

Localisation of Council Tax Benefit

For Kirklees Council

16 November 2012



R E S E A R C H

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This research has been carried out in compliance with the International standard ISO 20252

I. Executive Summary

I.1 Background and methodology

Kirklees Council commissioned Qa Research to undertake consultation on the proposed changes to Council Tax Benefit (CTB). This document outlines findings from this consultation, which was composed of various strands, as follows;

- **Strands 1 & 2: Council Tax payers including CTB claimants (postal & online research)**
 - A random sample of Council Tax payers was selected from the Kirklees Council Tax database. The sample was split between non-claimants and claimants of CTB and in total 4,500 residents were sent a postal survey pack
 - The survey closed on Monday 8 October and 684 surveys were completed.
- **Strand 3: Current Business Rate payers (qualitative research)**
 - To assess the perceived impact, a small number of businesses were interviewed
 - 10 face-to-face depth interviews were undertaken with a range of local businesses
- **Strand 4: Open-access & key stakeholders survey (paper & online research)**
 - This strand provided an opportunity for other interested parties who were not included in any of the other strands of the research to give their views
 - An open access online survey was made available via the council website and paper surveys were distributed to key stakeholders and community venues
 - A total of 259 completed surveys were returned (140 paper and 119 online)
- **Strand 5: In-depth analysis of CTB claimants (qualitative research)**
 - This strand was focussed on CTB claimants and between 20 September and 17 October 2012 focus groups and in-depth interviews were carried out face-to-face
 - In total, 25 people were interviewed or took part in a group.

I.2 Key findings – Strands 1 & 2 (random sample survey of Council Tax payers) and Strand 4 (Open-access survey for residents and key stakeholders)

The findings below are based on Strands 1 & 2 respondents, unless otherwise stated

Respondents were asked to outline how far they agreed with the options available to the council to make-up the shortfall in funding for supporting residents to pay their Council Tax.

- Respondents were told what the council's proposal was and the majority agreed that it should *'protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups'* (75%).
- Generally, amongst those who agreed with the proposed policy there was a feeling that working age respondents should contribute towards their Council Tax.
- Opinion was more polarised as to whether *'the council should keep current levels of Council Tax support as they are and make-up for the shortfall in funding by cutting other local services or charging more for services that are currently offered free'*. The largest proportion disagreed with this (47%), but a third agreed that the council should do this (35%).

- Only a fifth agreed that *'the council should increase the Council Tax charge for all residents to enable Council Tax support to remain at the same level as it is now. This would mean that there would be no cut in support for working age people'* (20%). In fact, the majority disagreed with this proposal (65%).
- Notably, *'non-claimants'* of CTB were more inclined than *'claimants'* to disagree that the council should *'...increase the Council Tax charge for all residents to enable Council Tax support to remain at the same level as it is now...'* (74% vs. 41%) and *'...keep current levels of Council Tax support as they are and make-up for the shortfall in funding by cutting other local services or charging more for services that are currently offered free'* (55% vs. 25%).

The council's proposed approach was detailed in the booklet that accompanied the survey called *"Council Tax Benefit is Changing, Have Your Say"*. Respondents were asked how far they agreed with the principles that had been applied to the proposed scheme.

- The majority agreed with each of the four principles, but the highest level of agreement was recorded for the principle that *'the new scheme should help make work attractive for those that are available to work'* (84%)
- There was also general agreement that *'the council should use its own measures to decide how vulnerable someone is, based on things such as disability, preventing child poverty and other important local factors'* (72%)
- Three-quarters agreed that *'the most vulnerable local residents...should be protected from any cuts to the level of support available to them'* (77%). A slightly lower proportion agreed that the *'less vulnerable residents on a low income are given a reduction in the amount of Council Tax support that is currently given to them'* (63%). In fact almost one-in-five disagreed with this (19%).

Respondents were presented with eight different groups and asked how far they agreed or disagreed that the council should protect each of these working age groups from any cuts to support given for paying their Council Tax.

- Only three of the eight groups were supported by half or more of respondents and they were;
 - *'People that qualify for a severe or enhanced disability premium, meaning they have a serious disability'* (89%)
 - *'Ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension'* (60%)
 - *'Lone parents of children under 5, regardless of whether the parent is in-work'* (50%).
- In addition, these three groups were the only ones where respondents were more likely to say that they agreed than disagreed that their support should be protected and these are the ones that the council proposes to protect from a reduction in CTB levels.
- Less than a third agreed that the council should protect the following groups from cuts in support;
 - *'People working full-time, part-time, or self-employed'* (24%)
 - *'Smaller families with 1-2 children'* (31%)

- *'Unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance'* (31%).
- Respondents were least likely to agree that protection should be applied to *'larger families with 3 or more children'* (18%) and *'single people and couples without children'* (19%).

Respondents were then asked to choose one of the working age groups that they thought should be the highest priority for the council to provide support to for paying their Council Tax.

- Overwhelming, respondents opted to protect support for *'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability'* (66%).
- Other groups were chosen by less than one-in-ten and these included;
 - *'Lone parents of children under 5, regardless of whether the parent is in low paid work'* (9%)
 - *'People working full-time, part-time, or self-employed'* (6%)
 - *'Ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension'* (6%)
 - *'Unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance'* (5%).

It was explained to respondents that the council's proposed new scheme would affect different working age resident groups in different ways and they were asked how far they agreed or disagreed with how the proposed new scheme would impact on six different groups.

- The majority of respondents agreed with each of the proposals for how far support for these particular groups should be affected. This included both proposals to maintain support levels as they currently are and proposals to reduce support.
- Agreement was highest that there should be *'no change for people that qualify for a severe or enhanced disability premium so they would continue to receive support at the level they get now'* (88%).
- Respondents were less sure about there being *'no change'* for the following groups, although there was still majority support for the protection of these two groups;
 - *'People who receive a War Pension or War Widows Pension so they continue to receive full support'* (70%)
 - *'Lone parents of children under 5 so they would continue to receive support at the level they get now'* (66%).
- With regard to actual changes in support, the highest level of agreement was for the principle that the council should offer *'no support for adults that can afford to pay Council Tax for their home, but have someone living with them who has a low income'* (75%).
- There were lower levels of agreement for the principles of protecting the following groups, although overall agreement were still at around two thirds;
 - *'Less support for people working full-time, part-time or self-employed that currently receive Council Tax Benefit'* (68%)
 - *'Less support for people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance who currently pay little or no Council Tax'* (68%)
 - *'No change for lone parents of children under 5 so they would continue to receive support at the level they get now'* (66%).

1.3 Key findings – Strand 5 (Qualitative research with CTB claimants)

The common picture among all CTB claimants consulted as part of this strand was that there was very little or no awareness of any forthcoming changes to CTB or of the council's specific proposal. In contrast, there was some awareness of planned changes to the wider welfare system.

An explanation of the proposed scheme was given to participants highlighting which groups would be protected and detailing which would be asked to contribute more towards Council Tax.

Participants were asked if they agreed with the details for each group, as well as with the underlying principles of fairness, protecting the vulnerable and 'making work pay'.

