

## Council Tax Support scheme

**council  
tax benefit  
is changing**

### Summary of Consultation Feedback from the Survey and Face to Face activity



# Consultation Feedback

**Survey (Web and hard copy  
combined)**

# Overview of the feedback from the web/hardback survey

- ❑ Survey included in the following formats:
  - Hard copy within the Consultation booklet
  - Web based survey
  
- ❑ Providing further information towards a quantitative response to the consultation activity
  
- ❑ Ensuring a range of responses from Harrow Residents
  
- ❑ Survey consistent with questions used in Residents Panel Survey
  
- ❑ 12,000 booklets distributed
  
- ❑ Overall 498 surveys completed
  - 152 completed through the web
  - 346 hard copies completed and either returned through freepost or completed whilst attending face to face activity

# Overview of the feedback from the web/hardback survey

Questions		Yes	No	Not sure
1.	Should people who receive Council Tax Benefit who are in properties with a higher Council Tax charge be asked to pay more?	49%	37%	11%
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?	57%	31%	8%
3.	Should people who are working receive more Council Tax Benefit to encourage them to increase the number of hours they work?	36%	49%	11%
4.	Should people who can't work be given more Council Tax Benefit than those who could work but are unemployed?	54%	33%	10%
5a.	Should income such as Child Benefit be included as part of someone's income when they claim Council Tax Benefit?	43%	48%	6%
5b.	Should income such as Disability Living Allowance be included as part of someone's income when they claim Council Tax Benefit?	36%	55%	6%
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 towards the Council Tax bill than they do now?	48%	36%	12%
7.	Should people who receive Second Adult Rebate be asked to pay more?	34%	44%	17%
8.	Should people with savings of less than £16,000 be asked to use these savings to pay their Council Tax?	28%	62%	7%
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?	45%	22%	28%

# Overview of the feedback from the web/hardback survey

## Groups impacted by change

### Survey returns – web and hard copy

#### Unprompted

- People with a disability
- Lone parents
- People on a low income
- Pensioners
- Carers

#### Prompted

- People with a disability
- Lone parents
- Families with children
- Carers
- Part time/full time workers
- Single/couples without children

### Summary of feedback suggesting reasons why a group may be affected by the changes more than other groups include:

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> People with a disability</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Multi impacts of all changes within Welfare Reforms</li> <li><input type="checkbox"/> Extra costs due to disability and need for support</li> <li><input type="checkbox"/> Less able to work and often on low income</li> </ul> |
| <ul style="list-style-type: none"> <li><input type="checkbox"/> Lone parents</li> </ul>             | <ul style="list-style-type: none"> <li><input type="checkbox"/> Income is strictly limited or have no income</li> <li><input type="checkbox"/> Because they do not have anybody to help</li> <li><input type="checkbox"/> Income is very low and unable to earn more</li> </ul>                 |

# Overview of the feedback from the web/hardback survey

## Summary of the feedback suggesting reasons why a group may be affected by the changes more than other groups

<input type="checkbox"/> People on a low income	<input type="checkbox"/> People struggling with low income, high inflation, unexpected costs <input type="checkbox"/> Some earn less and have received less education so unable to get better job <input type="checkbox"/> Less income would mean less for food and bills
<input type="checkbox"/> Families with children	<input type="checkbox"/> Their higher cost of living <input type="checkbox"/> Already struggling to make ends meet <input type="checkbox"/> Low incomes
<input type="checkbox"/> Carers	<input type="checkbox"/> Fixed low incomes which they can't supplement <input type="checkbox"/> Limited opportunity to supplement income <input type="checkbox"/> Already struggle to make ends meet <input type="checkbox"/> Higher cost of living
<input type="checkbox"/> Pensioners	<input type="checkbox"/> Income limited and savings are limited as well <input type="checkbox"/> Need more consideration on low income normally <input type="checkbox"/> May have no-one to support them

# Overview of the feedback from the web/hardback survey



## Should the Council set up a Hardship Fund to support people suffering genuine hardship through the changes to council Tax Benefits?

