

**Harrow Council
Council Tax Benefit Support Consultation
Residents' Panel Survey 2012**

Management Summary Report

27 September 2012

Contents

Executive Summary.....	3
The Consultation	3
Administration.....	3
Responses	3
Council tax payment & Benefits.....	3
Household description	3
Groundrules	4
Highest level of agreement	4
Lowest level of agreement.....	4
Impacts of changes	4
Why people think groups will be more affected.....	5
Hardship fund.....	5
Group differences	5
Introduction	6
The Consultation	6
The Residents’ Panel	6
Survey Methodology	6
Significance	6
Response.....	7
Response rate.....	7
Representativeness	7
Ethnicity	7
Sex	7
Age group	8
Council Tax Benefit recipients	8
Overall Results	9
About you.....	10
9 B & C.....	10
10 & 10B	14
Question 10 B – Reasons for ticking <i>High</i>	15
Reasons by group	17
General Comments	23
General	23
Groundrules for the new scheme	24
Benefits received	24
Other disability	25
Other Sexual orientation.....	25
Other Religion / belief.....	26
Other Ethnic group	26
Comparisons between groups (subsets).....	27
Exceptional groups	27
Monitoring Information.....	27
How we compare.....	27
Significant difference in group scores	27
No significant differences.....	27
By Sex	27
By Sexual orientation	28
By Age group	28
By Religion and belief.....	28
By Ethnic group.....	29
By Name on CT bill or not	30
By Household receives CTB or not; other benefits or not.....	30
By Household description	31
Monitoring Information invited in the questionnaire.....	32

Executive Summary

The Consultation

The Government is planning to abolish Council Tax Benefit and has asked councils across the country to develop their own schemes to replace it, though with reduced funding. This survey is part of the Council's consultation on its new scheme.

Administration

This report summarises the responses from a survey aimed at the Council's Residents' Panel, a group of over 1,000 residents who have agreed to respond to surveys from time to time. The survey used a postal self-completion questionnaire and the initial mailing was followed up with a reminder.

More detail is provided below about the [panel](#), the [questionnaire](#) and the [administration](#) of the survey.

Responses

The overall response is described below at [Response](#). The following tables show the personal circumstances reported by the people who responded (informants).

Council tax payment & Benefits	% of informants ticked Yes
Does your name appear on the Council Tax Bill for your household?	82%
Does your household receive Council Tax Benefit?	12%
Do you or your household receive any other benefits?	18%

Household description	% of informants selected the option*
A family with one or two dependent children	19%
A family with three or more children	4%
A lone parent household	4%
A carer	7%
A household with full and/or part-time workers	30%
A household that includes someone who is disabled	16%
A single person household or a couple without children	28%
None of them	18%
Don't know	1%

* multiple selections were invited

Groundrules

The first 9 questions asked for opinions on the rules the Council should set for the operation of its Council Tax Benefit scheme.

Highest level of agreement

% of responses ticked Yes	Suggestion
72%	Q6 Should other adults living in a household where the council tax payer (and their partner) claims Council Tax Benefit, be asked to pay more toward the Council Tax bill than they do now?
66%	Q1 Should people who receive Council Tax Benefit who are in properties with a higher Council Tax charge be asked to pay more?

Lowest level of agreement

% of responses ticked Yes	Suggestion
26%	Q8 Should people with savings of less than £16,000 be asked to use these savings to pay their Council Tax?
27%	Q3 Should people who are working receive more Council Tax Benefit to encourage them to increase the number of hours they work?

The responses to all the suggestions are shown at [Overall Results](#) below.

Impacts of changes

When asked which groups they think will be more affected than others, the groups most frequently mentioned were:

Group mentioned	Mentioned by	
	Number of people	% of responses
Disabled people	94	15%
Single parents	33	5%
Carers	22	4%
Elderly people	20	3%
Low paid workers	10	2%

The questionnaire listed some groups the Council had identified as likely to be affected. Informants were asked to rate them as High, Medium or Low impact. High impact ratings were as follows, highest level of agreement first.

Suggested group	Rated high impact by	
	People	% of responses
10e People who are disabled	286	46%
10c Carers	233	38%
10b Lone parents	224	36%
10a Families with children	157	25%
10f Single people and couples without children	62	10%
10d Part-time and full-time workers	58	9%

Why people think groups will be more affected

Informants were asked to say why they thought the groups they had rated “High” would be more affected. The reasons people gave most often were

- these groups’ perceived low incomes,
- their already stretched finances and
- their lack of opportunity to supplement their incomes.

Informants also point out that the groups identified may have costs to meet which others do not.

The reasons informants volunteered are set out in more detail at [9 B & C](#) and [Question 10 B – Reasons for ticking High](#) below.

Hardship fund

Just under 63% of informants agree that the Council should establish a fund to support those in genuine hardship because of the Council Tax Benefit (CTB) changes.

Comments on the hardship fund emphasise informants’ concern that those administering the fund should use all possible means to

- restrict payments to people in genuine hardship and to
- prevent any abuse of the fund.

Group differences

Compared with a typical panel survey, there are relatively few significant differences of opinion between groups in this survey. Where differences are detected, there are no surprises. Many people, though not all, acknowledge the need for benefits to change but most informants would naturally prefer not to lose out personally.

Introduction

The Consultation

The Government is planning to abolish Council Tax Benefit and has asked councils across the country to develop their own schemes to replace it.

However, when the Government hands over the funding for the scheme, it will be reduced, meaning the Council will have to save approximately £3.5 million to be able to fund the new scheme next year and approximately £4.8 million for the following year. Further savings will be required over the next few years to fund the scheme.

These are already challenging times for local government finance. Despite this the Council is committed to ensuring all its residents have the opportunity to have their say on changes to services.

Therefore, it has consulted with stakeholders from Monday, 11 June to Friday, 21 September 2012 to get views on what the new Council Tax Support scheme should look like. The consultation has been conducted through various media, including this survey using the Residents' Panel.

The Residents' Panel

The Residents' Panel is a group of people who live within the Borough's boundary and who have agreed to respond to surveys from time to time. Members have been selected with the aim of making the panel as nearly representative of the population of the borough as is reasonably possible. We aim to have fair representation on the panel by reference to

- The ward people live in
- Gender
- Ethnic origin
- Age groups

At the time of the survey, the panel had 1,110 members.

Survey Methodology

We mailed a paper questionnaire to all the members of the Council's Residents' Panel on 26 June 2012. The mailing included a copy of the questionnaire; an explanatory leaflet produced by the Council and a Business Reply envelope providing informants with a convenient and free means by which to return the completed questionnaire. The questionnaire stated a closing date of 20 July 2012.