Protected groups;

- *People that qualify for a severe or enhanced disability premium, meaning they have a serious disability* - The majority agreed unequivocally that the severely disabled should be protected. However, many with personal experience of disability, voiced particular concerns about how the classification of 'severely disabled' would be defined.
- *Lone parents of children under 5, regardless of whether the parent is in low paid work* – Mixed opinions were recorded regarding protection for this group. Some agreed outright, but others raised concerns that protection without means testing could disadvantage coupled parents on similar incomes and may discourage stable parental relationships.
- *Low income pensioners* – The majority agreed that this group should be protected.
- *Ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension* - Most didn't express strong views about this group, although where views were expressed it was to agree with the plan for protection.

Unprotected groups;

- *Unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance* - Respondents, both unemployed and in employment, were overwhelmingly in favour of the principle of 'making work pay'. They felt that when deciding who to protect for CTB there should be a distinction between those actively seeking work and those not doing so. Also, there was a widespread belief that the unemployed in this grouping already live in poverty and that they only received a bare minimum to live on.
- *People working full-time, part-time or self employed and on a low income* – While there was some agreement that it would be fair to expect those on a low income to contribute more towards Council Tax, respondents were inclined to disagree that this would be possible for many. There was a worry that such people may then become worse off than if they became unemployed and most respondents did not understand or accept that the tapering system would work in reality.
- *People who may receive disability benefits, but not the severe disability or enhanced disability premiums* - Only participants with disabilities offered any opinion about this grouping and amongst these there was disagreement that this group should become liable for a reduction in their CTB. In addition, concern was expressed about the process of classifying the severity of a claimant's disability and also the ability of this group to find employment at the current time.

Those groupings who may be asked to pay more towards their Council Tax under the proposed scheme were asked how they expected to meet their increased obligations in the future.

- Out of all the participants who were asked if they planned to increase their incomes, only two individuals held out any realistic prospect of doing so and it did not appear to be a viable proposition for the greater majority. Instead, participants accepted that they would have to reduce their outgoings by cutting back on necessities like heating and food, whilst also making savings on leisure expenditure such as mobile phones and satellite TV usage.
- There was generally a good awareness of what was funded by Council Tax. Most of the services mentioned were understood to be covered by the charge including police, fire, refuse collection, education, Children's Centres, library services, roads and public transport. Some other non-local authority funded services were occasionally mentioned including ambulances, hospitals and doctors.
- Nobody said that they would not pay their Council Tax, although amongst those who had not paid it before there was confusion about the differences between rent and Council Tax on the one hand, and housing benefit and CTB on the other.

1.4 Key findings – Strand 3 (Qualitative research with current Business Rate payers)

- Awareness of the proposed changes to CTB was very low among employers, even those who were employing staff likely to be affected by the changes. As part of the recruitment process for the interviews around 88 businesses were contacted, the vast majority of these businesses were unaware of the changes taking place.
- Despite this lack of awareness, once the proposed changes were explained to employers, they identified a number of potential impacts on their organisation including;
 - *Staff requesting more hours* - The ability of employers to respond to requests for this was mixed. A number of organisations highlighted the difficult economic circumstances as a barrier, with some indicating that at the moment they were struggling to keep staff on current hours. Other organisations (in different sectors) felt better able to help existing staff in this way.
 - *Staff requesting more pay* - Generally, employers felt that requests for more pay were unlikely to be met by employers and recognised the possibility that this could translate into staff leaving the organisation. However, given that those most likely to be affected by changes to CTB were lower paid staff and that they were also generally low-skilled it was felt to be relatively easy to replace them should they leave.
- Additionally, a number of businesses that took part in the research mentioned the burden that '*attachment of earnings*' place on their business currently, and were concerned that an increase in the Council Tax liabilities of their employees would add to this administrative burden.
- In general, once the scheme was explained, it was felt to be targeted at the right groups, although as businesses, respondents had little to say on the subject.

- With regards to the effectiveness of the scheme in incentivising work, once the process of proportionally reducing the amount of CTB available to individuals (tapering) was explained, most employers were positive toward the idea, and understood the principles underlying the proposed changes.
- Views on the actual impact of the scheme on encouraging individuals to work were, generally, negative. There were two main reasons for this;
 - There was a feeling that those not in work and currently claiming benefits would somehow be able to 'get around' the reduction in CTB, possibly by accessing benefit from elsewhere.
 - There was a lack of belief among many employers that an increased demand for work among the unemployed could translate into increased employment, as there are not the relevant jobs available.

1.5 Conclusions

Conclusion 1: Respondents agree with the council's overall proposed approach to making up the shortfall in funding for covering Council Tax Benefit.

Overall, to fund the shortfall, respondents indicated very clearly that they would rather see a reduction in the amount of Council Tax support available to working age residents (as long as vulnerable groups are protected) than an increase in Council Tax, the cutting of local services or charging more for those that are currently free.

Conclusion 2: There is overwhelming agreement that protecting the support provided to those with a 'serious disability' is the right thing to do

Amongst the random sample, when asked to make a choice, two-thirds said that the most important group to protect support for was 'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability'.

Conclusion 3: While the majority agreed that those on a 'War Pension' or 'War Widows Pension' should be protected, this group did not stir strong views. 60% of respondents to the random survey agreed that this group should be protected. Where views were expressed as part of the qualitative research, they were generally to agree with the plan for protection, although some suggested this group's protection should be dependent on means testing.

Conclusion 4: Of the three working age groups proposed to have their Council Tax support protected (pensioners were not explored in detail in the research) it was lone parents with children under 5 that had the lowest level of support.

Exactly half (50%) of the random sample agreed that support should be protected for 'lone parents of children under 5, regardless of whether the parent is in-work', the lowest level of agreement of the three groups proposed to have their support protected. Amongst qualitative respondents, some expressed concern that protecting these lone parents would send out the wrong message and may disadvantage couples with young children, unless means testing is undertaken.

Conclusion 5: The majority of respondents agreed with the impacts of the council's proposed localised scheme on the support available for key groups. The proposed change with the highest level of support was to remove the 'Second Adult Rebate'

All aspects of the proposals received agreement amongst the majority of respondents. This includes proposals to both reduce support to some groups and to maintain support to others. Of the proposed changes, agreement was highest that there should be '*no support for adults that can afford to pay Council Tax for their home, but have someone living with them who has a low income*' (effectively the removal of the Second Adult Rebate).

Conclusion 6: To some degree respondents tended to look more favourably on the protection of support to groups that they are currently in or could in future fall into.

For example, current CTB claimants were significantly more likely than non-claimants to believe support should be maintained and respondents aged 16-44 were more likely than older ones to agree that '*lone parents of children under 5, regardless of whether the parent is in-work*' should be protected and that there should be '*no change*' for this group.

Conclusion 7: There was consistent and real concern amongst many interviewed in the qualitative research about the overall impact of the proposed new scheme on their financial circumstances and their life more generally, although many struggled to isolate the impact of changes to CTB from wider changes to the benefits system.