Yes	65%
No	18%
Not sure	11%

# Consultation Feedback

**Face to face activity**



# Overview of the feedback from the face to face activity

- ❑ Face to face activity included the following
  - Roadshows
  - 'Go to' days
  - Events held in partnership with Voluntary Sector
  - Attendance at Community Group Meetings
  - Discussion Groups
  - Workshops
  
- ❑ Activity included raising awareness of the changes, getting feedback on the changes and understanding of the impact of the changes on individuals and groups in the community
  
- ❑ 71 differing levels of face to face activity held and over 4,000 people spoken to
  
- ❑ Encouraged completion of forms and noted all feedback provided through this activity

# Overview of the feedback from the face to face activity

<b>Question 1</b>	<b>Should people who receive Council Tax Benefit who are in properties with a higher Council Tax charge be asked to pay more?</b>	
<b>Overall Response</b>	Initially many of the groups/individuals felt that, in principle, people who are in properties with a higher Council Tax charge should be asked to pay more. However following discussion the groups/individuals highlighted circumstances that would need to be taken into consideration when making the decision.	
<b>Comments from those who agreed include:</b>	<b>Comments from those who disagreed include:</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> This proposal would be fair</li> <li><input type="checkbox"/> Bigger home owners can afford to pay in full or pay more than others</li> <li><input type="checkbox"/> Immigrants who are in huge houses and have not paid taxes should pay more</li> <li><input type="checkbox"/> If have bigger property could rent out rooms and use that money to pay Council Tax</li> <li><input type="checkbox"/> Could downgrade and use money to pay towards Council Tax</li> <li><input type="checkbox"/> If everybody works in the house</li> <li><input type="checkbox"/> Couple of suggestions suggested phasing the change and make it gradual (introduce a taper)</li> <li><input type="checkbox"/> It's a choice to have more children</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Many suggested that this proposal should not take place because could affect the following groups because of multiple impacts:               <ul style="list-style-type: none"> <li><input type="checkbox"/> Large families</li> <li><input type="checkbox"/> People with mental health issues</li> <li><input type="checkbox"/> People who have inherited properties but on a low income</li> <li><input type="checkbox"/> May have been made redundant/long term illness</li> <li><input type="checkbox"/> Families with children</li> </ul> </li> <li><input type="checkbox"/> Could force people to move and some people may not be able to do so</li> <li><input type="checkbox"/> People may need larger houses because they have disabilities and need carers, or equipment</li> <li><input type="checkbox"/> Could cause isolation because people would not be able to afford to go out</li> </ul>	

# Overview of the feedback from the face to face activity



<b>Question 2</b>	<b>Should people receiving Council Tax Benefit be given extra benefit for a limited period to help pay their Council Tax when they start work?</b>	
<b>Overall Response</b>	The majority of groups/individuals were in strong favour of the extra benefit remaining	
<b>Comments from those who agreed include:</b>	<b>Comments from those who disagreed include:</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Encourages people back to work</li> <li><input type="checkbox"/> Would be a disaster if removed as people would get into debt and constantly have to catch up</li> <li><input type="checkbox"/> Would stop people even thinking about going back to work</li> <li><input type="checkbox"/> There should be a transition when people start work</li> <li><input type="checkbox"/> Lots of companies are terminating employment after probation period to save costs of retaining staff and not having to pay for loss of earnings and therefore is required</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Small group felt that if working shouldn't get any extra help</li> <li><input type="checkbox"/> Some felt should be a threshold and how long out of work should be taken into account</li> <li><input type="checkbox"/> Look at potential earnings, people who receive high wages do not necessarily need the fund</li> </ul>	