On 17 July 2012 a reminder was mailed to panellists from whom no response had so far been received. This mailing provided a further copy of the questionnaire and another reply envelope but did not include another leaflet. The closing date was extended to 17 August 2012.

If a panel member had sent a late response which crossed in the post with the reminder, a duplicate response was possible. We have removed duplicate responses.

Significance

We have highlighted some differences between groups among those who responded to the survey. The differences we point out are all statistically significant.

Technical note: When we say that a difference is significant, we have assessed significance at the 95% [confidence level](#), after applying a [design factor](#) of 1.3. This means that if we treat the difference as if it were a real one, and not just an accident of sampling, we will be right 19 times out of 20.

Response

Response rate

616 responses were received from the 1,110 panel members. This represents a response rate of 55% which is typical of the response rates achieved in recent Harrow Residents' Panel surveys. Among surveys generally, this is a very good response rate because the group mailed were people who had previously agreed to respond to surveys from time to time.

Representativeness

The Residents' Panel was recruited to be as representative of the Borough's population as possible, consistent with reasonable cost. The responses we receive may not be as representative, though, because we can't control which members of the panel choose to respond to a particular survey. The following tables show the representation of various groups in the borough's population, the Residents' Panel and the responses to this survey.

Ethnicity		Population %	Panel %	Survey %
White	British	49.9%	56.0%	65.1%
	Other White	4.5%	5.7%	2.9%
Mixed	White and Black Caribbean	0.7%	0.9%	0.2%
	White and Black African	0.3%	0.4%	0.2%
	White and Asian	1.0%	0.5%	0.8%
	Other Mixed	0.9%	0.4%	0.5%
	Asian	Indian	21.9%	18.0%
	Pakistani	2.1%	2.3%	1.0%
	Bangladeshi	0.5%	0.1%	0.0%
	Other Asian	5.2%	4.8%	3.2%
Black	Black Caribbean	3.0%	2.3%	1.9%
	Black African	2.7%	1.8%	1.0%
	Other Black	0.5%	0.3%	0.2%
Other	Chinese	1.2%	0.5%	0.2%
	Other Ethnic Group	1.4%	1.1%	1.1%

Sex	Population %	Panel %	Survey %
Female	50.8%	46.4%	41.1%
Male	49.2%	53.6%	54.7%
Prefer not to say			5.7%

Age group	Population %	Panel %	Survey %
16-24	13.0%	1.1%	0.2%
25-34	16.9%	6.8%	2.6%
35-44	16.2%	11.7%	8.3%
45-54	14.1%	17.2%	13.6%
55-64	10.9%	19.7%	20.6%
65+	14.4%	39.7%	49.7%
Prefer not to say	0.0%	3.8%	5.0%

White people, older age groups and males are overrepresented in the survey response.

While it is not precisely representative, the survey response represents the views of those panel members who cared enough to respond.

Council Tax Benefit recipients

Only 6.1% of the panel has reported that their household receives Council Tax Benefit.

Overall Results

The body of the questionnaire is shown below, with the percentage of ticks for each option provided.

Please tick one box in each row

	Yes	No	Don't know
1 Should people who receive Council Tax Benefit who are in properties with a higher Council Tax charge be asked to pay more?	66%	22%	12%
2 Should people receiving Council Tax Benefit be given extra benefit for a limited period to help pay their Council Tax when they start work?	48%	43%	9%
3 Should people who are working receive more Council Tax Benefit to encourage them to increase the number of hours they work?	27%	60%	13%
4 Should people who can't work be given more Council Tax Benefit than those who could work but are unemployed?	54%	34%	13%
5a Should income such as Child Benefit be included as part of someone's income when they claim Council Tax Benefit?	66%	28%	6%
b Should income such as Disability Living Allowance be included as part of someone's income when they claim Council Tax Benefit?	46%	47%	7%
6 Should other adults living in a household where the council tax payer (and their partner) claims Council Tax Benefit, be asked to pay more toward the Council Tax bill than they do now?	72%	18%	10%
7 Second Adult Rebate is awarded to Council Tax payers who are not entitled to Council Tax Benefit based on their own income but receive a rebate of up to 25% of their bill because they have other adults on a low income living with them. Should people who receive this rebate be asked to pay more?	53%	27%	20%
8 Should people with savings of less than £16,000 be asked to use these savings to pay their Council Tax?	26%	66%	8%
9 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?	34%	23%	43%

B Who are these groups?

[See below, 9 B & C](#)

C Why do you think these groups would be affected more?

[See below, 9 B & C](#)

10 The Council has also identified a few groups that will be affected by these changes. These are listed below. 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?

	High	Medium	Low	Don't know
Families with children	25%	42%	15%	18%
Lone parents	36%	35%	12%	17%
Carers	38%	30%	11%	21%
Part-time and full-time workers	9%	37%	35%	19%
People who are disabled	46%	27%	10%	16%
Single people and couples without children	10%	23%	49%	18%

B Why do you think the groups you have identified as high are affected more than other groups?

[See below 10 & 10B](#)

Please tick one box

	Yes	No	Don't know
11 Should the Council create a Hardship Fund to support people suffering genuine hardship because of the changes to Council Tax Benefit?	63%	22%	15%

12 Have you got any general comments that you wish to make about these changes?

[See below General Comments](#)

About you

Please tick one box in each row

	Yes	No	Don't know
A Does your name appear on the Council Tax Bill for your household?	82%	13%	5%
B Does your household receive Council Tax Benefit?	12%	85%	3%
C Do you or your household receive any other benefits?	18%	75%	7%

If yes please state the benefits you are receiving:

[See below Benefits received](#)

D Would you say that any of the following describe your household (Tick all that apply):

(Percentages of respondents who ticked the option, with multiple selections invited)

A family with one or two dependent children	19%	A household that includes someone who is disabled	16%
A family with three or more children	4%	A single person household or a couple without children	28%
A lone parent household	4%	None of them	18%
A carer	7%	Don't know	1%
A household with full and/or part-time workers	30%		

Please tick one box in each row

	Yes	No	No response
Are you a service personnel or ex service personnel?	8%	89%	3%
Are you a War Widow?	0%	95%	5%

9 B & C

Groups affected

Informants were invited to name groups which they felt would be affected more than others if everyone currently on benefit has to pay something towards their Council Tax. The table below shows groups suggested by more than one informant in descending order of the number of informants who suggested them.

