little variation in the extent to which respondents in receipt of various benefits believed there would be groups of people in the community who would be affected more than others if everyone currently on benefit has to pay something towards their council tax, with the following exceptions:

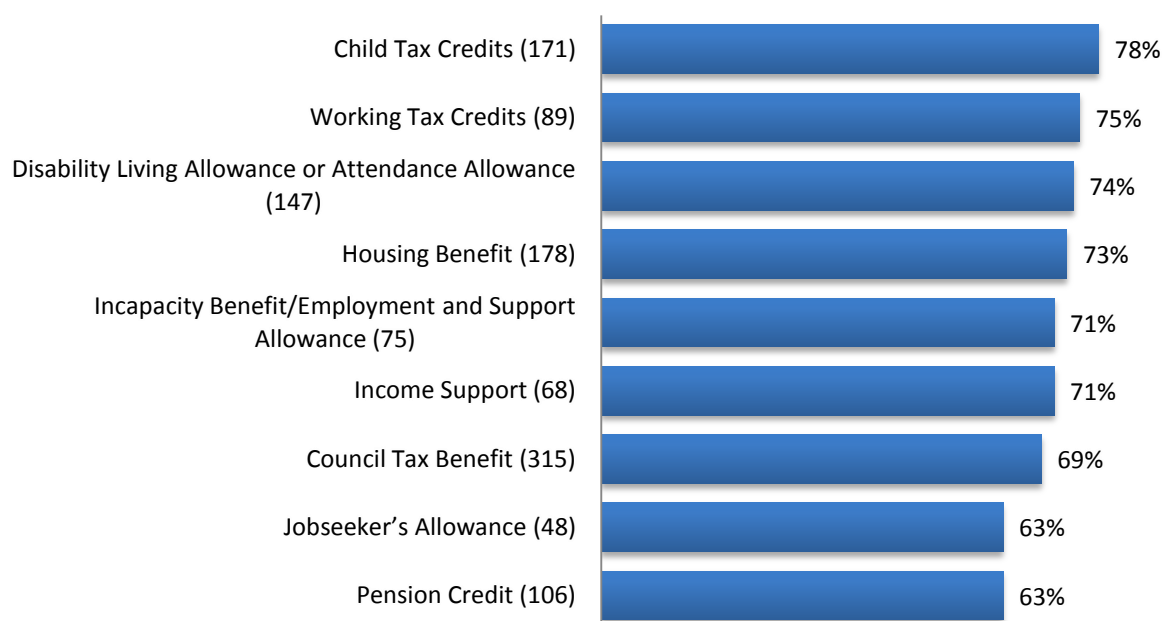
- Recipients of Housing Benefit were more likely than non-recipients to believe this is the case (73% compared to 65%);

- Recipients of Child Tax Credits were more likely than non-recipients to believe this is the case (78% compared to 64%);
- Recipients of Disability Living Allowance or Attendance Allowance were more likely than non-recipients to believe this is the case (74% compared to 65%);

There were no significant differences between those who pay Council Tax and those who do not, nor between those who receive Council Tax Benefit and those who do not.

The figure below summarises views in this respect among those in receipt of various benefits. It should be borne in mind that each respondent may fall into more than one of the groupings below.

**Figure 7: Whether respondent believes there are groups of people who would be affected more than others (all respondents by receipt of benefits)**



Unweighted bases in parentheses

In terms of the specific groups of people who were thought to be more affected than others by changes to Council Tax Benefit there were no significant differences between those who pay and those who do not pay Council Tax, nor between those in receipt, and those not in receipt, of Council Tax Benefit.

However there were some differences between recipients and non-recipients of other types of benefit, and these are summarised below:

- Disability Living Allowance/Attendance Allowance recipients were more likely than non-recipients to mention households that include someone who is disabled (41% compared to 25%);
- Housing Benefit recipients were more likely than non-recipients to mention lone parent households (22% compared to 13%);
- Jobseeker Allowance recipients were more likely than non-recipients to mention single person households (8% compared to 2%);



- Income Support recipients were more likely than non-recipients to mention carers (8% compared to 2%), and less likely to mention the elderly (2% compared to 12%);
- Working Tax Credit recipients were more likely than non-recipients to mention families with three or more children (5% compared to 1%), and households with full or part time workers (5% compared to 1%), and less likely to mention the elderly (4% compared to 12%);
- Child Tax Credit recipients were more likely than non-recipients to mention families with three or more children (4% compared to 1%), and less likely to mention the elderly (5% compared to 12%).

However, despite these differences, it should be noted that in almost every instance the four groups mentioned most commonly were the same regardless of the type of benefit received, and they were also the same amongst those not in receipt of each of the benefits. These were:

- Households that include someone who is registered disabled;
- Low income households;
- The unemployed;
- Lone parent households.

The only exceptions to this were as follows:

- Those in receipt of Jobseeker Allowance were somewhat more likely to mention those on benefits (14%) and families (13%) than they were to mention those on low income (12%);
- Those in receipt of Pension Credit were somewhat more likely to mention the elderly (14%) than lone parent households (8%).

### 3.1.4 Results by demographics

Women were more likely than men (70% compared to 62%) to believe there would be groups in the community who would be affected more than others if everyone currently on benefit had to pay something towards their council tax.

Those aged 65 or more were least likely to believe there would be groups in the community who would be affected more than others if everyone currently on benefit had to pay something towards their council tax, with little variation in this respect for younger age groups (57% compared to 68% of those aged up to 64).

Black/Black British respondents (84%) and those of Other ethnicity (80%) were much more likely than White/White British (64%) or Asian/Asian British (60%) respondents to believe this is the case.

Those living in properties rented from a Housing Association were more likely than those of other tenure to believe this is the case (76% compared to 65%).

In terms of the specific groups of people who were thought to be more affected than others by changes to Council Tax Benefit there were few significant differences by demographics, and again the four groups mentioned most commonly were the same in almost all instances regardless of sex, age, ethnicity, disability, marital status, religion, economic activity, presence of children, size of household and tenure. These were:

- Households that include someone who is registered disabled;
- Low income households;
- The unemployed;
- Lone parent households.

The only exception to this was that a number of demographic groups were a little more likely to mention the elderly than lone parent households.

## 3.2 Who do residents think would be most affected when prompted

### 3.2.1 Total sample results

Respondents were informed that the Council have also identified a few groups that may be affected by these changes, and were asked whether they think there will be a high impact, a medium impact or a low impact on each of these groups as a result of the changes to Council Tax Benefit. The groups identified by the Council were:

- Families with children;
- Lone parents;
- Carers<sup>5</sup>;
- Full<sup>6</sup> and part time<sup>7</sup> workers;
- People who are registered disabled<sup>8</sup>;
- Single people;
- Couples without children.

The figure below highlights that, at a total sample level, those registered as disabled are regarded as being likely to feel the greatest impact of such changes (64% high impact, 20% medium impact), followed by lone parents (54% high impact, 27% medium impact), carers (50% high impact, 31% medium impact) and families with children (40% high impact, 39% medium impact).

While three quarters (75%) of all respondents believed that there would be a high or medium impact on part time workers, within this the majority (50%) believed there would be a medium rather than a high impact on this group.

Single people (21% high impact, 35% medium impact), full time workers (14% high impact, 25% medium impact) and couples without children (9% high impact, 27% medium impact) were regarded as less likely to feel the impact of the changes.