# Overview of the feedback from the face to face activity

<b>Question 3</b>	<b>Should people who are working receive more Council Tax Benefit to encourage them to increase the number of hours they work?</b>	
<b>Overall Response</b>	Whilst most people hadn't heard of this extra help when explained the majority of groups/individuals agreed that this extra support should be kept in place however there were general concerns raised about the ability to be able to increase part time hours because of lack of full time jobs	
<b>Comments from those who agreed include:</b>	<b>Comments from those who disagreed include:</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Provides incentive for people to increase their hours</li> <li><input type="checkbox"/> Helps people to avoid being caught in the benefit trap</li> <li><input type="checkbox"/> Should only be given if person has a family and is earning more</li> <li><input type="checkbox"/> Hard to get full time work and therefore people struggling to increase their hours</li> <li><input type="checkbox"/> Sliding income should be considered</li> <li><input type="checkbox"/> People would be scared to work more as money would be reduced by the Council</li> <li><input type="checkbox"/> People should get help to increase their hours</li> <li><input type="checkbox"/> All incentives should be communicated widely so that people know they can claim it</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> People who are working should not be entitled to more benefits</li> <li><input type="checkbox"/> There needs to be a time limit</li> <li><input type="checkbox"/> Why is somebody who is now earning more getting something for nothing</li> <li><input type="checkbox"/> People need to understand they will be charged as soon as they earn</li> <li><input type="checkbox"/> Should work hard to pay all of taxes</li> <li><input type="checkbox"/> Linking Council Tax allowance to working hours would just add to this confusion</li> <li><input type="checkbox"/> This does not incentivise work at the moment as people are unaware that they can receive this help</li> </ul>	

# Overview of the feedback from the face to face activity

<b>Question 4</b>	<b>Should people who can't work be given more Council Tax Benefit than those who could work but are unemployed?</b>	
<b>Overall Response</b>	<p>There was a mixed response to this question. Some of the groups/individuals that were in favour felt that people with disabilities, carers and people with mental health issues may find it more difficult to access work. There was also a strong view that this was not a fair option in the current climate when there was a lack of jobs for those people who do want to work</p>	
<b>Comments from those who agreed include:</b>		<b>Comments from those who disagreed include:</b>
<ul style="list-style-type: none"> <li><input type="checkbox"/> There should be different bands of income that act as cut off points for different rates of benefit</li> <li><input type="checkbox"/> Long term unemployed with no illness should receive less help</li> <li><input type="checkbox"/> Only if a doctor says that a person cannot work</li> <li><input type="checkbox"/> Carers should be taken into consideration in the group that cannot work</li> <li><input type="checkbox"/> Should introduce levels of severity. Someone on an obvious long term disability should get more</li> <li><input type="checkbox"/> Those who won't work should pay more</li> <li><input type="checkbox"/> Disabled people higher likelihood of being unable to work and this is not necessarily a choice</li> <li><input type="checkbox"/> Disabled people experience disproportionate barriers to work such as employer prejudice, lack of practical access in workplaces</li> </ul>		<ul style="list-style-type: none"> <li><input type="checkbox"/> Not fair to penalise unemployed as the current job market is very bad</li> <li><input type="checkbox"/> Unemployed need support</li> <li><input type="checkbox"/> People do want to work but cannot find it</li> <li><input type="checkbox"/> Mental health very difficult to diagnose, not physically obvious. Assessors not informed or adequate to assess health</li> <li><input type="checkbox"/> What about those people who are gradually falling ill</li> <li><input type="checkbox"/> Unemployed cannot find work and therefore both groups cannot work – should not judge them</li> <li><input type="checkbox"/> Difficult when don't know the criteria of not being able to work</li> <li><input type="checkbox"/> How would these people be identified and who would make the decisions</li> </ul>

