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Providing opportunity: promoting change

Response to Council Tax Benefit Consultation

Harrow Mencap is an independent charity whose purpose is to work with and represent people with learning disabilities and their families and carers to ensure their needs, rights and aspirations are met.

This response is based on the lived experience of people with learning disabilities their families and their carers and has been collated from feedback in our day to day work and from a focus group held on 5th September 2012, attended by individuals with a learning disability, families and carers.

Why we are responding: Disabled people's need for support

A third of disabled people live in poverty in the UK and disabled people are twice as likely to live in poverty as other citizens. Reasons for poverty include unequal access to education and employment, but higher costs are also incurred through having to pay additional sums for items other citizens take for granted or do not have to pay a 'disability supplement' for, including utility bills (e.g. to pay for higher water bills due to increased laundry needs through incontinence).

Disabled people are also amongst the most disadvantaged groups in the UK. Nearly a quarter of individuals in families with at least one disabled

member live in relative income poverty and over 50% of working age disabled adults are not in paid employment. A third of working age disabled people are estimated to live in poverty – and disabled people's higher living costs are unaccounted for in most tests of poverty, meaning actual disability poverty levels are very likely to be higher.

Millions of disabled people also rely on financial and other support from the state to help meet basic needs and the extra living costs associated with a health condition/impairment.

With welfare spending cuts expected to remove £18 billion from DWP administered support alone, disabled people's personal finances are expected to be reduced further. Disability Living Allowance will lose £2.17 billion possibly affecting more than 835,000 disabled people and about 400,000 disabled people will also lose Employment and Support Allowance once this out of work support is time limited to one year for people who have previously paid National Insurance contributions. This will directly reduce disabled people's direct income.

Whilst this consultation focuses on changes to council tax benefit the accumulative effect of the welfare reform bill on disabled people's income cannot be overlooked. Our response therefore focuses on possible effects of each option on disabled people and their families and carers.

Question 1

Should people who get council tax and live in a bigger house be asked to pay more?

Most of our members felt that this would be fair. However it was noted that some families have more than one disabled person living in the house and therefore may need larger accommodation because of certain needs such as equipment etc.

Question 2

Should people who get council tax benefit be given extra help for a short time when they start work?

Members were strongly in favour of this as loss of benefits can act as a barrier to work.

Question 3

Should people who are working get more council tax benefit to help them work more hours?

Our members already find issues around working hours , benefits and working tax benefits confusing and felt that linking council tax allowance to working hours would just add to this confusion.

Question 4

Should people who cannot work be given more Council Tax Benefit than people who do not work?

Whilst our members were broadly in favour of this, questions were asked as to whom would make decisions around who could or could not work. Members highlighted concerns about the reliability of Work Capacity assessments where currently over 40% of those found fit for work having this decision overturned at appeal.

Question 5a

Should Child benefit be included as part of a person's income when working out how much council tax benefit they are entitled to?

Members did not have a strong response either way to this question however it should be acknowledged that BME groups and women and single parents may be affected disproportionately.

Question 5b

Should DLA be included as part of a person's income when working out how much council tax benefit they are entitled to?

Members feel strongly that DLA is to meet the additional costs of people's disability and therefore should not be counted as income. However it was also noted that when PIP introduces DLA in April 2013 20% of people who are currently receiving DLA will no longer receive help toward the extra costs they have due to their disability; it was therefore considered to be important that these people did not have the double impact of losing their DLA and having a reduction in their council tax benefit also.

Question 6

Should other adults living in a house where the bill payer gets council tax benefit be asked to pay more money towards council tax?

It was felt strongly that this 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.

Question 7

Second Adult Rebate.

People were generally in favour for this group to be asked to pay more. However there was some concern this would disproportionately affect carers.

Question 8

Should People with savings less than 16,000 be asked to use these savings to pay their council tax?

People were generally in favour of this although some members felt they would be penalised for saving in the past.

Question 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?

People feel strongly that disabled people are disproportionately being affected by the welfare reform Bill. Being asked to contribute to their council tax at a time when their other benefits were being reduced was unfair. If the principle that the most vulnerable in society should be protected, the protection that is currently afforded to pensioners in the proposals should be extended to two further groups:

- (1) Employment and Support Allowance (main phase) claimants; and
- (2) Carers

Submitted on behalf of Harrow Mencap 09/2012