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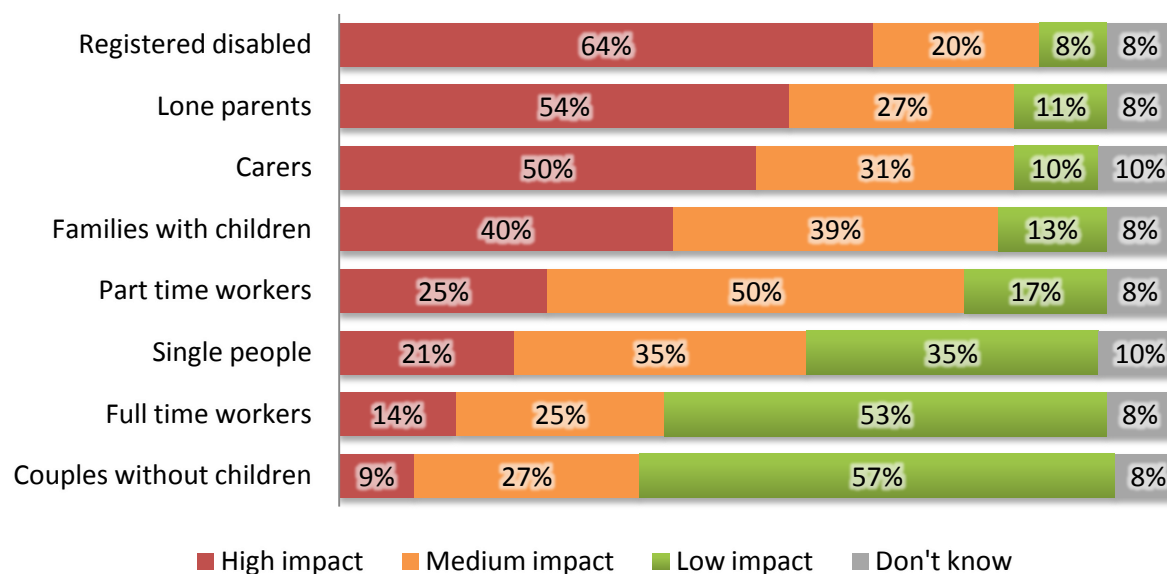
<sup>5</sup> Where respondents indicated a need for clarification, they were informed that, for the purposes of CTB, a carer is someone who has the responsibility of caring for someone else who, because of long term illness, disability or old age, is not able to care for him or herself. Carers are usually entitled to Carer's Allowance.

<sup>6</sup> Where respondents indicated a need for clarification, they were informed that, for the purposes of CTB, a full time worker is someone who works 35 hours or more a week

<sup>7</sup> Where respondents indicated a need for clarification, they were informed that, for the purposes of CTB, a part time worker is someone who works less than 35 hours a week.

<sup>8</sup> Where respondents indicated a need for clarification, they were informed that, for the purposes of CTB, people are regarded as having a disability if they qualify for a 'disability premium' when their CTB is calculated, and that they usually receive Disability Living Allowance.

**Figure 8: Level of impact residents think changes will have on identified groups – prompted (all respondents)**



Unweighted base = 1,010

### 3.2.2 Results by household classification

The table overleaf outlines how the proportion feeling there would be a high impact on the various groups identified varied by household classification. Again the dark red shading represents the groups mentioned by the highest proportion of each household type, the lighter red shading represents the groups identified by the second highest proportion of each household type, and the lightest red shading represents the groups identified by the third and fourth highest proportions of each household type.

Similarly, the darkest green shading represents the groups identified by the lowest proportion of each household type, the lighter green shading represents the groups identified by the second lowest proportion, and the lightest green shading represents the groups identified by the third lowest proportion.

This again highlights the consistency of the results regardless of household type, indicating that while the ranking of the various household types may vary to a small extent, the four groups mentioned most commonly across the various household types were:

- Those who are registered disabled;
- Lone parents;
- Carers;
- Families with children.

Similarly, the groups identified as being least likely to feel a high impact of the changes are highly consistent regardless of the respondent's household type, with the following three groups mentioned least often:

- Couples without children;
- Full time workers;
- Single people.

The only exceptions to this were that respondents in lone parent households were slightly less likely to mention part time workers than single people (28% compared to 31%).

**Figure 9: Proportion who think there will be a high impact – prompted (all respondents by household type)**

Column percentages	Respondent household type							
	Registered disabled	Lone parent	Carer	One or two dependent children	Three or more children	Full and/or part time workers	Single person household	Couple without children
Groups identified as feeling a high impact								
People who are registered disabled	76%	71%	79%	60%	71%	69%	64%	70%
Lone parents	57%	70%	67%	55%	65%	54%	48%	53%
Carers	55%	56%	66%	48%	55%	48%	50%	48%
Families with children	42%	40%	40%	39%	55%	39%	40%	33%
Part time workers	29%	28%	18%	27%	32%	27%	28%	13%
Single people	24%	31%	25%	21%	25%	20%	24%	13%
Full time workers	13%	7%	7%	14%	18%	15%	15%	11%
Couples without children	6%	7%	5%	6%	12%	10%	10%	9%
Unweighted bases	(99)	(69)	(36)	(294)	(82)	(359)	(181)	(101)

### 3.2.3 Results by receipt of benefits

The table overleaf summarises the results by receipt/non-receipt of various benefits, and highlights the very high degree of consistency in response both between those who receive and those who do not receive the various benefits, and between those who receive different types of benefits.

The shading in the table indicates instances where a significantly higher proportion of recipients of a particular benefit than non-recipients felt there will be a high impact for a particular group, and these can be summarised as follows:

- Those in receipt of Council Tax Benefit were more likely than non-recipients to feel there would be a high impact on lone parents (63% compared to 50%), carers (59% compared to 48%), families with children (54% compared to 36%) and part time workers (32% compared to 23%);
- Housing Benefit recipients were more likely than non-recipients to feel there would be a high impact on families with children (57% compared to 37%) and single people (28% compared to 19%);
- Income Support recipients were more likely than non-recipients to feel there would be a high impact on families with children (73% compared to 37%) and single people (39% compared to 19%);
- Pension Credit recipients were more likely than non-recipients to feel there would be a high impact on single people (35% compared to 19%);
- Child Tax Credit recipients were more likely than non-recipients to feel there would be a high impact on lone parents (67% compared to 51%), families with children (57% compared to 36%), part time workers (32% compared to 23%) and single people (27% compared to 18%);
- Disability Living Allowance/Attendance Allowance recipients were more likely than non-recipients to feel there would be a high impact on carers (58% compared to 49%).

However, despite these differences in degree, for every sub-group, whether in receipt of benefits or not, the same four groups were highlighted as feeling the greatest impact of the changes:

- Those who are registered disabled;
- Lone parents;
- Carers;
- Families with children.