Groups affected

Informants	% of responses	Group named as being more affected by the changes
94	15.3%	Disabled people
33	5.4%	Single parents
22	3.6%	Carers
20	3.2%	Elderly people
10	1.6%	Low paid workers
7	1.1%	Unemployed
6	1.0%	People with children
5	0.8%	Families with many children
5	0.8%	People dependent on benefits
4	0.6%	Working tax payers who will have to pay more
4	0.6%	Parents on low incomes
4	0.6%	People with mental health problems
4	0.6%	People with low, or no income
3	0.5%	Lone parents of young children
3	0.5%	Families in which earners are heavily outnumbered by non-earners (disabled, children, unemployed, retired)
3	0.5%	Asylum seekers
3	0.5%	People whose income doesn't cover necessary expenses
3	0.5%	People with genuine health problems
3	0.5%	People receiving means-tested benefits
3	0.5%	The most vulnerable
2	0.3%	People with no children
2	0.3%	People with school age children
2	0.3%	Larger families
2	0.3%	Families with several earners
2	0.3%	Long term Unemployed
2	0.3%	Mentally / physically disabled
2	0.3%	Disabled people living alone
2	0.3%	Blind people
2	0.3%	Long-term sick people
2	0.3%	Immigrants
2	0.3%	Women
2	0.3%	People not paying their fair share but getting more than their share of services

Reasons given

The reasons informants gave for suggesting that groups would be more affected are shown here in descending order of the number of informants who suggested them. This list summarises all the reasons given by more than one informant, whatever group or group had been identified.

Why will groups be affected? All groups

Informants	% of responses	Reason given
48	7.8%	Fixed low incomes which they can't supplement
32	5.2%	Already struggle to make ends meet
22	3.6%	No opportunity to boost income
14	2.3%	Because of their low income
11	1.8%	Low incomes and higher cost of living
8	1.3%	Because they have little say in matters
8	1.3%	Benefits cover only basic living expenses
8	1.3%	Their higher cost of living
7	1.1%	Hard hit whichever model you adopt
7	1.1%	Low incomes
7	1.1%	Your proposal shows it
6	1.0%	Limited opportunity to boost income
5	0.8%	Their life is difficult as it is
5	0.8%	They are less able to absorb the increase
4	0.6%	Because they already pay the tax without help
4	0.6%	Bigger increase in CT contribution than other groups
4	0.6%	Costs associated with bringing up children
4	0.6%	Heavy strain on those who can work
4	0.6%	Limited employment opportunities
4	0.6%	Their benefits will be treated as income
3	0.5%	Disproportionate numbers fall into the category
3	0.5%	Limited employment opportunities at good rate
3	0.5%	Low incomes and risk of debt and hardship
3	0.5%	No employment opportunity
3	0.5%	No savings
3	0.5%	The high cost of living
3	0.5%	Their needs are greater than others'
3	0.5%	They will have to pay something they don't pay now
3	0.5%	They would have to pay a contribution instead of depending on others
3	0.5%	They would have to pay a contribution whilst losing benefits
2	0.3%	Less disposable income
2	0.3%	Limited opportunity to supplement income
2	0.3%	Loss of income
2	0.3%	Need to spend more on heating than other groups
2	0.3%	Shortage of council funds
2	0.3%	The consultation document shows it
2	0.3%	Their high cost of living
2	0.3%	They can't supplement their income
2	0.3%	Would cause undue hardship

Reasons given related to group named

The reasons given vary according to the group informants named. The following tables show the reasons given by more than one informant for the five most frequently suggested groups.

Why will groups be affected? Disabled People (group suggested by 94 informants, 15.3%)

Informants	% of responses	Reason given
21	3.4%	Fixed low incomes which they can't supplement
12	1.9%	No opportunity to boost income
10	1.6%	Already struggle to make ends meet
6	1.0%	Benefits cover only basic living expenses
3	0.5%	Because of their low income
3	0.5%	Limited opportunity to boost income
3	0.5%	Low incomes
2	0.3%	Bigger increase in CT contribution than other groups
2	0.3%	Hard hit whichever model you adopt
2	0.3%	Limited employment opportunities
2	0.3%	Limited employment opportunities at good rate
2	0.3%	Low incomes and higher cost of living
2	0.3%	Their higher cost of living
2	0.3%	Their life is difficult as it is
2	0.3%	Your proposal shows it

Why will groups be affected? Single parents (group suggested by 33 informants, 5.4%)

Informants	% of responses	Reason given
7	1.1%	Already struggle to make ends meet
3	0.5%	Costs associated with bringing up children
3	0.5%	Fixed low incomes which they can't supplement
2	0.3%	Limited employment opportunities
2	0.3%	Low incomes and higher cost of living
2	0.3%	The consultation document shows it

Why will groups be affected? Carers (group suggested by 22 informants, 3.6%)

Informants	% of responses	Reason given
8	1.3%	No opportunity to boost income
5	0.8%	Already struggle to make ends meet
3	0.5%	Hard hit whichever model you adopt
2	0.3%	Fixed low incomes which they can't supplement
2	0.3%	Your proposal shows it

Why will groups be affected? Elderly people (group suggested by 20 informants, 3.2%)

Informants	% of responses	Reason given
16	2.6%	Fixed low incomes which they can't supplement
3	0.5%	Because of their low income
3	0.5%	Low incomes
3	0.5%	Low incomes and higher cost of living
2	0.3%	Already struggle to make ends meet
2	0.3%	Limited opportunity to boost income