# Overview of the feedback from the face to face activity

<b>Question 5a</b>	<b>Should income such as Child Benefit be included as part of someone's income when they claim Council Tax Benefit?</b>	
<b>Overall Response</b>	The responses to this question were fairly even in relation to 'for' and 'against'. Some groups/individuals felt that people should only have children if they can afford them and there were a few that felt that benefits should be capped to the number of children. There were also some very strong feelings that Child Benefit is provided specifically for the support of the child and therefore should not be included	
<b>Comments from those who agreed include:</b>	<b>Comments from those who disagreed include:</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Some families will never work and have lots of children because they get benefits</li> <li><input type="checkbox"/> Use Child Benefit only if it cannot be proven to be used on the child</li> <li><input type="checkbox"/> Numbers of children should be considered – many felt that first 2 children should receive and Child Benefit for further children should be included</li> <li><input type="checkbox"/> It is part of a families income and therefore should be included</li> <li><input type="checkbox"/> Paying Child Benefit to wealthy people when people can't afford to pay Council Tax, therefore no future left</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> No should not use this money as is for the child and that is who the money should be spent on</li> <li><input type="checkbox"/> Not everyone is abusing the system. People may have more children but work hard, it should not be stopped</li> <li><input type="checkbox"/> It will affect large families and children</li> <li><input type="checkbox"/> No should not be used as children's needs may be missed</li> <li><input type="checkbox"/> Harrow should find another way of dealing with it not penalising children</li> <li><input type="checkbox"/> Cuts in child benefit already exist to the maximum so anymore will mean child poverty</li> </ul>	

# Overview of the feedback from the face to face activity

<b>Question 5b</b>	<b>Should income such as Disability Living Allowance be included as part of someone's income when they claim Council Tax Benefit?</b>	
<b>Overall Response</b>	The majority of people felt strongly that Disability Living Allowance should not be included as part of somebody's income when they claim Council Tax Benefit. It was felt that this would affect people who have extra needs, many who are unable to increase their income by working	
<b>Comments from those who agreed include:</b>	<b>Comments from those who disagreed include:</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Yes this should be included</li> <li><input type="checkbox"/> Should be taken in mostly. Depending on how much DLA they receive.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> DLA is assessed on needs, already being used for vital things such as transport, medication, care etc.</li> <li><input type="checkbox"/> DLA is not liable for tax so should not be used as income</li> <li><input type="checkbox"/> No, People on DLA because have extra needs, would affect people with mental health needs, could spend more time in hospital</li> <li><input type="checkbox"/> No as this is to be used for specific things and increased living expenses.</li> <li><input type="checkbox"/> A deaf person looks fit to work but cannot communicate. Its good to work for social inclusion but disabled people losing benefits and have limitations on jobs available, wheelchair access, access to work schemes</li> <li><input type="checkbox"/> It's a desperate measure if you include this</li> </ul>	

# Overview of the feedback from the face to face activity

<b>Question 6</b>	<b>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?</b>	
<b>Overall Response</b>	<p>The majority of groups/individuals felt that non dependants could contribute more in relation to their earnings. There was, however, some concern regarding collection of contributions from other adults and a view from a group that this could disproportionately affect disabled people, their families and carers as disabled adults are likely to be living in the family home for longer due to the lack of appropriate housing and care support</p>	
<b>Comments from those who agreed include:</b>	<b>Comments from those who disagreed include:</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Should pay more depending on how many people live there</li> <li><input type="checkbox"/> Non-dependant deductions should increase in relation to earnings</li> <li><input type="checkbox"/> Should bring back the Poll Tax. People on their own have to pay the same as households with many adults living there</li> <li><input type="checkbox"/> Working children should participate, how else will they learn to live? Treat children as adults with separate responsibilities</li> <li><input type="checkbox"/> Every individual is using Council services – why shouldn't they be charged?</li> <li><input type="checkbox"/> Good for savings as they probably have little or no overheads – however separate bill should be issued</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> If parents on DLA/AA then no deductions should be made</li> <li><input type="checkbox"/> Could put other members of the household off going to work – should be encouraging people into work</li> <li><input type="checkbox"/> Should remain the same rates due to family friction</li> <li><input type="checkbox"/> A lot of children refuse to contribute and parents will struggle to pay</li> <li><input type="checkbox"/> Problem to recover contribution from non dependant will occur</li> <li><input type="checkbox"/> Felt strongly that would disproportionately affect disabled people, their families and carers as disabled adults are likely to be living in the family home for longer due to the lack of appropriate housing and care and support</li> </ul>	<p>16</p>