**Figure 10: Proportion who think there will be a high impact – prompted (all respondents by receipt of benefits)**

Receipt of benefits	Groups identified as feeling a high impact								
	People who are registered disabled	Lone parents	Carers	Families with children	Part time workers	Single people	Full time workers	Couples without children	Unweighted bases
CTB recipient	68%	63%	59%	54%	32%	23%	15%	10%	(315)
CTB non-recipient	63%	50%	48%	36%	23%	18%	13%	8%	(639)
IB/ESA recipient	70%	60%	47%	44%	23%	24%	15%	9%	(75)
IB/ESA non-recipient	63%	53%	50%	39%	25%	20%	14%	9%	(903)
HB recipient	66%	59%	55%	57%	29%	28%	15%	9%	(178)
HB non-recipient	63%	52%	49%	37%	24%	19%	14%	9%	(810)
JSA recipient	73%	62%	61%	53%	22%	39%	21%	7%	(48)
JSA non-recipient	63%	53%	49%	39%	24%	19%	14%	9%	(947)
IS recipient	72%	57%	56%	73%	20%	37%	15%	12%	(68)
IS non-recipient	63%	53%	49%	37%	24%	19%	14%	9%	(919)
PC recipient	55%	59%	51%	44%	31%	35%	16%	8%	(106)
PC non-recipient	64%	53%	50%	39%	24%	19%	14%	9%	(875)
WTC recipient	57%	63%	40%	42%	26%	19%	13%	6%	(89)
WTC non-recipient	64%	52%	51%	40%	25%	20%	14%	9%	(889)
CTC recipient	57%	67%	55%	57%	32%	27%	14%	10%	(171)
CTC non-recipient	63%	51%	49%	36%	23%	18%	14%	8%	(806)
DLA/AA recipient	69%	55%	58%	37%	25%	24%	15%	7%	(147)
DLA/AA non-recipient	63%	54%	49%	40%	25%	20%	14%	9%	(847)

### 3.2.4 Results by demographics

The table overleaf summarises the results by sex, age, ethnicity, religion, disability status and economic activity, with the shading indicating instances where a significantly higher proportion mentioned a particular group as being likely to feel a high impact as a result of the changes.

Again, while there were some differences in the degree of response, which are summarised below, in each instance the four groups identified as being likely to feel the greatest impact of the changes were:

- Those who are registered disabled;
- Lone parents;
- Carers;
- Families with children.

In terms of the various sub-groups, differences can be summarised as follows:

- Women were more likely to assign a high impact to most groups than men, except in relation to full time workers and couples without children;
- Those aged 65 or more were less likely than younger respondents to assign a high impact to lone parents;
- Those aged 45 to 64 were more likely than other age groups to assign a high impact to part time and full time workers;
- Those aged 18 to 29 were more likely than other age groups to assign a high impact to single people;
- Asian/Asian British respondents tended to be less likely to assign a high impact to most groups with the exception of full time workers and couples without children;
- Black/Black British respondents tended to be more likely to assign a high impact to most groups;
- There were few differences by religion, although those without a faith were more likely to assign a high impact to lone parents and carers. Christians and those of another faith were also more likely to assign a high impact to lone parents, Hindus to full time workers, and Muslims to families with children;
- There were very few differences with regard to disability status;
- Those not in employment tended to be more likely to assign a high impact to most groups with the exception of full and part time workers, and couples without children.

**Figure 11: Proportion who think there will be a high impact – prompted (all respondents by demographics)**

Row percentages	Groups identified as feeling a high impact								
	People who are registered disabled	Lone parents	Carers	Families with children	Part time workers	Single people	Full time workers	Couples without children	
<b>Sex</b>									
Male	59%	49%	45%	34%	22%	17%	15%	10%	(404)
Female	69%	60%	55%	45%	28%	25%	13%	7%	(606)
<b>Age</b>									
18 to 29	66%	61%	45%	46%	26%	28%	14%	8%	(121)
30 to 44	60%	56%	50%	40%	22%	18%	11%	8%	(267)
45 to 64	66%	54%	54%	38%	30%	21%	18%	8%	(373)
65 or more	63%	44%	47%	35%	21%	18%	11%	12%	(240)
<b>Ethnicity</b>									
Asian/Asian British	59%	44%	42%	44%	20%	21%	19%	10%	(344)
Black/Black British	75%	72%	58%	59%	44%	36%	20%	13%	(79)
White/White British	62%	55%	51%	34%	21%	18%	10%	8%	(474)
Other ethnicity	84%	60%	57%	46%	44%	19%	12%	3%	(86)
<b>Religion</b>									
None	69%	69%	62%	24%	21%	21%	9%	9%	(103)
Christian	64%	54%	49%	41%	28%	19%	12%	9%	(485)
Hindu	59%	43%	44%	43%	21%	25%	22%	11%	(213)
Islam	64%	50%	39%	55%	27%	22%	18%	7%	(86)
Other	61%	56%	46%	37%	19%	21%	6%	3%	(79)
<b>Disability</b>									
None	64%	55%	50%	40%	24%	21%	14%	9%	(774)
Mobility	63%	42%	49%	36%	29%	18%	15%	5%	(140)
Other	62%	55%	49%	41%	22%	22%	12%	7%	(117)
<b>Economic activity</b>									
Employed	62%	53%	48%	36%	25%	20%	15%	10%	(527)
Not employed	73%	66%	58%	56%	24%	29%	14%	4%	(204)
Retired	60%	45%	47%	33%	24%	16%	11%	11%	(273)



The table below summarises the results by the number of adults and children in the household, and the tenure of the property. Again the shading indicates the few instances where a significantly higher proportion mentioned a particular group as being likely to feel a high impact as a result of the changes

Again, while there were some differences in the degree of response, in each instance the four groups identified as being likely to feel the greatest impact of the changes were:

- Those who are registered disabled;
- Lone parents;
- Carers;
- Families with children.

**Figure 12: Proportion who think there will be a high impact – prompted (all respondents by household composition and tenure)**

Demographics	Groups identified as feeling a high impact								
	People who are registered disabled	Lone parents	Carers	Families with children	Part time workers	Single people	Full time workers	Couples without children	
<b>Row percentages</b>									
<b>Number in household</b>									
One	66%	50%	52%	42%	29%	25%	14%	8%	(232)
Two	52%	54%	52%	39%	21%	16%	14%	9%	(387)
Three	69%	56%	50%	40%	29%	23%	14%	8%	(182)
Four or more	61%	55%	44%	38%	25%	24%	14%	8%	(194)
<b>Number of children</b>									
None	65%	54%	50%	38%	25%	20%	13%	9%	(705)
One	60%	58%	48%	44%	31%	22%	15%	8%	(132)
Two	57%	48%	53%	37%	24%	24%	15%	8%	(129)
Three or more	69%	63%	50%	57%	20%	23%	19%	6%	(42)
<b>Tenure</b>									
Owned/mortgage	64%	52%	49%	37%	22%	20%	13%	7%	(685)
Rent from HA	71%	62%	62%	45%	28%	24%	16%	10%	(115)
Rent privately	61%	52%	51%	47%	32%	21%	16%	10%	(100)
Other	58%	54%	37%	44%	32%	21%	10%	12%	(75)

### 3.3 Reasons for thinking there would be a high impact for certain groups

Respondents were asked why they thought there would be a high impact for certain groups, and the table overleaf details the findings to this, with shading used to highlight the three most commonly mentioned themes with regard to each of the groups. To summarise, the most commonly mentioned themes were as follows:

People who are registered disabled:

- Limited employment options (31%);
- Highly reliant on benefits (28%);
- Limited/low household income (21%).

Lone parents

- Limited/low household income (44%);
- Have more outgoings/expenses (34%);
- Highly reliant on benefits (12%);
- Alone/without support (12%).