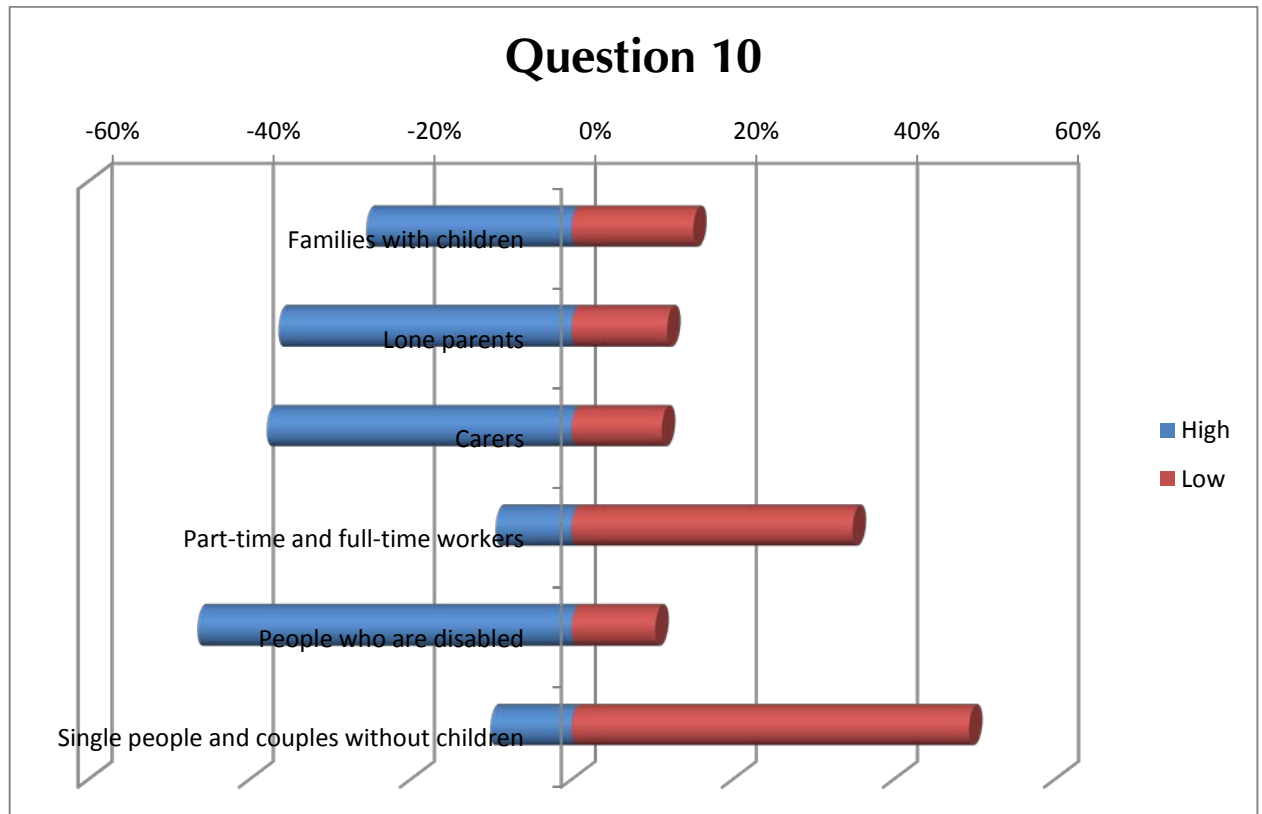
Why will groups be affected? Low paid workers (group suggested by 10 informants, 1.6%)

Informants	% of responses	Reason given
5	0.8%	They are less able to absorb the increase
2	0.3%	Less disposable income
2	0.3%	The high cost of living

10 & 10B

The questionnaire names six groups the Council has identified as being affected by the changes. Question 10 invites informants to rate each of the named groups as High, Medium or Low impact, or Don't know.

This chart shows the strength of opinion on each of the six groups. It shows the % of informants giving High and Low ratings (ignoring the Medium ones and the "Don't know"s).



All responses are shown in the table below.

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?	High	Medium	Low	Don't know
Families with children	25%	42%	15%	18%
Lone parents	36%	35%	12%	17%
Carers	38%	30%	11%	21%
Part-time and full-time workers	9%	37%	35%	19%
People who are disabled	46%	27%	10%	16%
Single people and couples without children	10%	23%	49%	18%

People with disabilities, lone parents and carers are rated as subject to high impact, as they were in Q9B but the elderly and low paid workers which emerged from the unprompted question were not included in the list at Q10, so do not feature here.

Question 10 B – Reasons for ticking *High*

The reasons given here are more diverse but they focus on the same issues as those at Question 9C. Informants see the groups they identified as high impact groups as having

- low disposable incomes,
- special needs possibly leading to unpredictable costs,
- vulnerable dependants, and
- little or no opportunity to supplement their income.

The following table lists all the reasons given by more than one informant in descending order of the number of informants who suggested it, without reference to the group they had identified as high impact.

Reasons for ticking *High* impact; all groups

Informants	% of responses	Reason given
67	10.9%	Limited opportunity to supplement income
60	9.7%	Their higher cost of living
53	8.6%	Fixed low incomes which they can't supplement
45	7.3%	Low incomes
39	6.3%	Already struggle to make ends meet
34	5.5%	Limited opportunity for full-time well paid work
22	3.6%	Your proposal affects them more
19	3.1%	Because of the problems in the current economy
19	3.1%	They support others who cannot contribute
16	2.6%	Low incomes and little opportunity to supplement
15	2.4%	They get less support than other groups
13	2.1%	Low income group
13	2.1%	They depend on benefits
12	1.9%	Costs around children keep going up so always they need more
11	1.8%	They have nobody else to help them with money
10	1.6%	Impact on children should be avoided

Reasons for ticking High impact; all groups

Informants	% of responses	Reason given
10	1.6%	Need current level of CTB, not less
10	1.6%	No opportunity to boost income
10	1.6%	They may be faced with unexpected expenses
10	1.6%	They need help
10	1.6%	They will have most difficulty finding the extra
10	1.6%	Will lead to hardship
9	1.5%	Already have enough stress in their lives
9	1.5%	They can't afford more
8	1.3%	The high cost of living in London
7	1.1%	They will have their benefits cut
6	1.0%	Depends on individual circumstances
6	1.0%	Hard hit whichever model you adopt
6	1.0%	They have children to care for
6	1.0%	They have greater needs than others
5	0.8%	Low incomes and higher costs
5	0.8%	Low incomes but higher outgoings
5	0.8%	Their benefits will be treated as income
5	0.8%	They save the council money by their caring
5	0.8%	They will have higher costs and lower benefits
4	0.6%	Limited employment opportunities
4	0.6%	Low incomes and higher cost of living
4	0.6%	Their higher cost of living & limited opportunity to supplement income
4	0.6%	They will have to pay more
3	0.5%	Already subsidise those with children
3	0.5%	Because they already pay the tax to the limit of their resources
3	0.5%	More affected if not in work
3	0.5%	Should not be penalised for prudent saving earlier in life
3	0.5%	Their higher cost of living and reducing benefits
3	0.5%	They currently get more benefits than they will get in future
3	0.5%	They don't get other benefits
3	0.5%	They will probably be better off
3	0.5%	Your proposal shows a big increased contribution from them
2	0.3%	Benefits don't increase at a sufficient rate to cover extra CT
2	0.3%	Fixed low incomes which only cover basic needs
2	0.3%	Little savings
2	0.3%	Low income per head in household
2	0.3%	May not get respite
2	0.3%	More at risk
2	0.3%	People with children
2	0.3%	Their high childcare costs
2	0.3%	Their special circumstances

Reasons for ticking High impact; all groups

Informants	% of responses	Reason given
2	0.3%	They get less benefits than other groups
2	0.3%	They will be expected to pay more
2	0.3%	They will be unable to pay

Reasons by group

The following tables show the reasons given by more than one informant, according to the group informants rated as high impact.