Major overhauls of the benefits system such as housing benefit, Universal Credit and the current reviews of disability benefit entitlement generate a degree of uncertainty about the future amongst those that receive, or are likely to receive these benefits. Because of this, respondents find it hard to understand how they will be impacted by the cumulative effect of all the changes and struggle to identify the single impact of CTB changes proposed by the council.

Conclusion 8: While Council Tax payers support a new scheme making work attractive, current claimants of CTB identified a range of perceived barriers to accessing employment or increasing existing hours at work, many of which were confirmed by the views of local employers.

Very high agreement was recorded amongst the random sample that '*the new scheme should help make work attractive for those that are available to work*' and the qualitative research also discovered overwhelming support for the idea of '*making work pay*'. However, many respondents in the qualitative research doubted whether there was enough work currently available for many claiming CTB to be able to work more to meet their increased commitments to paying Council Tax. Supporting this, local employers generally confirmed that they would struggle to respond to demands for extra pay or hours from employees or to take on more people.

Conclusion 9: Although respondents are generally happy for the council to decide its own measures to determine who is vulnerable, some concern about the process of deciding who with a disability should receive support was evident.

Almost three-quarters of the random sample agreed that the council should use '*its own measures*' to decide who is vulnerable. However, the qualitative research highlighted some concerns amongst disabled respondents about the process of classifying someone as '*severely disabled*'. Specifically, the current review process for disability benefits which is being undertaken by central government, and the bad publicity surrounding this, has left some feeling concerned about the accuracy and legitimacy of any assessment process.

2. Background and objectives

The UK government is committed to reducing the country's structural deficit and considers that reducing expenditure on support for Council Tax by 10% is one way of helping to achieve this, as it could save £470 million a year from 2013-14¹.

In addition, in line with its localisation agenda the government is keen to give local authorities more control over the provision of Council Tax Benefit (CTB). Specifically, authorities will have discretion over exactly how they achieve the necessary savings and how the new Council Tax support scheme will work.

It is hoped that localising support for Council Tax in England will;

- Give local authorities a significant degree of control over how a 10% reduction in expenditure on the current Council Tax Benefit bill is achieved, allowing councils to balance local priorities and their own financial circumstances.
- Give local authorities a financial stake in the provision of support for Council Tax and a greater stake in the economic future of their local area.
- Enable local authorities to align the system of support for working age households much more closely with the existing system of Council Tax discounts and exemptions, simplifying the complex system of criteria and allowances.
- Reinforce local control over council tax.

The Government proposes that low income pensioners should be protected from any reduction in support as a result of this reform. Therefore, the main affected group will be working age Council Tax Benefit recipients, although it is recognised that decisions to absorb the saving through reduced spending on other areas, or increased revenue from Council Tax, could affect groups other than current recipients.

A range of groups are likely to be affected by these changes and councils have been advised to undertake as thorough an examination as possible of the changes to CTB in the timescales available and to ensure that all interested parties are able to give their view and influence the design of the scheme.²

As a result Kirklees Council commissioned Qa Research to undertake consultation on the proposed changes to CTB. Specifically, the objectives of this research were to;

- Communicate to residents the nature of the forthcoming changes to CTB
- Explore and understand perceptions of the proposed changes to CTB
- Evaluate how residents view the proposed localised support scheme, with specific reference to the following;
 - What level of awareness is there of the proposed changes & it's likely impact?
 - How do recipients anticipate they will be affected?
 - What are their preferences for how the new benefit should be delivered?

¹ *Local Government Finance Bill: Localising support for Council Tax – impact assessment. CLG, December 2011.*

² *'Consultation aspects of Council Tax Benefits Localisation', The Consultation Institute June 2012*

- Understand how the individual proposed changes to the benefit scheme are viewed and establish which are seen as having the biggest impact, which are fairest and which have the greatest level of support
- Specifically and as far as possible, provide an in-depth understanding of the potential impact amongst those particularly likely to be directly affected, with regard to;
 - Exploring in detail what impact the proposed changes would have on household budgets
 - Establishing how households will react to the reduction in income and the degree to which they will need to alter their behaviour, employment status and household finances
 - Understanding preferences for how the new system of benefit provision should be delivered
- Provide a facility to gather the views of the wider resident population that will not be directly impacted by the proposed changes
- Evaluate the views of local businesses, to reflect the fact that the proposed changes to CTB are, in part, aimed at increasing the incentive to work
- Overall, evaluate the impact of the proposed changes amongst all equalities groups.

This document outlines findings from this consultation.

3. Methodology

The research was composed of various strands, as follows;

- Strands 1 & 2: Council Tax payers including CTB claimants (postal & online research)
- Strand 3: Current Business Rate payers (qualitative research)
- Strand 4: Open-access & key stakeholders survey (paper & online research)
- Strand 5: In-depth analysis of CTB claimants (qualitative research)

Findings from all strands are included in this report and details of how each was undertaken are as follows;

3.1 Strands 1 & 2: Postal and online survey for a random sample of Council Tax payers including CTB claimants

In order to gather the views of existing Council Tax payers, both those currently in receipt of CTB and those not in receipt, a postal survey was undertaken with a random sample of residents drawn from the Kirklees Council Tax database.

Each contact was sent a postal survey booklet along with a covering letter and a FREEPOST envelope so that all surveys could be returned to Qa Research for processing. In addition, respondents were given the opportunity to complete the survey online, using a link and unique pass-code included with their covering letter.

The sample was split between non-claimants and claimants of CTB and claimants were further broken down into those of pensionable age, working age claimants on passported benefits, working age claimants classified as vulnerable and other working age claimants.

Around 75% of Council Tax payers in the district are non-claimants while a further 10% are claimants of pensionable age and therefore would not be impacted by the proposed changes to CTB.

So, in order to ensure that a sufficient number of non-claimants of working age (i.e. those who are likely to be impacted the most) completed a survey they were 'over-sampled'. This means that they were included in the sample of contacts who received a postal survey in a higher proportion than would normally be the case.

Initially, a total of 2,800 Council Tax payers were sent a postal mailer pack. However, due to low response rates amongst the working age claimant groups, additional contacts in the working age passported, working age vulnerable and working age other groups were sent a survey pack. Coupled with this, a reminder survey pack was sent to c.33% of non-responders in the non-claimants and claimants of pensionable age groups and these were chosen at random.

Initial survey packs were despatched w/c 13 August 2012 and the additional sample and reminder packs were despatched w/c 17 September 2012. The closing date for this strand of the research was Monday 8 October 2012.

In total, 684 surveys were completed as part of Strands 1 & 2. Weighting was applied at analysis to correct the proportion of respondents in each quota group and to ensure that the final, total sample was representative of Council Tax payers in the district. The final sample was compared to the population breakdown of Kirklees by the TVC areas, to ensure there were no sample imbalances by geography.