Carers:

- Limited/low household income 32%);
- Limited employment options (31%);
- Have more outgoings/expenses (14%).

Families with children:

- Have more outgoings/expenses (45%);
- Limited/low household income (14%);
- General high cost of living (12%).

Part time workers:

- Limited/low household income (65%);
- Difficulty in paying increase (11%);
- Highly reliant on benefits (6%);
- Have more outgoings/expenses (6%).

Single people:

- Limited/low household income (36%);
- Alone/without support (12%);
- Depends on the personal circumstances in each case (10%).

Full time workers:

- Will pay more (including tax) (21%);
- Limited/low household income (17%);
- Taxpayers are left supporting those on benefits (12%);

Couples without children:

- Limited/low household income (12%);
- Difficulty in paying increase (12%);
- Depends on the personal circumstances in each case (8%).

**Figure 13: Reasons for believing there would be a high impact – unprompted (all respondents where believe there would be a high impact)**

Column percentages	Groups identified as feeling a high impact							
	People who are registered disabled	Lone parents	Carers	Families with children	Part time workers	Single people	Full time workers	Couples without children
Limited employment options	31%	11%	31%	1%	5%	1%	0%	1%
Highly reliant on benefits	28%	12%	13%	9%	6%	2%	1%	1%
Limited / low household income	21%	44%	32%	14%	65%	36%	17%	12%
Alone / without support	10%	12%	8%	4%	2%	12%	4%	4%
Have more outgoings / expenses	9%	34%	14%	45%	6%	4%	5%	2%
Struggling already with existing commitments	6%	11%	3%	8%	5%	3%	2%	1%
Difficultly in paying increase	4%	5%	3%	5%	11%	6%	6%	12%
Been affected by changes / cuts to other benefits	4%	2%	4%	7%	2%	5%	6%	1%
Highly / most vulnerable group	4%	1%	2%	1%	<0.5%	0%	0%	0%
Loss of disposable income	3%	7%	3%	11%	4%	2%	10%	6%
Depends on the personal circumstances of each case	3%	3%	1%	3%	3%	10%	2%	8%
General high cost of living	2%	5%	3%	12%	3%	8%	10%	7%
Poor economic situation for finding employment / no jobs about	2%	1%	1%	<0.5%	4%	4%	1%	0%
Will pay more (inc. Tax)	1%	<0.5%	0%	0%	2%	2%	21%	7%
Taxpayers are left supporting those on benefits	<0.5%	<0.5%	<0.5%	<0.5%	1%	0%	12%	2%
Not receiving any governmental help	<0.5%	<0.5%	0%	1%	1%	2%	11%	5%
Doing a difficult job	<0.5%	0%	7%	0%	<0.5%	0%	1%	0%
Provides a valued service to the community	<0.5%	0%	4%	0%	0%	0%	0%	0%
Increasing / higher childcare costs	0%	10%	0%	6%	<0.5%	0%	1%	0%
Other	15%	4%	10%	14%	13%	20%	8%	21%
Don't know	6%	3%	5%	4%	5%	13%	14%	23%
Unweighted base	(643)	(535)	(503)	(422)	(260)	(222)	(152)	(99)

## 3.4 Views on creation of a Hardship Fund

### 3.4.1 Total sample results

Respondents were asked whether they think the Council should set up a Hardship Fund to support people suffering genuine hardship through the changes to Council Tax Benefit.

Overall, three in five (63%) of all respondents believed that the Council should create a Hardship Fund, one in seven (14%) felt the Council should not do so, and one in twenty (6%) were unsure.

A further one in five (17%) said it depended on a range of factors, largely focussing on the certainty that those who benefitted from the Fund would be genuinely deserving cases. More specifically, among those who felt it depended, the following were mentioned spontaneously:

- The claimant having a genuine case (23%);
- The claimant being means tested (17%);
- The system not being misused/abused (9%);
- Dependent on the claimant's circumstances (8%);
- How 'hardship' is defined (8%);
- Cases being regulated/monitored correctly (5%);
- On where the funding is found (4%);
- On cases being taken on an individual basis (3%);
- Requirement for proof (2%);
- Being short term only (1%).

The following verbatim remarks provide a flavour of the response to this open question.

*'Only if they find out if they are genuinely suffering.'*

*'If it was assessed properly to see who has genuine hardship.'*

*'How they define hardship.'*

*'It depends on the proof of the situation and if they are genuine – it must be filtered.'*

*'It should be examined individually. Some are high spenders and will still want maintain this living.'*

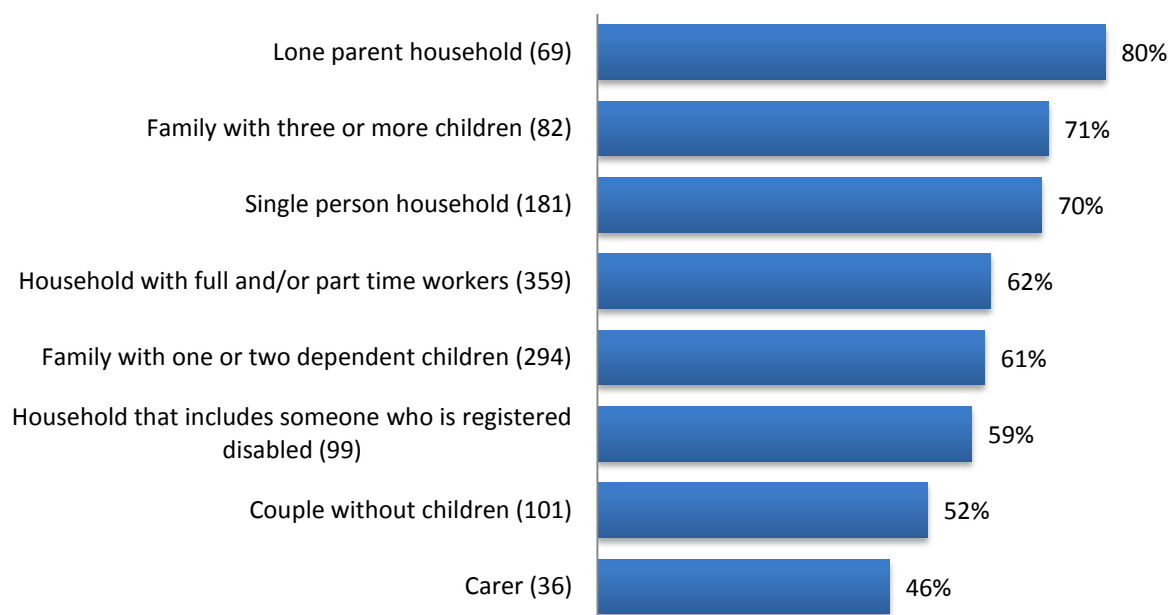
*'Where the money is coming from to fund the hardship fund.'*

### 3.4.2 Results by household classification

While the sections above highlight how consistent the views of different groups of respondents were with regard to the groups perceived as being likely to feel a high impact as a result of the changes, views were more diverse with regard to the creation of a Hardship Fund, as shown in the figure below.

While four in five (80%) of lone parents felt that a Hardship Fund should be created, this fell to less than half of carers (46%).