Families with children

Reasons for ticking High impact; Families with children; rated High impact by 25%

Informants	% of responses	Reason given
39	6.3%	Their higher cost of living
29	4.7%	Already struggle to make ends meet
27	4.4%	Low incomes
20	3.2%	Your proposal affects them more
16	2.6%	Limited opportunity to supplement income
13	2.1%	Fixed low incomes which they can't supplement
11	1.8%	Because of the problems in the current economy
11	1.8%	They depend on benefits
10	1.6%	Impact on children should be avoided
10	1.6%	They may be faced with unexpected expenses
10	1.6%	They support others who cannot contribute
10	1.6%	Will lead to hardship
8	1.3%	Costs around children keep going up so always they need more
8	1.3%	The high cost of living in London
7	1.1%	Need current level of CTB, not less
7	1.1%	They can't afford more
7	1.1%	They will have their benefits cut
5	0.8%	Low incomes and higher costs
5	0.8%	Their benefits will be treated as income
5	0.8%	They have children to care for
5	0.8%	They need help
5	0.8%	They will have higher costs and lower benefits
4	0.6%	Hard hit whichever model you adopt
4	0.6%	Their higher cost of living & limited opportunity to supplement income
4	0.6%	They will have to pay more
3	0.5%	More affected if not in work
3	0.5%	Their higher cost of living and reducing benefits
3	0.5%	They currently get more benefits than they will get in future

Reasons for ticking High impact; Families with children; rated High impact by 25%

Informants	% of responses	Reason given
3	0.5%	They will probably be better off
2	0.3%	Limited employment opportunities
2	0.3%	Low incomes and little opportunity to supplement
2	0.3%	May not get respite
2	0.3%	No opportunity to boost income
2	0.3%	People with children
2	0.3%	Their high childcare costs
2	0.3%	They will have most difficulty finding the extra

Lone Parents

Reasons for ticking High impact; Lone Parents; rated High impact by 36%

Informants	% of responses	Reason given
44	7.1%	Limited opportunity to supplement income
37	6.0%	Low incomes
31	5.0%	Already struggle to make ends meet
31	5.0%	Their higher cost of living
25	4.1%	Fixed low incomes which they can't supplement
17	2.8%	Because of the problems in the current economy
17	2.8%	Limited opportunity for full-time well paid work
14	2.3%	They support others who cannot contribute
13	2.1%	They depend on benefits
12	1.9%	Your proposal affects them more
11	1.8%	They have nobody else to help them with money
10	1.6%	They may be faced with unexpected expenses
10	1.6%	Will lead to hardship
9	1.5%	Impact on children should be avoided
9	1.5%	Need current level of CTB, not less
9	1.5%	They can't afford more
9	1.5%	They will have most difficulty finding the extra
8	1.3%	Costs around children keep going up so always they need more
7	1.1%	Low incomes and little opportunity to supplement
7	1.1%	They will have their benefits cut
6	1.0%	Already have enough stress in their lives
6	1.0%	They get less support than other groups
6	1.0%	They have children to care for
6	1.0%	They need help
5	0.8%	Low income group
5	0.8%	Low incomes and higher costs
5	0.8%	The high cost of living in London

Reasons for ticking High impact; Lone Parents; rated High impact by 36%

Informants	% of responses	Reason given
5	0.8%	They have greater needs than others
5	0.8%	They will have higher costs and lower benefits
4	0.6%	Hard hit whichever model you adopt
4	0.6%	Low incomes but higher outgoings
4	0.6%	They will have to pay more
3	0.5%	More affected if not in work
3	0.5%	Their higher cost of living and reducing benefits
3	0.5%	They currently get more benefits than they will get in future
3	0.5%	Your proposal shows a big increased contribution from them
2	0.3%	Fixed low incomes which only cover basic needs
2	0.3%	Little savings
2	0.3%	Low income per head in household
2	0.3%	Low incomes and higher cost of living
2	0.3%	May not get respite
2	0.3%	Their high childcare costs
2	0.3%	Their higher cost of living & limited opportunity to supplement income
2	0.3%	They will be expected to pay more
2	0.3%	They will be unable to pay

Carers

Reasons for ticking High impact; Carers; rated High impact by 38%

Informants	% of responses	Reason given
42	6.8%	Fixed low incomes which they can't supplement
38	6.2%	Limited opportunity to supplement income
37	6.0%	Low incomes
36	5.8%	Already struggle to make ends meet
34	5.5%	Their higher cost of living
22	3.6%	Limited opportunity for full-time well paid work
15	2.4%	Because of the problems in the current economy
14	2.3%	They get less support than other groups
14	2.3%	They support others who cannot contribute
12	1.9%	Low incomes and little opportunity to supplement
12	1.9%	Your proposal affects them more
11	1.8%	Low income group
10	1.6%	Need current level of CTB, not less
10	1.6%	They depend on benefits
10	1.6%	Will lead to hardship
9	1.5%	No opportunity to boost income

Reasons for ticking High impact; Carers; rated High impact by 38%

Informants	% of responses	Reason given
9	1.5%	They need help
8	1.3%	They may be faced with unexpected expenses
6	1.0%	Already have enough stress in their lives
6	1.0%	Hard hit whichever model you adopt
5	0.8%	Impact on children should be avoided
5	0.8%	The high cost of living in London
5	0.8%	They save the council money by their caring
5	0.8%	They will have higher costs and lower benefits
5	0.8%	They will have most difficulty finding the extra
4	0.6%	Low incomes and higher cost of living
4	0.6%	They can't afford more
4	0.6%	They will have to pay more
3	0.5%	Already subsidise those with children
3	0.5%	Low incomes and higher costs
3	0.5%	More affected if not in work
3	0.5%	Should not be penalised for prudent saving earlier in life
3	0.5%	Their higher cost of living and reducing benefits
3	0.5%	They have greater needs than others
3	0.5%	They will have their benefits cut
3	0.5%	Your proposal shows a big increased contribution from them
2	0.3%	Benefits don't increase at a sufficient rate to cover extra CT
2	0.3%	Costs around children keep going up so always they need more
2	0.3%	Little savings
2	0.3%	Low incomes but higher outgoings
2	0.3%	May not get respite
2	0.3%	More at risk
2	0.3%	Their benefits will be treated as income
2	0.3%	Their higher cost of living & limited opportunity to supplement income
2	0.3%	They have nobody else to help them with money