The table below shows the total number of Council Tax payers in each quota group, the number of contacts in each group sent a survey pack, the number of achieved interviews in each quota group (and the response rate) and finally the weighted profile of the sample;

Figure 1. Strands 1 & 2 sample breakdown

	No. of CT payers		Total sample despatched		Achieved sample (unweighted)		Response rate	Achieved sample (weighted)	
Non-claimants	126,705	75%	1,400	31%	303	44%	22%	511	75%
Claimants: Pensionable age	17,880	11%	450	10%	144	21%	32%	68	10%
Claimants: Working age passported	14,256	8%	1,050	23%	108	16%	10%	55	8%
Claimants: Working age vulnerable	3,045	2%	800	18%	46	7%	6%	14	2%
Claimants: Working age other	7,683	4%	800	18%	81	12%	10%	34	5%
Unclassified ³	-	-	-	-	2	<1%	-	2	<1%
Total	169,569		4,500		684		15%	684	

3.2 Strand 3: Qualitative research with current Business Rate payers

To evaluate the perceived likely impact of the proposed changes to CTB amongst local employers, 10 face-to-face depth interviews were undertaken with a range of local businesses.

The interviews with businesses were designed to explore the following;

- Employers awareness of the changes to the scheme;
- Employers perceptions and attitudes towards the proposed scheme, with particular regard towards anticipated impacts on staff and company recruitment, retention, etc;
- Employer views on whether the proposed scheme will effectively incentivise work, and flexibility among employers to meet changing demand for work among staff;
- Employer strategies to mitigate impacts;
- Potential support the council can provide to support employers and their staff.

All interviewing took place over a two week period from 22 October – 2 November 2012. A discussion guide was developed by Qa Research with input from Kirklees Council, to explore the various factors listed above.

³ Note that 2 contacts removed their identification from the postal survey and could not be identified.

Employers were selected in adherence to the following criteria;

- The need to speak to employers from a range of sectors,
- The need to speak to employers from across the Kirklees Council administrative area;
- Employers who employed staff on low incomes or part time hours who might be likely to be in receipt of CTB.

The sample was designed to achieve a broad spread of responses from a variety of employer types. All interviews were undertaken with organisations employing a minimum of 15 employees.

3.3 Strand 4: Open-access paper and online survey for residents and key stakeholders

The purpose of this strand was to provide an opportunity for other interested parties who were not included in any of the other strands of the research to give their views. Specifically, there were two work streams, as follows;

- An online survey and dedicated webpage
- Distribution of the survey booklet and questionnaire to key stakeholders and in community venues across Kirklees (paper survey)

The Strands 1 & 2 survey was used for this stage of the research and a total of 259 completed surveys were returned which breakdown as follows;

- Online survey – 119
- Paper survey – 140

No controls were placed on who could complete the survey, but respondents were asked to indicate at the first question what their background was. The table below shows the breakdown of respondents based on responses to this question. Note that multiple responses were allowed, meaning that individuals could indicate that they were in more than one group;

Figure 2. Strand 4 sample breakdown

Q1. Are you...?	All respondents	
	n	%
A local Council Tax payer in Kirklees	206	80%
A current claimant of Council Tax Benefit in Kirklees	50	19%
Responding on behalf of a local business	5	2%
From a local voluntary or community organisation	9	3%
From a local housing association or social housing provider	3	1%
A landlord of a local property	8	3%
A local Councillor	8	3%
A Kirklees Council employee	72	28%
Other stakeholder (e.g. an MP)	1	<1%
Did not answer the question	8	3%

Base: All non-random sample respondents (259)

Note, no other detail was captured about respondents so it is not possible, for example, to determine the political profile of the 8 local Councillors who completed the survey.

3.4 Strand 5: Qualitative research with CTB claimants

This strand of the research was focussed on CTB claimants to understand in detail the likely impact of the proposed changes and to evaluate how far and how well existing claimants understand what is changing and why.

Between 20 September and 17 October 2012 focus groups and individual or paired in-depth interviews were carried out face-to-face at various public venues in Kirklees, along with a small number of telephone in-depth interviews.

Interviews and groups typically lasted 45 minutes, with the longest running well over an hour. A full focus group and interview discussion guide had been developed covering topics such as:

- participants' domestic and financial circumstances
- prior awareness of the proposed changes to Council Tax
- details of the draft scheme
- whether participants have scope for increasing income and/or cutting expenditure
- likely impact of the scheme
- suggestions for how the council may cushion any negative impacts.

The discussion guide is appended.

In total, 25 people were interviewed or took part in a group and the table below details the overall breakdown of respondents. A detailed profile of each participant's circumstances is appended.

Figure 3. Strand 5 sample breakdown

Age	16-34	11
	35-49	6
	50-64	3
	65+	3
	Not Specified	2
Gender	Male	10
	Female	15
Type	Disabilities	6
	Lone parents	6
	Benefits recipients	3
	Low Income, in work	4
	Working, not receiving benefits	2
	Pensionable	4

4. How to read this report

This report is split into three separate sections. The first section outlines findings amongst Strands 1 & 2 respondents. This strand constitutes the random sample element of the research. In addition, topline findings amongst respondents from Strand 4, which is a non-random sample, are also highlighted in distinct boxes. The second section outlines findings amongst Strand 5 respondents who were interviewed qualitatively and the third section deals with the business interviews undertaken as part of Strand 3.

Findings from all stages of the research have been used to draw the conclusions.

It is usually the case with postal/paper surveys that respondents often leave some questions blank. As a result, Strands 1 & 2 and Strand 4 findings are generally reported based on '*valid responses*' which is effectively the number of respondents who answered each particular question and can be anything up to the full sample size. For this reason, the bases for questions fluctuate.

Each question has been analysed at a total sample level and, in addition, statistically significant differences by sub-groups have been highlighted and analysed. Some sub-groups, exhibit few or no notable differences and are not mentioned in the analysis very often or at all.

In some instances codes have been '*netted*' together. For example, respondents who answered either '*strongly agree*' or '*tend to agree*' have been netted into '*NET: agree*' for analysis purposes. Where this occurs the net figure may not add to the sum of its parts due to rounding.