# Overview of the feedback from the face to face activity

<p><b>Question 7</b></p>	<p><b>Second Adult Rebate is awarded to people 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 living with them who are on a low income. Should people who receive this rebate be asked to pay more?</b></p>	
<p><b>Overall Response</b></p>	<p>Views were mixed in relation to this question. Some felt that this rebate could be removed however others felt that this should stay as cost is minimal and saves the council rehousing costs.</p>	
<p><b>Comments from those who agreed include:</b></p>	<p><b>Comments from those who disagreed include:</b></p>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> If the main Council Tax payer can pay then they should with exemptions applied for groups such as the disabled, carers etc.</li> <li><input type="checkbox"/> If the homeowner is on a high income, they should pay full Council Tax.</li> <li><input type="checkbox"/> If it is a low claimed income then get rid of it for new claimants and let fizzle out for existing</li> <li><input type="checkbox"/> Generally in favour however concern that this could disproportionately affect carers</li> <li><input type="checkbox"/> Could be phased out</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Everyone in household should pay something towards the Council Tax 1% to 2% more</li> <li><input type="checkbox"/> Cost to Council is minimal compared to other income support benefit</li> <li><input type="checkbox"/> Most cases it's a pensioner on pension credit, if she gets charged she will have to put in claim for Housing Benefit which in turn will increase costs for the council</li> <li><input type="checkbox"/> Low claimed benefit – not worth giving it out as only 68 claims exist</li> <li><input type="checkbox"/> Saves the council rehousing costs – do not remove this</li> </ul>	

# Overview of the feedback from the face to face activity

<b>Question 8</b>	<b>Should people with savings of less than £16,000 be asked to use these savings to pay their Council Tax?</b>	
<b>Overall Response</b>	Whilst there were a few that felt that savings of £16,000 should be reduced the majority felt that the level of savings should not be reduced as people have worked hard and been careful with their money to ensure they have savings for times of need.	
<b>Comments from those who agreed include:</b>	<b>Comments from those who disagreed include:</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> £16,000 is a lot of money it is £5,000 for Income Support claimants</li> <li><input type="checkbox"/> £16,000 in the bank means they are quite rich, make the limit £10,000</li> <li><input type="checkbox"/> Affects everybody across the board</li> <li><input type="checkbox"/> Generally in favour however could penalise for saving in the past</li> <li><input type="checkbox"/> Other people shouldn't have to pay if people have money</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> No – if change the savings limit this will have a great affect on people as savings are to pay for funeral and medical bills.</li> <li><input type="checkbox"/> This amount is reasonable, never know what happens in life</li> <li><input type="checkbox"/> Worked hard to achieve this money shouldn't be penalised for it</li> <li><input type="checkbox"/> Being penalised for being money smart</li> <li><input type="checkbox"/> Inconsistencies in the governments proposals they have advised people with £10,000 savings will not pay any tax and then allow Council Tax schemes to bring the savings limit down to enable them to pay more local tax</li> <li><input type="checkbox"/> If earning then savings should not be used</li> <li><input type="checkbox"/> No we have always been told to save money and now to do this would be unfair on residents</li> </ul>	

# Overview of the feedback from the face to face activity

<b>Question 9/10</b>	<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>	
<b>Overall Response</b>	Many groups agreed that there would be groups in the community who would be affected more than other groups. The majority highlighted people with disabilities as being a group that will be impacted by many changes. Other impacted groups included lone parents, carers, large families and people with mental health issues.	
<b>Groups highlighted as affected more than other groups</b>	<b>Reasons why</b>	
<ul style="list-style-type: none"> <li><input type="checkbox"/> People with a disability</li> <li><input type="checkbox"/> Lone parents</li> <li><input type="checkbox"/> Carers</li> <li><input type="checkbox"/> Large families</li> <li><input type="checkbox"/> People with mental Health issues</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Cumulative effect as impacted by other changes as part of welfare reforms, transport costs and more disadvantaged in being able to access employment</li> <li><input type="checkbox"/> May not have other support mechanisms in place and find it difficult to access part time employment</li> <li><input type="checkbox"/> Looking after people with disabilities, saving Government money by providing care and receive nothing in return. Difficulties in accessing employment</li> <li><input type="checkbox"/> Cumulative effect as impacted by other changes as part of welfare reforms – need to ensure children are not affected</li> <li><input type="checkbox"/> Often on low income and unable to secure long term employment. Require support mechanisms in place to be able to work</li> </ul>	
Other groups that were highlighted as being impacted by the changes are asylum seekers, refugees, people over 50 who have lost their jobs, young people, homeless, Voluntary Organisations, low earners, sick people with low savings, single people under 35.		