**Figure 14: Proportion who believe the Council should create a Hardship Fund (all respondents by household type)**



Unweighted bases in parentheses

### 3.4.3 Results by receipt of benefits

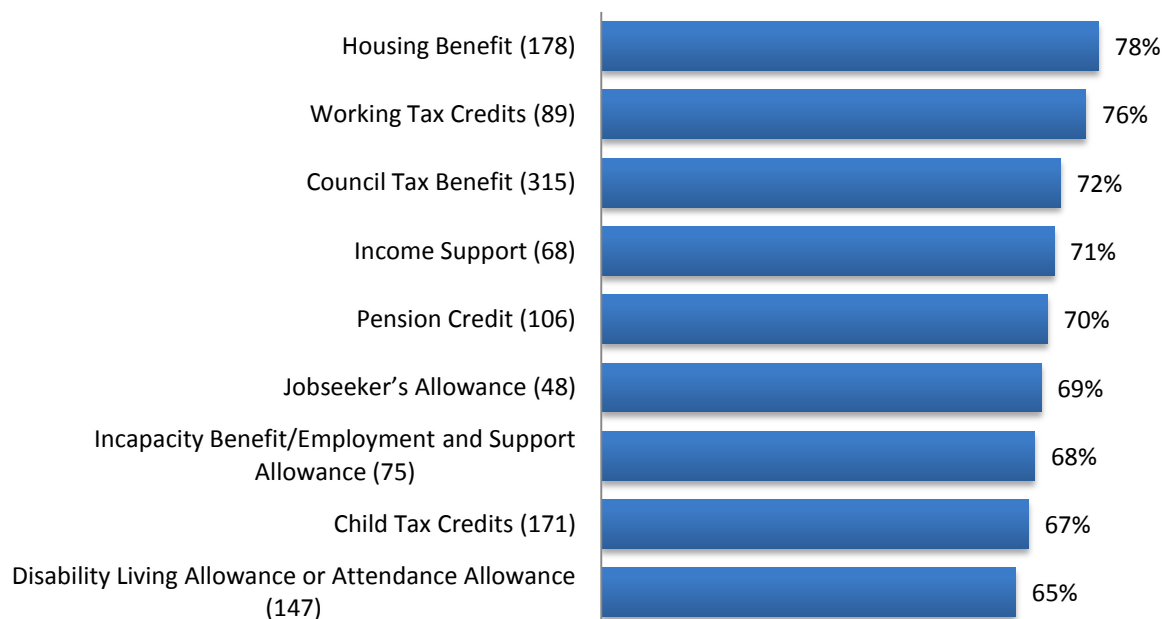
Recipients of the following benefits were more likely than non-recipients to feel the Council should create a Hardship Fund:

- Council Tax Benefit (72% compared to 60%);
- Housing Benefit (78% compared to 61%);
- Working Tax Credit (76% compared to 61%).

There were no significant differences between those who pay Council Tax and those who do not.

The figure below summarises views in this respect among those in receipt of various benefits, and demonstrates that there was less variation by type of benefit received than by type of household, with the proportion feeling the Council should create a Hardship Fund ranging from 78% of those receiving Housing Benefit, to 65% of those receiving Disability Living Allowance or Attendance Allowance.

**Figure 15: Proportion who believe the Council should create a Hardship Fund (all respondents by receipt of benefits)**



Unweighted bases in parentheses

### 3.5 General comments

At the end of the survey, prior to answering demographic questions, respondents were asked if they had any general comments to make about the changes. Close to half (47%) mentioned something, and these comments were very disparate.

The following outlines the themes that came through at this question that were mentioned by 10 respondents or more, indicating the actual number of respondents who expressed the particular sentiment, alongside verbatim comments that illustrate each of these themes.

Only those in genuine need should receive money from the Fund (57 respondents):

*'I hope that the council will be fair and just, meaning that genuine cases are receiving what they deserve in terms of support.'*

*'Some people don't genuinely need the benefits, however there are people who do need the help and need to be given the funds. The government are cutting corners and just dealing with minor issues and disregarding the bigger picture.'*

Those who work shouldn't be able to claim benefits (23 respondents):

*'People who can work should work, and should not be able to claim any form of benefit.'*

*'If there is a genuine hardship, or genuinely need benefits, then they should be able to get benefits. People who can work should not be on benefits.'*

*'It would be a good incentive for the unemployed and younger people who can work but won't work to get a job and not live off people paying tax.'*

The system is currently being abused (21 respondents):

*'People are receiving benefits and they should not be.'*

*'People that really need it should be looked out for. Loads of people that don't need it take advantage and they need to be paying the money back.'*

*'People that don't deserve to get benefits are getting benefits. People that work the system get things they do not deserve.'*

The cuts/changes are necessary (20 respondents):

*'Changes are necessary because of the state of the economy.'*

Vulnerable groups are being affected (19 respondents):

*'It will impact vulnerable people in society who often can't work through no choice of their own.'*

*'Some of these really vulnerable people need more support not less, may not actually save money in the long run.'*

It should be means tested (16 respondents):

*'I think it is a good idea that everyone pays something towards council tax. It would bring in more money and it could be means tested so the more vulnerable pay less than others but it doesn't fall on just the working people.'*

Each case needs to be individually assessed (15 respondents):

*'It affects everyone but depends on each person's individual circumstances which need to be taken into account, so it is difficult to generalise to everyone.'*

*'Council Tax Benefit in general is not fair across the board – they need more individual assessment.'*

The system is unfair (14 respondents):

*'I think the government are being very short sighted and are being very unfair to groups of people who have very high costs and their money is being cut.'*

*'I believe it's unfair given the climate. The taxes should be distributed in a fairer way as we don't have a say in where our own taxes are going.'*

They should focus on helping/supporting people (12 respondents):

*'Council is too interested in making cuts and should focus more on helping people.'*

*'Government should look into who they are helping and who they are not helping.'*

Taxpayers will have to pay for it (12 respondents):

*'Some people genuinely need the help from the council whilst some spend too much at the cost of the tax payers. They should be individually assessed.'*

*'Hope the council don't put pressure on the tax payers to subsidise the dependent people that need support.'*

Should look at other areas for cut backs (12 respondents):

*'There are many things funds need to be used for within the community.'*

*'They make changes and make other people suffer, waste money on so many things but cut money where it is needed.'*

Council Tax should be reduced/is too high (11 respondents):

*'Council tax should be reduced. Moreover, people who can make a contribution to council tax should contribute as opposed to taking money from the government that they do not deserve.'*

They should look carefully at expenditure/reduce wastage (11 respondents):

*'I disagree with the cuts. If they are prepared to spend 430 million pounds on one project that will create some jobs, then they should look after the local residents more, people who have been living in Harrow for many years and paying genuine tax.'*

*'They make changes and make other people suffer, waste money on so many things but cut money where it is needed.'*