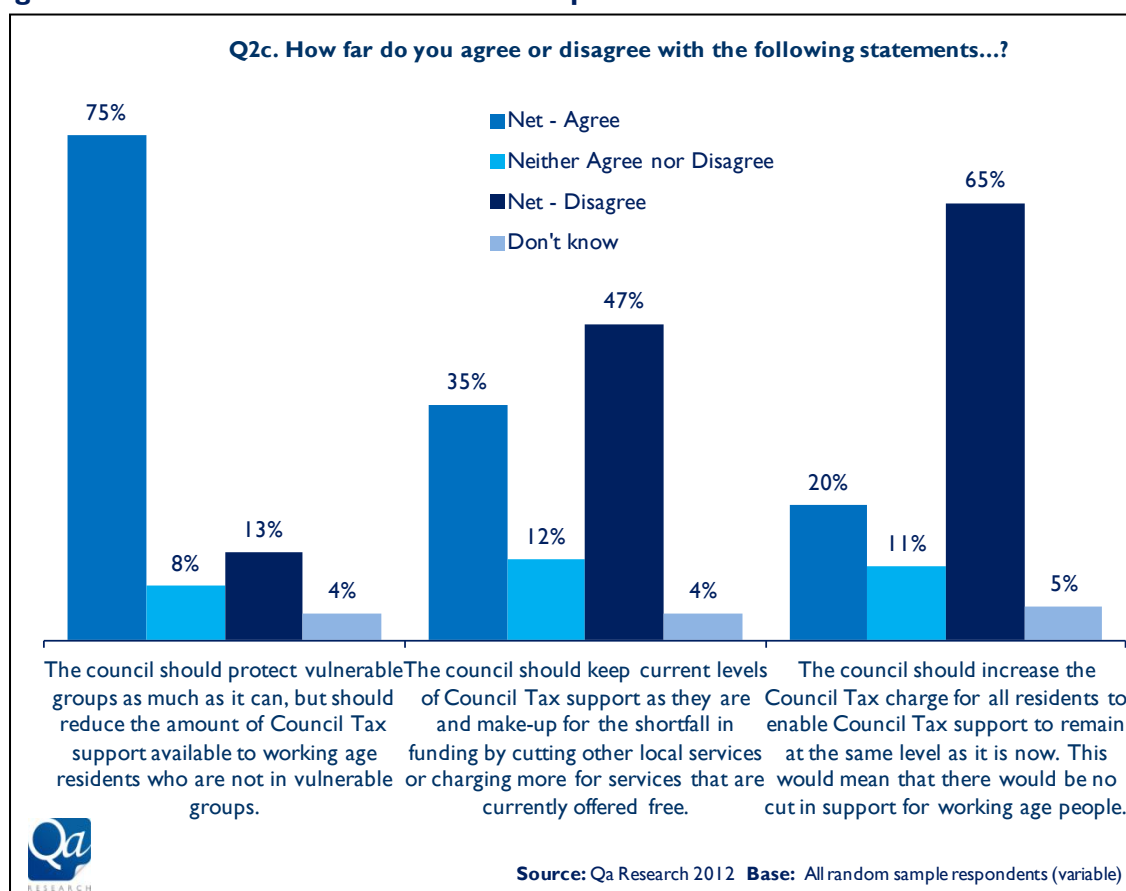
5. Key findings – Strands 1 & 2 (random sample survey of Council Tax payers) and Strand 4 (Open-access survey for residents and key stakeholders)

5.1 Part 1 – The council’s options

5.1.1 Options for the council’s overall approach

Firstly, respondents were asked to outline how far they agreed with three statements regarding the options available to the council to make-up the shortfall in available funding for supporting local residents to pay their Council Tax. They were told that the council’s proposed approach was that ‘the council should protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups’. The chart below shows the level of ‘NET: agreement’ and ‘NET: disagreement’ amongst random sample respondents;

Figure 4. How the council should make up the shortfall



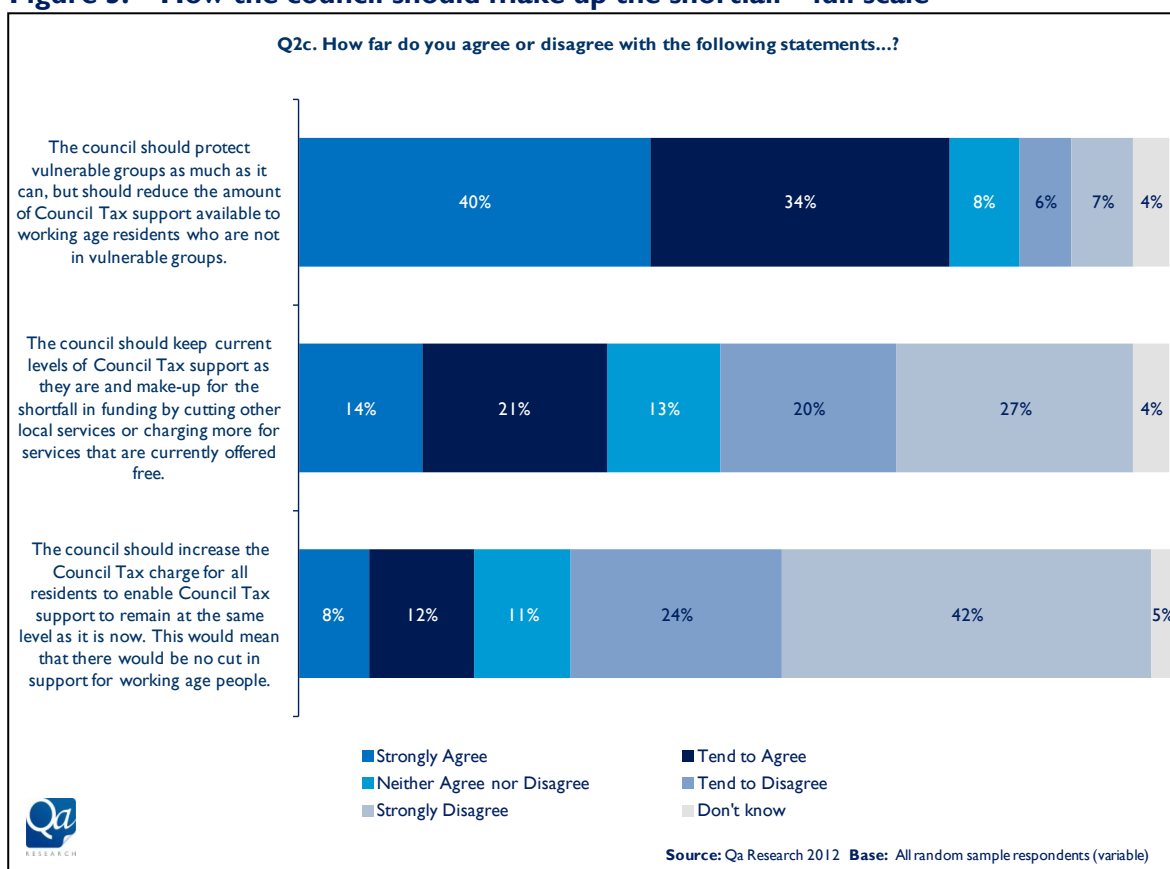
Amongst random sample respondents, clear differences in agreement with these three approaches were recorded. Reassuringly, the majority of respondents agreed with the council’s proposed approach that ‘the council should protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups’ (75%) and this proposal recorded the highest level of agreement of the three shown to respondents.

In contrast, only a fifth agreed that ‘the council should increase the Council Tax charge for all residents to enable Council Tax support to remain at the same level as it is now. This would mean that there would be no cut in support for working age people’ (20%). In fact, the majority disagreed with this proposal (65%), clearly suggesting that there is little appetite for a blanket increase in Council Tax.

Opinion was more polarised as to whether ‘the council should keep current levels of Council Tax support as they are and make-up for the shortfall in funding by cutting other local services or charging more for services that are currently offered free’. The largest proportion, almost half, disagreed that this should be the council’s approach (47%), but a third agreed that the council should do this (35%). On balance though, this means that respondents were more likely to disagree than agree that the council should adopt this approach.