Part-time and full-time workers

Reasons for ticking High impact; Part-time and full-time workers; rated High impact by 9%

Informants	% of responses	Reason given
10	1.6%	Will lead to hardship
9	1.5%	Low incomes
8	1.3%	Already struggle to make ends meet
8	1.3%	The high cost of living in London
6	1.0%	Need current level of CTB, not less

Reasons for ticking High impact; Part-time and full-time workers; rated High impact by 9%

Informants	% of responses	Reason given
5	0.8%	Because of the problems in the current economy
5	0.8%	They depend on benefits
5	0.8%	They may be faced with unexpected expenses
5	0.8%	They will have higher costs and lower benefits
4	0.6%	They support others who cannot contribute
3	0.5%	Because they already pay the tax to the limit of their resources
3	0.5%	They will probably be better off
2	0.3%	Low incomes and little opportunity to supplement

People who are disabled

Reasons for ticking High impact; People who are disabled; rated High impact by 46%

Informants	% of responses	Reason given
53	8.6%	Limited opportunity to supplement income
49	8.0%	Fixed low incomes which they can't supplement
39	6.3%	Their higher cost of living
38	6.2%	Low incomes
37	6.0%	Already struggle to make ends meet
25	4.1%	Limited opportunity for full-time well paid work
19	3.1%	Because of the problems in the current economy
16	2.6%	Your proposal affects them more
13	2.1%	Low income group
12	1.9%	They support others who cannot contribute
10	1.6%	Need current level of CTB, not less
10	1.6%	Will lead to hardship
9	1.5%	Already have enough stress in their lives
9	1.5%	Low incomes and little opportunity to supplement
9	1.5%	They can't afford more
9	1.5%	They need help
8	1.3%	No opportunity to boost income
8	1.3%	The high cost of living in London
8	1.3%	They depend on benefits
7	1.1%	They get less support than other groups
6	1.0%	Hard hit whichever model you adopt
6	1.0%	They have greater needs than others
5	0.8%	Low incomes and higher costs
5	0.8%	Low incomes but higher outgoings
5	0.8%	They have nobody else to help them with money
5	0.8%	They may be faced with unexpected expenses

Reasons for ticking High impact; People who are disabled; rated High impact by 46%

Informants	% of responses	Reason given
5	0.8%	They will have higher costs and lower benefits
5	0.8%	They will have most difficulty finding the extra
4	0.6%	Costs around children keep going up so always they need more
4	0.6%	Impact on children should be avoided
4	0.6%	Limited employment opportunities
4	0.6%	Low incomes and higher cost of living
4	0.6%	They will have their benefits cut
4	0.6%	They will have to pay more
3	0.5%	Already subsidise those with children
3	0.5%	Because they already pay the tax to the limit of their resources
3	0.5%	Should not be penalised for prudent saving earlier in life
3	0.5%	Their higher cost of living and reducing benefits
3	0.5%	They have children to care for
3	0.5%	They save the council money by their caring
3	0.5%	Your proposal shows a big increased contribution from them
2	0.3%	Fixed low incomes which only cover basic needs
2	0.3%	May not get respite
2	0.3%	Their benefits will be treated as income
2	0.3%	Their special circumstances
2	0.3%	They will be expected to pay more
2	0.3%	They will be unable to pay

Single people and couples without children

Reasons for ticking High impact; Single people and couples without children; rated High impact by 10%

Informants	% of responses	Reason given
11	1.8%	Their higher cost of living
7	1.1%	Limited opportunity to supplement income
6	1.0%	Low incomes and little opportunity to supplement
6	1.0%	Need current level of CTB, not less
5	0.8%	Already struggle to make ends meet
5	0.8%	Low incomes
4	0.6%	They get less support than other groups
4	0.6%	They will have their benefits cut
3	0.5%	Already subsidise those with children
3	0.5%	Because they already pay the tax to the limit of their resources
3	0.5%	Limited opportunity for full-time well paid work
3	0.5%	Should not be penalised for prudent saving earlier in life

Reasons for ticking High impact; Single people and couples without children; rated High impact by 10%

Informants	% of responses	Reason given
3	0.5%	They don't get other benefits
3	0.5%	They will probably be better off
2	0.3%	Low income per head in household
2	0.3%	Low incomes but higher outgoings
2	0.3%	More at risk
2	0.3%	People with children
2	0.3%	Their higher cost of living & limited opportunity to supplement income

General Comments

General comments made by more than one informant are summarised below.

General

Mentions	Comment
16	Everyone should pay something towards Council Tax
6	I don't know enough to comment
5	All benefits claims should be rigorously checked to cut out the abuse that currently happens
5	These deplorable changes are bound to affect poor people severely
3	A local Income Tax would be fairer
3	Benefits should be available only to people who have no choice about depending on them
3	CTB is a mess and this is a good opportunity to tidy up
3	The needy should be helped as much as possible
2	Child benefit should be capped at 2 children
2	Consumerism is excessive and we can all manage on less
2	CT is already very high
2	CTB should be a national scheme
2	Do not penalise the disabled, who will suffer if they have to pay more
2	Everyone finds it hard at the moment
2	Everyone finds it hard to pay more for services and people on benefits should not be exempt
2	Everyone must take their share of the belt-tightening
2	Find more income by introducing a new top band for CT
2	It is hard for a lay person to comment on this complicated problem
2	Keep the system simple
2	People should live within their means
2	The benefits-dependant culture is out of control
2	These changes must be made if necessary
2	You must support the tax payers

Groundrules for the new scheme

Means assessment

Mentions	Comment
9	Claims must be rigorously checked
4	All incomes in a household should be taken into account
3	All benefits should be treated as income
3	Individual needs should be assessed
2	People should not have children if they can't afford to support them
2	Scheme must be fair and transparent

Non-contributors

Mentions	Comment
2	Pay benefits only to people born in UK who have worked and contributed

Hardship fund

Mentions	Comment
12	Claims on the hardship fund should be rigorously checked to prevent abuse
4	Important that hardship should be properly defined
3	Fund should be funded from the Government CT Relief grant

Hardship fund; No

Mentions	Comment
4	A fund requires administrators, so need for support should be identified through the main scheme's rules
2	A hardship fund would only replace CT Benefit, so might as well continue paying the benefit