## 4 Appendix 1: Unweighted and weighted sample profile

**Figure 16: Unweighted and weighted profile of sample**

	Unweigh- ted	Weigh- ted		Unweigh- ted	Weigh- ted
<b>Sex</b>			<b>Ethnicity</b>		
Male	40%	50%	<b>Asian or Asian British</b>	<b>34%</b>	<b>25%</b>
Female	60%	50%	Afghani	1%	<0.5%
<b>Age</b>			Chinese	0%	<0.5%
18 to 29	12%	18%	Pakistani	2%	1%
30 to 44	26%	31%	Bangladeshi	1%	<0.5%
45 to 59	28%	25%	Indian	24%	19%
60 to 64	9%	7%	Sri Lankan	5%	3%
65+	24%	18%	Other Asian	2%	1%
<b>Employment status</b>			<b>Black or Black British</b>	<b>8%</b>	<b>8%</b>
Full-time	31%	36%	African	2%	3%
Part-time	15%	14%	Somali	0%	<0.5%
Self-employed	6%	8%	Caribbean	4%	5%
On government scheme	0%	<0.5%	Other Black	1%	<0.5%
In full time education	4%	6%	<b>Mixed background</b>	<b>2%</b>	<b>3%</b>
Unemployed/ available for work	6%	7%	White and Black African	<0.5%	1%
Permanently sick / disabled	4%	3%	White and Asian	<0.5%	1%
Retired	27%	21%	White and Black Caribbean	<0.5%	2%
Looking after home / family	5%	4%	Other Mixed	0%	0%
Other	2%	1%	<b>White or White British</b>	<b>51%</b>	<b>58%</b>
Prefer not to say	1%	1%	Albanian	<0.5%	<0.5%
<b>Disability status</b>			Gypsy/Irish Traveller	0%	0%
No	77%	80%	Polish	1%	1%
Yes – hearing	2%	1%	Scottish	1%	1%
Yes – mobility	12%	12%	English	38%	48%
Yes – vision	2%	2%	Irish	5%	6%
Yes – a learning disability	0%	<0.5%	Romanian	1%	1%
Yes – mental ill health	2%	2%	Welsh	0%	<0.5%
Yes – other	9%	6%	Other White	5%	<0.5%
Refused	1%	<b>1%</b>	<b>Other background</b>	<b>2%</b>	<b>3%</b>
<b>Council Tax</b>			Arab	1%	<0.5%
Council Tax payer	73%	70%	Iranian	<0.5%	<0.5%
Not Council Tax payer	20%	23%	Other	1%	3%
Don't know	7%	7%	Refused	3%	3%
Total sample	(1,010)		Total sample	(1,010)	

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	Unweigh- ted	Weigh- ted		Unweigh- ted	Weigh- ted
<b>Religion</b>			<b>Marital status</b>		
None/atheist	10%	16%	Yes – married	54%	52%
Buddhism	1%	1%	Yes – Civil Partnership	2%	4%
Christianity	47%	49%	No	42%	43%
Hinduism	21%	16%	Refused	1%	1%
Islam	8%	7%	<b>Military relationship</b>		
Jainism	2%	2%	(Ex) Service personnel	8%	8%
Judaism	3%	4%	War Widow	1%	1%
Sikh	1%	<0.5%	<b>Receipt of benefits</b>		
Zoroastrian	0%	0%	Council Tax Benefit	31%	20%
Other	3%	1%	Incapacity Benefit/ESA	7%	6%
Refused	4%	4%	Housing Benefit	18%	13%
<b>Tenure</b>			Jobseeker's Allowance	5%	4%
Owned outright	31%	30%	Income Support	7%	5%
Owned with a mortgage/loan	37%	38%	Pension Credit	10%	8%
Rented from HA	11%	11%	Working Tax Credits	9%	8%
Rented from private landlord	10%	9%	Child Tax Credits	17%	15%
Rented from friend/relative	0%	1%	DLA or AA	15%	12%
Tied/linked to a job	0%	<0.5%	<b>Sexual orientation</b>		
Shared ownership	1%	1%	Bisexual	0%	1%
Rented from Council	6%	5%	Gay Woman / Lesbian	<0.5%	<0.5%
Refused	3%	5%	Gay Man	<0.5%	<0.5%
<b>Household description</b>			Heterosexual	89%	90%
Family with 1/2 children	30%	31%	Don't know	<0.5%	<0.5%
Family with 3+ children	9%	9%	Refused	9%	9%
Lone parent household	8%	6%	<b>Number of adults 16+ in household</b>		
Carer	4%	4%	One person	38%	19%
Full and/or part time workers	36%	39%	Two people	18%	38%
Registered disabled	10%	9%	Three people	13%	18%
Single person household	17%	14%	Four people	6%	15%
Couple without children	10%	10%	Five or more people	1%	7%
None of them	8%	7%	Refused	2%	2%
Don't know	1%	2%	<b>Number of children in household</b>		
<b>Maternity status</b>			None	70%	68%
Pregnant/on maternity leave during the past two years	6%	6%	One	13%	13%
<b>Gender assignment</b>			Two	13%	14%
Same as at birth	94%	95%	Three or more	4%	4%
Changed since birth	1%	1%	Refused	1%	1%
Refused	5%	4%			
Total sample	(1,010)		Total sample	(1,010)	

## 5 Appendix 2: The questionnaire

**Pro 8833 (8 May 2012) – VERSION 1**  
**Harrow Council: Council Tax Reduction Scheme Consultation**

Good morning/afternoon, my name is [NAME] and I am from BMG Research, an independent research organisation. We are conducting a survey on behalf of Harrow Council, who would like to know what residents think about changes that are being brought in nationally by central government that will affect Council Tax Benefits in the future, and how best to support people through the changes.

The interview will take 10 to 15 minutes, depending on the answers you give.

**IF NECESSARY:** All your answers will be treated in the strictest confidence and individually named responses will not be passed back to Harrow Council, or to any other organisation, without your permission.

- **MRS:** Market Research Society on 0500 39 69 99
- **BMG Research:** Lys Coleman on 0121 333 6006

R Can I speak to xxxxxxxx?

Yes	1	<b>CONTINUE</b>
Appointment	2	<b>RECORD APPOINTMENT</b>
Refusal	3	<b>THANK AND CLOSE</b>

<b>Q1</b>	<p><b>ALL</b>  First, can I check whether your name appears on the Council Tax Bill for this household? (<b>IF NECESSARY:</b> We need to get the views of different people depending on whether they pay Council Tax or not.)  <b>CODE ONE ONLY</b>  Yes 1  No 2  Don't know 3</p>	<p><b>BASE: ALL SINGLE</b></p> <p><b>QUOTA</b></p>
<b>Q2</b>	<p><b>ALL</b>  As you may know, the government is making lots of changes to Welfare Benefits, and these include changing the way Council Tax Benefit is provided. (<b>IF NECESSARY:</b> I'll tell you more about the changes in a moment). Does your household receive Council Tax Benefit? (<b>IF NECESSARY:</b> This is when money is paid by the government towards your Council Tax Bill.)  <b>CODE ONE ONLY</b>  Yes 1  No 2  Don't know 3</p>	<p><b>BASE: ALL SINGLE</b></p> <p><b>QUOTA</b></p>