The chart below shows response to the same question on the full scale;

Figure 5. How the council should make up the shortfall – full scale



Looking at responses to this question on the full scale highlights the strength of agreement that ‘the council should protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups’, with two-fifths indicating that they ‘strongly agree’ (40%) with this approach and respondents were more likely to ‘strongly agree’ than ‘tend to agree’ (40% vs. 34%).

As this is the council’s proposed approach, it should also be noted that more respondents said that they ‘strongly agree’ with this proposal than said they either ‘strongly agree’ or ‘tend to agree’ with either of the other two proposals, further emphasising the level of support for this policy.

Also, although around a third said that they agree that *'the council should keep current levels of Council Tax support as they are and make-up for the shortfall in funding by cutting other local services or charging more for services that are currently offered free'*, respondents were more likely to *'tend to agree'* than *'strongly agree'* (21% vs. 14%). In addition, respondents were more likely to disagree than agree with this approach and it's notable that more than a quarter said that they *'strongly disagree'* (27%) that the council should do this.

As might be expected, given the fact that the majority of respondents said that they disagreed that *'the council should increase the Council Tax charge for all residents to enable Council Tax support to remain at the same level as it is now. This would mean that there would be no cut in support for working age people'*, the largest proportion said that they *'strongly disagree'* that the council should do this (42%), highlighting further that this policy is generally not popular.

Non-random sample;

Responses amongst the different non-random sample groups were very similar to those amongst the random sample. Generally, amongst all groups, the highest level of agreement was for the council's proposed approach, although amongst current Council Tax Benefit claimants this was not the case.

Specifically, amongst local Council Tax payers, agreement was highest that *'the council should protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups'* (78%). Less than a quarter agreed with the other two proposals, although they were more likely to agree that *'the council should keep current levels of Council Tax support as they are...'* (22%) than *'the council should increase the Council Tax charge...'* (16%).

In contrast, amongst CTB claimants the level of agreement was very similar for all three proposals, although the only proposal that more than half agreed with was that *'the council should increase the Council Tax charge for all residents to enable Council Tax support to remain at the same level as it is now. This would mean that there would be no cut in support for working age people'* (54%).

Of the 12 respondents representing a local voluntary or community organisation, housing association or social housing provider, 10 agreed that *'the council should protect vulnerable groups as much as it can...'*, while agreement was much lower that *'the council should keep current levels of Council Tax support as they are...'* (3 respondents) and that *'the council should increase the Council Tax charge...'* (2 respondents).

In total, 7 of the 8 local Councillors answered Q2 and amongst these, the highest level of agreement was that *'the council should protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups'* (4 respondents) and lowest that *'the council should keep current levels of Council Tax support as they are...'* (2 respondents).

Council employees also overwhelmingly supported the idea that *'the council should protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups'* (74%), but only 13% agreed that *'the council should increase the Council Tax charge...'* and 14% that it should *'keep current levels of support as they are...'*

Sub-group Analysis

As might be expected, differences in opinion were recorded between existing Council Tax payers who were ‘non-claimants’ of CTB and those who were ‘claimants’. It would seem that ‘non-claimants’ wouldn’t be keen on either higher Council Tax or a cut in services to protect current CTB support, while ‘claimants’ would generally support this. Specifically, ‘non-claimants’ were more inclined to disagree that the council should;

- ‘...increase the Council Tax charge for all residents to enable Council Tax support to remain at the same level as it is now. This would mean that there would be no cut in support for working age people’ (74% vs. 41%)
- ‘...keep current levels of Council Tax support as they are and make-up for the shortfall in funding by cutting other local services or charging more for services that are currently offered free’ (55% vs. 25%).

However, they were more likely to agree that ‘the council should protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups’ (79% vs. 63%).

Respondents aged 16-24 were significantly more likely than older ones to disagree that the council should protect vulnerable groups as much as it can, as highlighted below;

Figure 6. Agreement that the council should protect vulnerable groups – by age

Q2. How far you agree or disagree with the following statement?	Age				
	16-34	35-44	45-54	55-64	65+
The council should protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups.					
Net - Agree	50%	71%	72%	76%	83%
Neither Agree nor Disagree	17%	9%	12%	8%	4%
Net - Disagree	30%	19%	13%	13%	8%
Don't know	4%	2%	3%	3%	5%
Base: All random sample respondents	87	93	108	149	229

Compared to respondents who classified themselves as being from a BME background, ‘white’ respondents were more likely to agree that ‘the council should protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups’ (77% vs. 58%)’ However, they were more likely to disagree that ‘the council should keep current levels of Council Tax support as they are and make-up for the shortfall in funding by cutting other local services or charging more for services that are currently offered free’ (48% vs. 32%).

Generally, ‘working’ respondents were more likely than ‘non working’ ones to disagree that Council Tax should increase or services should be cut, and these differences are outlined below;

- ‘...increase the Council Tax charge for all residents to enable Council Tax support to remain at the same level as it is now. This would mean that there would be no cut in support for working age people’ (74% vs. 58%)
- ‘...keep current levels of Council Tax support as they are and make-up for the shortfall in funding by cutting other local services or charging more for services that are currently offered free’ (52% vs. 43%).

5.1.2 The council's overall approach

At this point in the survey it was explained again that to make-up for the shortfall in funding, the council proposes to 'protect vulnerable groups as much as it can, by reducing the amount of Council Tax support to other groups of residents such as those in-work and those available to work'. Respondents were then asked why they had chosen the answer they had at the previous question for this approach.

This was a fully open question and similar responses have been coded into over-codes for analysis.

The table below shows responses amongst those who said they 'NET: agree', 'NET: disagree' or 'neither agree nor disagree' with this policy. Note that in total only 94 respondents said that they 'disagree' and 73 said that they 'neither agree nor disagree' and not all of these gave an answer at Q3. Consequently, the bases below for these groups are small and responses should be seen as indicative only;

Figure 7. Reasons for agreement with plans for protecting vulnerable groups

Q3. Based on the answer you gave at Q2, please tell us why you either agree or disagree with this proposal.	Q2. How far you agree or disagree with the following statement? The council should protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups.		
	Net - Agree	Neither Agree nor Disagree	Net - Disagree
Those on benefits such as JSA or Income Support should contribute something toward Council tax, or stop being supported	34%	7%	17%
It seems fair; I agree with the plans	27%	2%	1%
Vulnerable groups need as much help as possible	23%	2%	5%
Paying tax while on Benefits will motivate people to get back into work	14%	-	3%
Council tax should not increase for those who already contribute	11%	10%	14%
Anyone who can afford, should contribute towards Council tax	10%	-	3%
People would struggle if their benefits were cut	9%	19%	11%
Other viewpoints agreeing with the policy	7%	2%	-
Everyone should contribute something toward Council tax	7%	-	12%
The Council should reduce its expenses on other things	6%	16%	13%
The Council should stop cutting services, or charging more for services to make up for the short-fall	6%	2%	1%
"How do you define who are vulnerable?"	5%	12%	8%
Other general comments regarding the local council or national government	3%	2%	1%
It seems unfair; I disagree with the plans	1%	3%	4%
Other viewpoints disagreeing with the policy	1%	8%	12%
Do not know		11%	1%
No answer	1%	9%	1%
No relevant answer	1%	7%	2%
Base: All random sample respondents	236	27	62

Generally, amongst those who agreed with the council's proposed policy (and this was the majority of respondents), there was a general feeling that working age respondents should contribute towards their Council Tax. Specifically, a third made some mention that 'those on benefits such as JSA or Income Support should contribute something towards Council Tax, or stop being supported' (34%) and this includes comments such as the following;

"I agree, because why should people who work subsidise people who are able to work but choose not to, because they can live quite well on benefits. Help people who work but are on a low income."