Need specifics

Mentions	Comment
2	Can't comment until specific proposals have been put forward

Benefits received

Responses to the prompt *Do you or your household receive any other benefits? If yes please state the benefits you are receiving:*

Benefits received

Responses	Benefit
22	Child benefit
22	Single person CT discount
21	State pension
16	Disability Living Allowance
12	Attendance allowance
12	Housing benefit
8	Working tax credit
7	Income Support
7	Pension credit
6	Child tax credit

Benefits received

Responses	Benefit
5	Carers allowance
4	Jobseekers allowance
3	Council Tax Benefit
3	Disability benefit
3	Freedom pass
2	CT reduction for spouse with DLA
2	Heating allowance
2	Incapacity Benefit
2	Mobility allowance
1	Carers assistance
1	Disability bus pass
1	Family tax credit
1	Free TV licence
1	Sick pay
1	Sickness benefit
1	Tax credit
1	Winter Fuel allowance

Other disability

Responses to the *Other (please specify)* prompt under Disability

Other disability

Responses	Disability
2	Chronic Obstructive Pulmonary Disease
1	Benign Paroxysmal Positional Vertigo
1	Cardiomyopathy
1	Depression
1	Diabetic
1	Diabetic Type II
1	Dyslexia
1	Gammy leg
1	Heart disease
1	Multiple sclerosis
1	Old age
1	Parkinsons dementia
1	Stroke

Other Sexual orientation

Responses to the *Other (please specify)* prompt under Your sexual orientation

Other sexual orientation

Responses	Sexual orientation
3	Normal
3	Normal male

Other sexual orientation

Responses	Sexual orientation
1	Female
1	Monogamous heterosexual
1	Normale
1	Retired single
1	Straight

Other Religion / belief

Responses to the *Other (please specify)* prompt under Your religion and belief

Other religion / belief

Responses	Religion
4	C of E
4	Catholic
4	Roman Catholic
3	Spiritualist
1	Atheist
1	Born again believer
1	Jedi Knight
1	Jon Baptist
1	Sceptical Science
1	Theist

Other Ethnic group

Responses to the *Other (please specify)* prompts under Your ethnic group

Other Ethnic group

Responses	Ethnicity
1	Anglo Saxon
1	Asian British
1	Australasian
1	East African Asian
1	English / Irish
1	Europe
1	German
1	Goan
1	Greek Cypriot
1	Indian African
1	Italian
1	Phillipines
1	Portuguese, Angolan, Indian
1	Sri Lankan Muslim
1	USA
1	White Anglo-Scottish
1	White Jewish

Comparisons between groups (subsets)

Exceptional groups

Monitoring Information

The questionnaire invited informants to provide monitoring information as required by the Equality Act 2010. The questions are shown below at [Monitoring Information invited in the questionnaire](#).

When these monitoring items are included in questionnaires about people's experience of Council services and we find a group whose response is less favourable than most that might indicate that the group concerned feels that it is discriminated against for some reason. If, say, male informants are less satisfied with a service than females, this may call for an investigation to check if there is any bias in the way the service is delivered.

This consultation is not about an existing service, however. It seeks opinions from residents to help the Council design its approach to its new duty to manage Council Tax Benefit. There are some differences between groups among the results of this survey. These differences seem to reflect the different points of view of the groups taking account of the likely effect on them of the changes.

How we compare

We summarise groups of informants by reference to the monitoring information and the personal circumstances questions. The smallest group we summarise is one with 3 informants in it. This both ensures informants' anonymity and removes from consideration groups which are too small to produce useful information.

Significant difference in group scores

When we report a group as providing a more or less favourable response, this does not indicate that the response was favourable or unfavourable in absolute terms, only more or less so than others.

No significant differences

Some of the monitoring groups have thrown up no significant differences.

Disability / none There are no significant differences between the Disabled and the Not disabled group.

Gender identity as at birth / No A few differences occur between the *Gender identity not the same as at birth* group and others. These differences probably relate to other aspects of the informants' circumstances more than to any change in their gender identity.

By Service / ex-service personnel No differences occur.

By Sex

Females are significantly more inclined to rate *Lone parents, Carers and People who are disabled* as High impact. No other gender differences emerge.

By Sexual orientation

Some informants are unsure of the meaning of the options they were invited to tick. *Other* sexual orientations reported include *Retired single* (1), *Female* (1), and seven people who wrote *Normal*, *Normale* or *Normal Male*. As some people were evidently unable to recognise and tick an appropriate box we may not be able to rely on some of the ticks in other boxes.

Bisexual informants were significantly less inclined than *Heterosexual* ones to agree with

- 7 *Should people who receive Second Adult Rebate be asked to pay more?*

They were also less inclined to rate *Lone parents* as *High impact*.

These differences probably owe as much to the domestic circumstances of the informants as to their sexuality.

By Age group

Item	More inclined to tick Yes	Less inclined to tick Yes
3 Should people who are working receive more Council Tax Benefit to encourage them to increase the number of hours they work?	35-44	65+
4 Should people who can't work be given more Council Tax Benefit than those who could work but are unemployed?	55-64, 65+	35-44
6 Should other adults living in a household where the council tax payer (and their partner) claims Council Tax Benefit, be asked to pay more toward the Council Tax bill than they do now?	65+	25-34
7 Second Adult Rebate is awarded to Council Tax payers who are not entitled to Council Tax Benefit based on their own income but receive a rebate of up to 25% of their bill because they have other adults on a low income living with them. Should people who receive this rebate be asked to pay more?	55-64, 65+	25-34
8 Should people with savings of less than £16,000 be asked to use these savings to pay their Council Tax?	25-34	65+

By Religion and belief

Item	More inclined to tick Yes	Less inclined to tick Yes
3 Should people who are working receive more Council Tax Benefit to encourage them to increase the number of hours they work?	Hinduism, Islam	Christianity, Judaism, Other religion
4 Should people who can't work be given more Council Tax Benefit than those who could work but are unemployed?	Judaism	
6 Should other adults living in a household where the council tax payer (and their partner) claims Council Tax Benefit, be asked to pay more toward the Council Tax bill than they do now?	Humanist*	Islam

Item	More inclined to tick Yes	Less inclined to tick Yes
7 Second Adult Rebate is awarded to Council Tax payers who are not entitled to Council Tax Benefit based on their own income but receive a rebate of up to 25% of their bill because they have other adults on a low income living with them. Should people who receive this rebate be asked to pay more?	Christianity, Humanist*	Other religion

11 Should the Council create a Hardship Fund for people in hardship because of the changes to CTB?

Islam

* small group (6)

Item	More inclined to rate as High impact	Less inclined to rate as High impact
10b Lone parents		Hinduism
10c Carers	Judaism	
10e People who are disabled	Judaism	

By Ethnic group

Most of the minority ethnic groups are small. The only groups which comprise 10 or more informants are:

Group	Informants
White English	204
White British	186
Indian	87
Prefer not to say	39
Any other White background	14
Caribbean	12

We have restricted our examination to these larger groups.