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<p><b>Q3</b></p>	<p><b>ALL</b>                  And do you or your household receive the following benefits or allowances?  <b>READ OUT AND CODE ONE ONLY PER ROW</b></p> <table border="0"> <thead> <tr> <th></th> <th>Yes</th> <th>No</th> <th>DK</th> </tr> </thead> <tbody> <tr> <td>Incapacity Benefit/Employment and Support Allowance</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>Housing Benefit</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>Jobseeker's Allowance</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>Income Support</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>Pension Credit</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>Working Tax Credits</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>Child Tax Credits</td> <td>1</td> <td>2</td> <td>3</td> </tr> <tr> <td>Disability Living Allowance or Attendance Allowance</td> <td>1</td> <td>2</td> <td>3</td> </tr> </tbody> </table>		Yes	No	DK	Incapacity Benefit/Employment and Support Allowance	1	2	3	Housing Benefit	1	2	3	Jobseeker's Allowance	1	2	3	Income Support	1	2	3	Pension Credit	1	2	3	Working Tax Credits	1	2	3	Child Tax Credits	1	2	3	Disability Living Allowance or Attendance Allowance	1	2	3	<p><b>BASE: ALL SINGLE</b></p> <p><b>QUOTA</b></p>
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Disability Living Allowance or Attendance Allowance	1	2	3																																			
<p><b>Q4</b></p>	<p><b>ALL</b>                  Please would you tell me your age?  <b>WRITE IN EXACT OR BAND IF NECESSARY</b></p> <table border="0"> <tbody> <tr> <td>18 to 29</td> <td>1</td> </tr> <tr> <td>30 to 44</td> <td>2</td> </tr> <tr> <td>45 to 59</td> <td>3</td> </tr> <tr> <td>60 to 64</td> <td>4</td> </tr> <tr> <td>65+</td> <td>5</td> </tr> <tr> <td>Prefer not to say</td> <td>6</td> </tr> </tbody> </table>	18 to 29	1	30 to 44	2	45 to 59	3	60 to 64	4	65+	5	Prefer not to say	6	<p><b>BASE: ALL SINGLE</b></p>																								
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<p><b>READ OUT:</b> Some people receive Council Tax Benefit to help pay their Council Tax.</p> <p>The Government is abolishing Council Tax Benefit from April 2013 and giving local councils the responsibility for new local schemes, but reducing the amount of funding it provides by 10%. This means Harrow will need to save £3.5 million to fund the new scheme next year.</p> <p>There will not be any changes for pensioners and the Government will continue to set the rules for this group, but there will be changes for everyone else.</p> <p>The Council has started to look at the changes that need to be made to Council Tax Benefit to find the savings within the new scheme, but at the same time it wants to support the most vulnerable people. The Council would like your feedback to help them to do this.</p>																																						
<p><b>Q5</b></p>	<p><b>ALL</b>                  Do you think there are any groups of people in the community who would be affected more than others if everyone currently on benefit has to pay something towards their Council Tax?  <b>CODE ONE ONLY</b></p> <table border="0"> <tbody> <tr> <td>Yes</td> <td>1</td> </tr> <tr> <td>No</td> <td>2</td> </tr> <tr> <td>Don't know</td> <td>3</td> </tr> </tbody> </table>	Yes	1	No	2	Don't know	3	<p><b>BASE: ALL SINGLE</b></p>																														
Yes	1																																					
No	2																																					
Don't know	3																																					

Q6	<p><b>ALL WHO SAY YES AT Q5</b> Which groups do you think would be affected more than others? <b>DO NOT PROMPT. PROBE FULLY AND RECORD VERBATIM</b></p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <p>Don't know <span style="float: right;">98</span></p>	BASE: Q5/1 OPEN																																													
Q7	<p><b>ALL WHO MENTION A GROUP/GROUPS AT Q6</b> Why do you think this/these groups would be affected more than others? <b>DO NOT PROMPT. PROBE FULLY AND RECORD VERBATIM</b></p>	BASE: Q6/1-95 OPEN																																													
Q8	<p><b>ALL</b> The Council have also identified a few groups that may be affected by these changes. Please could you tell me whether you think there will be a high impact, a medium impact or a low impact on each of these groups as a result of the changes to Council Tax Benefit? <b>ROTATE. READ OUT AND CODE ONE ONLY PER ROW</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">High</th> <th style="text-align: center;">Medium</th> <th style="text-align: center;">Low</th> <th style="text-align: center;">DK</th> </tr> </thead> <tbody> <tr> <td>Families with children</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> </tr> <tr> <td>Lone parents</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> </tr> <tr> <td>Carers ((<b>IF NECESSARY</b>: for the purposes of CTB, someone who has the responsibility of caring for someone else who, because of long term illness, disability or old age, is not able to care for him or herself. Carers are usually entitled to Carer's Allowance))</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> </tr> <tr> <td>Full time workers (<b>IF NECESSARY</b>: for the purposes of CTB, working 35 hours or more a week)</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> </tr> <tr> <td>Part time workers (<b>IF NECESSARY</b>: for the purposes of CTB, working less than 35 hours a week)</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> </tr> <tr> <td>People who are registered disabled (<b>IF NECESSARY</b>: for the purposes of CTB, where they qualify for a 'disability premium' when their CTB is calculated. Usually receive Disability Living Allowance)</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> </tr> <tr> <td>Single people</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> </tr> <tr> <td>Couples without children</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> <td style="text-align: center;">4</td> </tr> </tbody> </table>		High	Medium	Low	DK	Families with children	1	2	3	4	Lone parents	1	2	3	4	Carers (( <b>IF NECESSARY</b> : for the purposes of CTB, someone who has the responsibility of caring for someone else who, because of long term illness, disability or old age, is not able to care for him or herself. Carers are usually entitled to Carer's Allowance))	1	2	3	4	Full time workers ( <b>IF NECESSARY</b> : for the purposes of CTB, working 35 hours or more a week)	1	2	3	4	Part time workers ( <b>IF NECESSARY</b> : for the purposes of CTB, working less than 35 hours a week)	1	2	3	4	People who are registered disabled ( <b>IF NECESSARY</b> : for the purposes of CTB, where they qualify for a 'disability premium' when their CTB is calculated. Usually receive Disability Living Allowance)	1	2	3	4	Single people	1	2	3	4	Couples without children	1	2	3	4	BASE: ALL ROW SINGLES
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Q9	<p><b>REPEAT FOR EACH GROUP RATED HIGH AT Q8</b>                  Why do you think there would be a high impact for (READ OUT AS APPROPRIATE)?                  RECORD VERBATIM</p>	<p><b>BASE: Q8/1                  FOR EACH                  OPEN</b></p>
Q10	<p><b>ALL</b>                  Should the Council create a Hardship Fund to support people suffering genuine hardship through the changes to Council Tax Benefit?  <b>CODE ONE ONLY</b>                  Yes 1                  No 2                  It depends (PLEASE SPECIFY) 95                  Don't know 98</p>	<p><b>BASE: ALL                  SINGLE</b></p>
Q11	<p><b>ALL</b>                  Have you got any general comments that you wish to make about these changes?  <b>DO NOT PROMPT. PROBE FULLY AND RECORD VERBATIM</b></p>	<p><b>BASE: ALL                  OPEN</b></p>
	<p><b>READ OUT:</b> I'd now like to ask you a few final questions to help us to put your answers into context. We want to understand the views of different types of people across Harrow. All your answers are strictly confidential and you can refuse to answer any of the following questions.</p>	
Q12	<p><b>INTERVIEWER: RECORD RESPONDENT SEX</b>                  Male 1                  Female 2</p>	<p><b>BASE: ALL                  SINGLE</b></p>
Q13	<p><b>ASK ALL</b>                  Can you tell me which of the following describes you. Are you ...?  <b>READ OUT, CODE ONE ONLY</b>                  In full-time employment (30+ hours) 1                  In part-time employment (up to 30 hours) 2                  Self-employed full or part time 3                  On a government scheme 4                  In full time education at school, college or university 5                  Unemployed and available for work 6                  Permanently sick / disabled 7                  Retired 8                  Looking after home / family 9                  Other 10                  Prefer not to say 11                  Other (WRITE IN) _____ 95  <b>DO NOT READ OUT:</b> Refused 98</p>	<p><b>BASE: ALL                  SINGLE</b></p>