“Those on benefit seem able to run a car, smoke and go out for a drink, while those who work struggle to live within their means.”

“There are far too many groups of people claiming benefits that are able-bodied and could work, so Council Tax could be paid by them to offset at least some of the shortfall.”

Many also felt that it was important to support vulnerable groups, making comments regarding how ‘vulnerable groups need as much help as possible’ (23%) including comments such as;

“Vulnerable groups are usually unable to control or reduce their outgoings. Other groups are usually in better control of their finances.”

“I don't see why I & my partner should have to work to subsidise people who WON'T work, but I agree with supporting the vulnerable groups.”

“If the council didn't protect these vulnerable people, where else would they go for help.”

However, it was also the case that many felt that ‘Council Tax should not increase for those who already contribute’ (11%) and this was clearly motivating some to agree with Option C at Q2, as highlighted by the comments below;

“The options A & B would simply make those paying in full pay more. This is not fair. That's why I agree with C.”

“I don't think people who are working should pay more just to make the shortfall. As a single parent I would never be able to pay more money on Council Tax and still be able to pay for living (e.g. gas, electricity, water, TV, food, etc.)”

Finally, some respondents who agreed with the council's proposed approach felt that ‘paying tax while on benefits will motivate people to get back into work’ (14%), making comments such as the following;

“I strongly agree, as they would still receive benefit towards Council Tax, but there would be an expectation for them to contribute. They still use the council services and it would encourage some individuals to actively look for work.”

“I think those who are working or available for work will in general be less vulnerable than others, not always though. In a few cases, having to pay Council Tax may incentivise [people] to work rather than stay on benefit.”

Amongst those who disagreed with the proposed policy of reducing Council Tax support for working age residents who are not in vulnerable groups, there were a number of comments relating to the fact that ‘those on benefits such as JSA or Income Support should contribute something towards Council Tax, or stop being supported’ (17%) which referred to the fact that vulnerable groups may not be completely deserving, such as;

“NOT HAPPY. Us that work don't get any help. I'm a one parent & only work 33 hours a week but have never been entitled to Council Tax help. A lot of who you class as vulnerable are lazy people not wanting to work, living on benefits.”

“I totally disagree with that. I accept that there will be vulnerable groups but I'm also conscious of another group who are lazy and selfish. I don't see why the working group should pay for all that as at the end of the day the working group get nothing while the bummers get everything. No more charity & subsidising unnecessarily.”

Non-random sample;

Reflecting their views about the three proposed schemes, amongst local Council Tax payers, comments most often related to the fact that *‘those on benefits such as JSA or Income Support should contribute something toward Council Tax, or stop being supported’* (28%) or that *‘Council Tax should not increase for those who already contribute’* (22%) as well as the fact that *‘vulnerable groups need as much help as possible’* (21%).

However, amongst current CTB claimants comments were most frequently related to the fact that *‘people would struggle if their benefits were cut’* (26%) and *‘how do you define who are vulnerable?’* (21%), reflecting lower levels of agreement amongst this group with those policies that would mean less support for paying Council Tax.

Responses amongst respondents representing a local voluntary or community organisation, housing association or social housing provider were very varied. Additionally, only 4 of the 8 local Councillors answered this question and their comments included the following;

“We should make all those who currently pay just pay a little bit more, to protect the poor and vulnerable.”

“Under the Local Government Finance Bill that will be granted, could be used to generate millions of additional revenue on taxing empty properties.”

Responses from Kirklees Council employees mainly related to the fact that they felt that *‘those on benefits such as JSA or Income Support should contribute something toward Council Tax, or stop being supported’* (27%) or that *‘Council tax should not increase for those who already contribute’* (24%), as well as the fact that *‘vulnerable groups need as much help as possible’* (24%).

Sub-group Analysis

Few differences between key sub-groups were apparent, although it is notable that *‘working’* respondents were more likely than *‘non-working’* ones to mention that *‘those on benefits such as JSA or Income Support should contribute something towards Council Tax, or stop being supported’* (40% vs. 17%).

Additionally, CTB *‘non-claimants’* were more likely than *‘claimants’* to also make comments along these lines (33% vs. 10%).

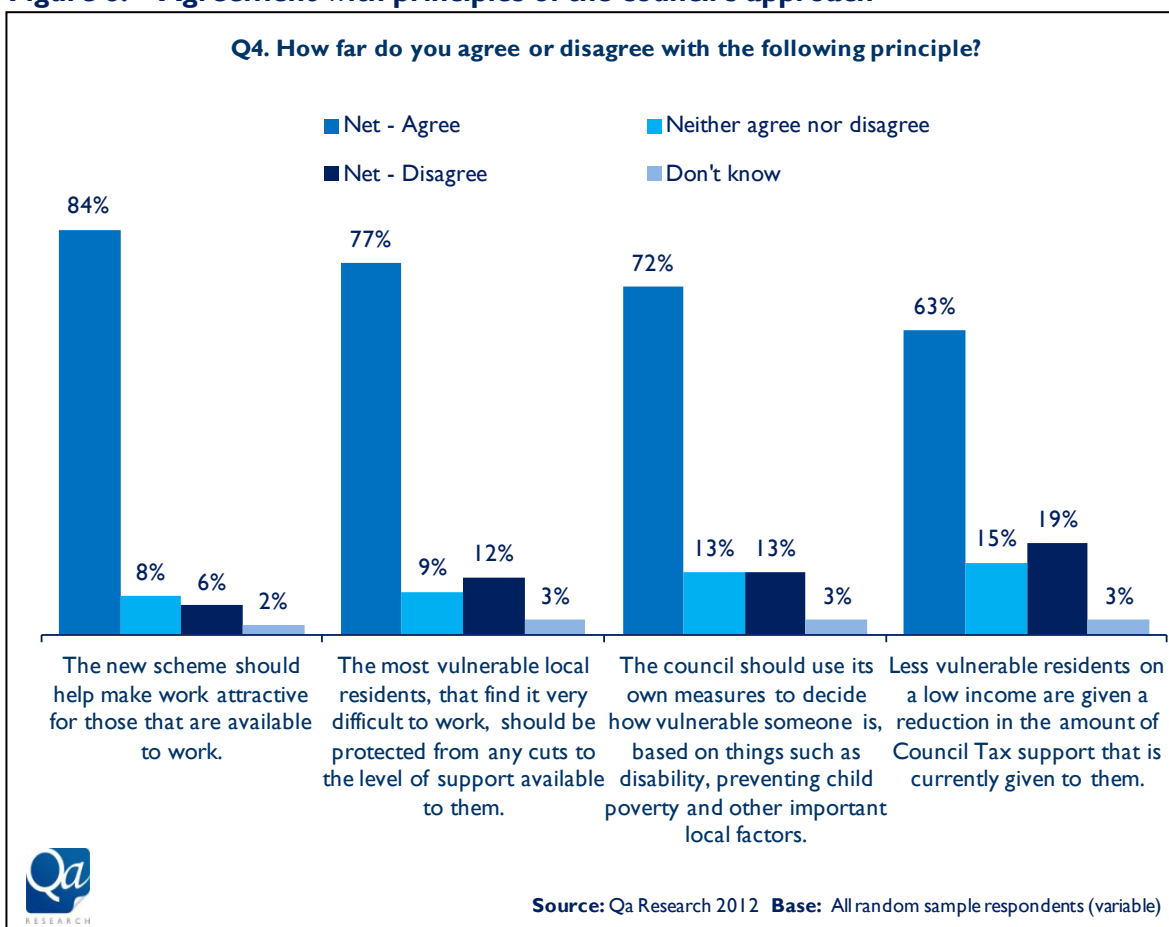
No other key differences were recorded.