# Overview of the feedback from the face to face activity

<b>Question 11</b>	<b>Should the Council create a Hardship fund to support people suffering genuine hardship because of the changes to Council Tax Benefit</b>
<b>Overall Response</b>	The majority of Groups/Individuals agreed there should be a Hardship fund however nearly all said that it needs to have clear criteria that only provides support to those in need
<b>Comments from those who agreed include:</b>	<b>Further comments include:</b>
<ul style="list-style-type: none"> <li><input type="checkbox"/> For fall through the net cases – maybe limit to 3 applications a year</li> <li><input type="checkbox"/> Criteria for the fund should be tough as everyone will be coming to claim due to changes</li> <li><input type="checkbox"/> Could save money in the long run as it saves people from crisis</li> <li><input type="checkbox"/> Individuals should be assessed (means tested) if they are genuine, fair cases and unlikely to leave the UK</li> <li><input type="checkbox"/> If it is for the vulnerable who really need it</li> <li><input type="checkbox"/> Must be specifically for people in need</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Bit contradictory as going to take it away and then giving money back via the fund!</li> <li><input type="checkbox"/> Where is the money coming from</li> <li><input type="checkbox"/> Believe it to be charity</li> <li><input type="checkbox"/> Who is putting the money into this?</li> <li><input type="checkbox"/> Give it out in the form of a loan</li> <li><input type="checkbox"/> What is going to happen to people who cannot pay?</li> <li><input type="checkbox"/> People may have to stop paying Council Tax to feed themselves</li> <li><input type="checkbox"/> Advertise how to access it and how long it will run for</li> <li><input type="checkbox"/> Advice is going to be needed on how people can manage their money</li> </ul>

# Overview of the feedback from the consultation activity

## General themes arising from all consultation activity

Saving money elsewhere	<ul style="list-style-type: none"> <li><input type="checkbox"/> Many people raised concern with the changes the Government were making and the effect they would have on vulnerable groups and various suggestions put forward that money should be taken from high earners, banks, large companies paying their tax</li> <li><input type="checkbox"/> Suggestions that Council shouldn't be targeting the most vulnerable and burden should be shared. People won't be able to pay. Suggestions included raising Council Tax, reducing waste in the council, use more volunteers in libraries, source the funding from other areas etc.</li> </ul>
Employment	<ul style="list-style-type: none"> <li><input type="checkbox"/> Concern regarding access to jobs particularly in the current climate and the view that people on benefits do not want jobs.</li> <li><input type="checkbox"/> Some groups very willing to work but unable to i.e. Asylum seekers.</li> <li><input type="checkbox"/> Difficulties in accessing jobs for lone parents who need part time work</li> <li><input type="checkbox"/> Difficulties for people with disabilities – disproportionate barriers to work, employer prejudice, access to the workplace</li> </ul>
Health Effects	<ul style="list-style-type: none"> <li><input type="checkbox"/> These changes will increase anxiety, stress and mental illness and these illnesses in turn hinder the ability to get jobs</li> <li><input type="checkbox"/> Changes are attacking people living on the edge already – will cause further illnesses</li> </ul>
Operational	<ul style="list-style-type: none"> <li><input type="checkbox"/> Can't get information about the help that is available in Harrow</li> <li><input type="checkbox"/> Find it difficult to access services i.e. Jobcentre, CAB or Access Harrow has no signers/interpreters available</li> <li><input type="checkbox"/> Need a different collection policy for those who cannot pay.</li> <li><input type="checkbox"/> Concern about reliability of Work Capacity assessments</li> </ul>
Consultation	<ul style="list-style-type: none"> <li><input type="checkbox"/> Suggestions put forward to ensure consultation inclusive</li> <li><input type="checkbox"/> Comments regarding the consultation – mostly positive</li> </ul>