Q14	<b>ALL</b> Including yourself, how many people over the age of sixteen are living in your home at the moment? <b>WRITE IN. REFUSED = 999</b> <input type="text"/>	<b>BASE: ALL          NUMERIC</b>
Q15	<b>ALL</b> Would you say that any of the following describe your own household? <b>READ OUT IF NECESSARY AND CODE ALL THAT APPLY</b> A family with one or two dependent children 1 A family with three or more children 2 A lone parent household 3 A carer 4 A household with full and/or part time workers 5 A household that includes someone who is registered disabled 6 A single person household 7 A couple without children 8 None of them 9 Don't know 10	<b>BASE: ALL          MULTI</b>
Q16	<b>ALL WITH CHILDREN AT Q15</b> How many children under the age of sixteen are living in your home at the moment? <b>WRITE IN. REFUSED = 999</b> <input type="text"/>	<b>BASE: Q15/1          TO 3          WRITE IN</b>
Q17	<b>ALL</b> Are you a service personnel or ex service personnel? <b>CODE ONE ONLY</b> Yes 1 No 2	<b>BASE: ALL          SINGLE</b>
Q18	<b>ALL WOMEN</b> Are you a War Widow? <b>CODE ONE ONLY</b> Yes 1 No 2	<b>BASE: Q12/2          SINGLE</b>
Q19	<b>ALL</b> Which of the following best describes how you occupy your property? <b>READ OUT AND CODE ONE ONLY</b> Owned outright 1 Owned with a mortgage or loan 2 Rented from a Housing Association 3 Rented from a private landlord or letting agency 4 Rented from a friend or relative 5 Tied/linked to a job 6 Shared ownership (part rented/part bought) 7 Other ( <b>WRITE IN</b> ) _____ 95 <b>DO NOT READ OUT: Refused</b> 98	<b>BASE: ALL          SINGLE</b>

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Q20	<p><b>ALL</b></p> <p>Are your day-to-day activities limited because of a health problem or disability which has lasted or is expected to last at least 12 months?</p> <p><b>PROBE FOR DETAIL AS NECESSARY AND CODE ALL THAT APPLY</b></p> <p>No 1</p> <p>Yes – hearing 2</p> <p>Yes – mobility 3</p> <p>Yes – vision 4</p> <p>Yes – a learning disability 5</p> <p>Yes – mental ill health 6</p> <p>Yes – other (<b>PLEASE SPECIFY</b>) 95</p> <p><b>DO NOT READ OUT: Refused</b> 98</p>	<p><b>BASE: ALL MULTI</b></p>
Q21	<p><b>ALL</b></p> <p>What is your ethnic origin?</p> <p><b>READ OUT IF NECESSARY AND CODE ONE ONLY</b></p> <p><b>Asian or Asian British</b></p> <p>Afghani 1</p> <p>Chinese 2</p> <p>Pakistani 3</p> <p>Bangladeshi 4</p> <p>Indian 5</p> <p>Sri Lankan 6</p> <p>Other Asian or Asian British background (<b>SPECIFY</b>) 7</p> <p><b>Black of Black British</b></p> <p>African 8</p> <p>Somali 9</p> <p>Caribbean 10</p> <p>Other Black background (<b>SPECIFY</b>) 11</p> <p><b>Mixed background</b></p> <p>White and Black African 12</p> <p>White and Asian 13</p> <p>White and Black Caribbean 14</p> <p>Other Mixed background (<b>SPECIFY</b>) 15</p> <p><b>White or White British</b></p> <p>Albanian 16</p> <p>Gypsy/Irish Traveller 17</p> <p>Polish 18</p> <p>Scottish 19</p> <p>English 20</p> <p>Irish 21</p> <p>Romanian 22</p> <p>Welsh 23</p> <p>Other White background (<b>SPECIFY</b>) 24</p> <p><b>Other background</b></p> <p>Arab 25</p> <p>Iranian 26</p> <p>Other (<b>WRITE IN</b>) _____ 95</p> <p><b>DO NOT READ OUT: Refused</b> 98</p>	<p><b>BASE: ALL SINGLE</b></p>



Q22	<p><b>ALL</b></p> <p>What is your religion?</p> <p><b>READ OUT IF NECESSARY AND CODE ONE ONLY</b></p> <p>None/atheist 1</p> <p>Buddhism 2</p> <p>Christianity (all denominations) 3</p> <p>Hinduism 4</p> <p>Islam 5</p> <p>Jainism 6</p> <p>Judaism 7</p> <p>Sikh 8</p> <p>Zoroastrian 9</p> <p>Other (<b>SPECIFY</b>) 95</p> <p><b>DO NOT READ OUT: Refused</b> 98</p>	<p><b>BASE: ALL SINGLE</b></p>
Q23	<p><b>ALL</b></p> <p>Are you married or in a Civil Partnership</p> <p><b>CODE ONE ONLY</b></p> <p>Yes – married 1</p> <p>Yes – Civil Partnership 2</p> <p>No 3</p> <p>Refused 4</p>	<p><b>BASE: ALL SINGLE</b></p>
Q24	<p><b>ALL WOMEN AGED UNDER 55</b></p> <p>Have you been pregnant and/or on maternity leave during the past two years?</p> <p><b>CODE ONE ONLY</b></p> <p>Yes 1</p> <p>No 2</p> <p>Refused 3</p>	<p><b>BASE: Q12/2 AND Q4/1-4 SINGLE</b></p>
Q25	<p><b>ALL</b></p> <p>Is your gender identity the same as the gender you were assigned at birth?</p> <p><b>CODE ONE ONLY</b></p> <p>Yes 1</p> <p>No 2</p> <p>Refused 3</p>	<p><b>BASE: ALL SINGLE</b></p>
Q26	<p><b>ALL</b></p> <p>What is your sexual orientation?</p> <p><b>CODE ONE ONLY</b></p> <p>Bisexual 1</p> <p>Gay Woman / Lesbian 2</p> <p>Gay Man 3</p> <p>Heterosexual 4</p> <p>Other (<b>SPECIFY</b>) 95</p> <p>_____ 97</p> <p>Refused 97</p>	<p><b>BASE: ALL SINGLE</b></p>

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Q27	<p><b>ASK ALL</b>                  What is your postcode?  <b>IF NECESSARY:</b> Explain this will only be used to ensure we have spoken to people across the whole of Harrow.  <b>RECORD POSTCODE IN FULL.</b></p>	<p><b>BASE: ALL SINGLE.</b></p>
	<p>Post code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	
<p><b>THANK AND CLOSE</b>                  Thank you, those are all the questions I have. If you are concerned about whether BMG is a genuine market research agency, you can call the Market research Society on 0500 396 999 during office hours.  <b>IF NECESSARY:</b> If you would like to find out more about Council Tax Benefit, and whether your household is entitled to receive it, please contact Harrow Council on 020 8901 2610, or visit their website (<a href="http://www.harrow.gov.uk/info/200028/council_tax">http://www.harrow.gov.uk/info/200028/council_tax</a>)</p>		<p><b>BASE: ALL SINGLE</b></p>





With more than 20 years' experience, BMG Research has established a strong reputation for delivering high quality research and consultancy.

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

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