Item	More inclined to tick Yes	Less inclined to tick Yes
3 Should people who are working receive more Council Tax Benefit to encourage them to increase the number of hours they work?	Indian, Any other White background	White English
4 Should people who can't work be given more Council Tax Benefit than those who could work but are unemployed?	White English	Any other White background
8 Should people with savings of less than £16,000 be asked to use these savings to pay their Council Tax?	Any other White background	
9 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?	White British	

By Name on CT bill or not

Item	More inclined to tick Yes	Less inclined to tick Yes
3 Should people who are working receive more Council Tax Benefit to encourage them to increase the number of hours they work?	Name not on CT bill	
8 Should people with savings of less than £16,000 be asked to use these savings to pay their Council Tax?	Name not on CT bill	

By Household receives CTB or not; other benefits or not

Item	More inclined to tick Yes	Less inclined to tick Yes
1 Should people who receive Council Tax Benefit who are in properties with a higher Council Tax charge be asked to pay more?		Receives CTB, Receives other benefits
5a Should income such as Child Benefit be included as part of someone's income when they claim Council Tax Benefit?		Receives CTB, Receives other benefits
6 Should other adults living in a household where the council tax payer (and their partner) claims Council Tax Benefit, be asked to pay more toward the Council Tax bill than they do now?		Receives CTB
7 Second Adult Rebate is awarded to Council Tax payers who are not entitled to Council Tax Benefit based on their own income but receive a rebate of up to 25% of their bill because they have other adults on a low income living with them. Should people who receive this rebate be asked to pay more?		Receives CTB, Receives other benefits
9 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?		Receives other benefits
11 Should the Council create a Hardship Fund for people in hardship because of the changes to CTB?	Receives CTB	

Item	More inclined to rate as High impact	Less inclined to rate as High impact
10e People who are disabled	Receives CTB	

By Household description

Item	More inclined to tick Yes	Less inclined to tick Yes
1 Should people who receive Council Tax Benefit who are in properties with a higher Council Tax charge be asked to pay more?		includes someone who is disabled
3 Should people who are working receive more Council Tax Benefit to encourage them to increase the number of hours they work?	family with one or two dependent children, lone parent household	single person household or a couple without children
5a Should income such as Child Benefit be included as part of someone's income when they claim Council Tax Benefit?	single person household or a couple without children	lone parent household
5b Should income such as Disability Living Allowance be included as part of someone's income when they claim Council Tax Benefit?		includes someone who is disabled
8 Should people with savings of less than £16,000 be asked to use these savings to pay their Council Tax?		A carer, includes someone who is disabled
9 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?	A carer, includes someone who is disabled	family with one or two dependent children
11 Should the Council create a Hardship Fund for people in hardship because of the changes to CTB?	lone parent household	

Item	More inclined to rate as High impact	Less inclined to rate as High impact
10b Lone parents	lone parent household	
10d Part-time and full-time workers	lone parent household	

Monitoring Information invited in the questionnaire

With % of informants who ticked each option

Disability		Yes	No	Don't know	No Response
Do you consider yourself to have a disability according to the terms given in the Equality Act 2010?					
Under The Equality Act 2010, a person is disabled if they have a physical or mental impairment which has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities, which would include things like using a telephone, reading a book or using public transport.		15%	79%	2%	5%
If "Yes" please specify:					
1%	Communication	1%	Visual		
9%	Mobility	2%	Mental Health		
3%	Hearing	1%	Other (please specify)		
5%	Physical	See above; Other disability			
0.2%	Learning				

Your sex	
55%	Male
41%	Female
4%	Prefer not to say

Your age	
0%	0 – 15
0.2%	16-24
3%	25-34
8%	35-44
14%	45-54
21%	55-64
50%	65+
5%	Prefer not to say

Is your gender identity the same as the gender you were assigned at birth?	
94%	Yes
0.5%	No
6%	Prefer not to say

Your religion and belief	
14%	No religion
3%	Agnostic
0%	Baha'I
1%	Buddhism
44%	Christianity
11%	Hinduism
1%	Humanist
2%	Islam
2%	Jainism
9%	Judaism
0%	Rastafarian
0.3%	Sikhism
0.2%	Zoroastrian
2%	Other (please specify)
See above Other Religion / belief	
9%	Prefer not to say

Your sexual orientation	
3%	Bisexual
0.2%	Gay man
0%	Gay woman / Lesbian
77%	Heterosexual
3%	Other (please specify)
See above; Other Sexual orientation	
17%	Prefer not to say

Your ethnic group	These are based on the 2011 Census categories but include categories to reflect the communities of Harrow and are listed alphabetically below. Please choose ONE section from A to E then tick or write in appropriate box to indicate your ethnic background	
A. Asian or Asian British	0%	Afghan
	0%	Bangladeshi
	14%	Indian
	1%	Pakistani
	1%	Sinhalese
	2%	Sri Lankan Tamil
	1%	Any other Asian background, <i>please write in</i>
See above Other Ethnic group		
B. Black, Black British	1%	African
	2%	Caribbean
	0%	Somali
	0.2%	Any other Black background, <i>please write in</i>
See above Other Ethnic group		
C. Other Ethnic Group	0%	Arab
	0.2%	Chinese
	0%	Iranian
	0.5%	Iraqi
	0.3%	Kurdish
	0.2%	Lebanese
	0.2%	Any other ethnic group, <i>please write in</i>
See above Other Ethnic group		
D. Mixed	0.2%	White & Black African
	0.2%	White & Black Caribbean
	1%	White and Asian
	0.5%	Any other Mixed background, <i>please write in</i>
See above Other Ethnic group		
E. White	0.2%	Albanian
	30%	British
	33%	English
	0%	Gypsy/Roma Traveller
	1%	Irish
	0%	Irish Traveller
	0.3%	Polish
	0.2%	Romanian
	1%	Scottish
	0%	Serbian
	1%	Welsh
	2%	Any other White background, <i>please write in</i>
	See above Other Ethnic group	
6%	Prefer not to say	