5.2 Part 2 – Principles of the council’s proposed local scheme for Council Tax support

The council’s proposed approach to supporting local residents to pay their Council Tax from 1st April 2013 was detailed in the booklet that accompanied the survey called “*Council Tax Benefit is Changing, Have Your Say*”.

Respondents were asked how far they agreed with the principles that had been applied to the proposed scheme for localising Council Tax Benefit and the chart below shows the level of ‘NET: agreement’, ‘NET: disagreement’, ‘neither agree nor disagree’ and ‘don’t know’ amongst random sample respondents;

Figure 8. Agreement with principles of the council’s approach



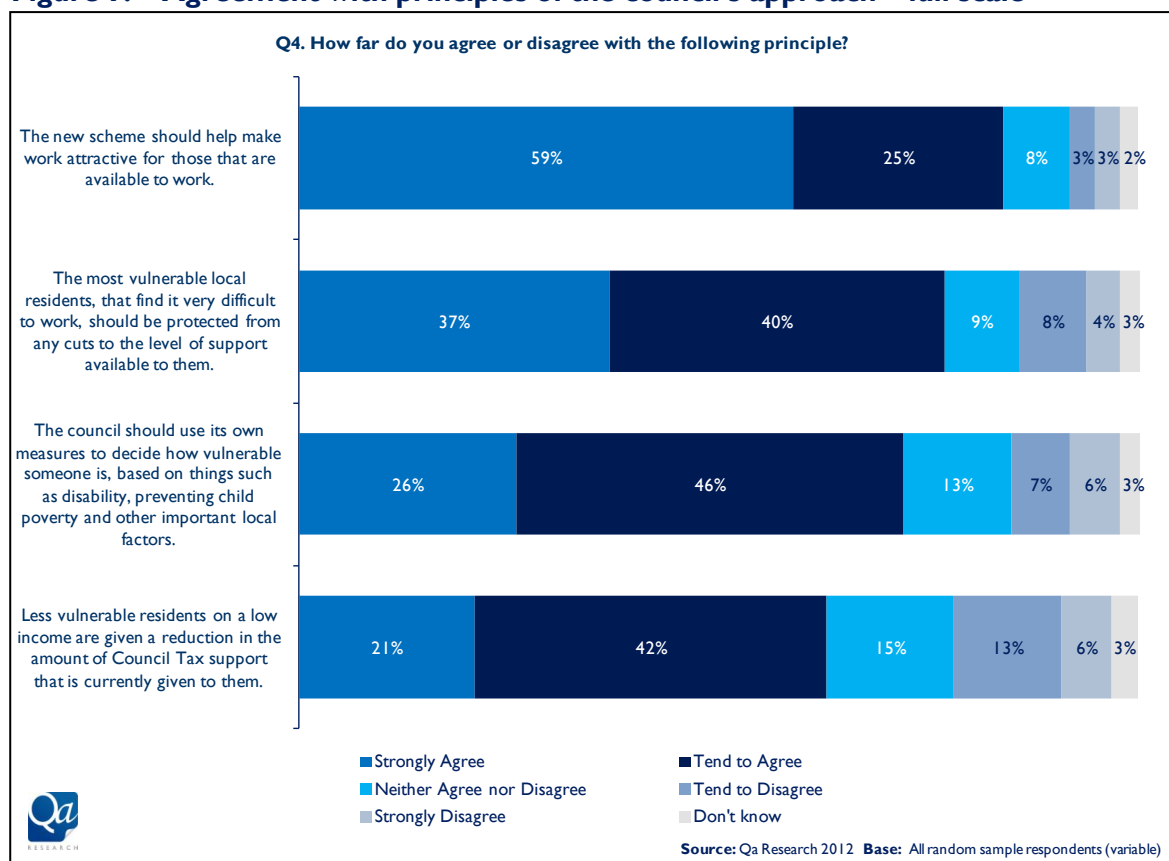
Generally, the majority of respondents agreed with each of these principles, but the highest level of agreement was recorded for the principle that ‘*the new scheme should help make work attractive for those that are available to work*’ (84%); one-in-twenty said that they disagree with this (6%).

There was also general agreement that ‘*the council should use its own measures to decide how vulnerable someone is, based on things such as disability, preventing child poverty and other important local factors*’ (72%), although one-in-ten disagreed (13%).

Around three-quarters agreed that *'the most vulnerable local residents, that find it very difficult to work, should be protected from any cuts to the level of support available to them'* (77%), while just over one-in-ten said that they *'disagree'* with this policy (12%). Additionally, just over three-fifths indicated that they *'agree'* that the *'less vulnerable residents on a low income are given a reduction in the amount of Council Tax support that is currently given to them'* (63%) and in fact almost one-in-five disagreed with this (19%). Respondents, it would seem, are less sure about the level of protection that should be available to the *'less vulnerable'* than they are about protecting the *'most vulnerable'* and this is an important point to note given the council's overall, proposed approach.

The chart below shows levels of agreement with these principles based on the full scale;

Figure 9. Agreement with principles of the council's approach – full scale



The chart above highlights that strength of feeling regarding the principle that *'the new scheme should help make work attractive for those that are available to work'*. It shows that more than half of respondents said that they *'strongly agree'* (57%) with this principle, twice as many as *'tend to agree'* (25%).

In contrast, for the other principles respondents were more inclined to say that they *'tend to agree'* than say that they *'strongly agree'*. This was particularly true for *'less vulnerable residents on a low income are given a reduction in the amount of Council Tax support that is currently given to them'* (42% vs. 21%) and *'the council should use its own measures to decide how vulnerable someone is, based on things such as disability, preventing child poverty and other important local factors'* (46% vs. 26%) and to a lesser extent *'the most vulnerable local residents, that find it very difficult to work, should be protected from any cuts to the level of support available to them'* (40% vs. 37%).

Similarly, it highlights that no more than around one-in-twenty felt strongly enough to say that they 'strongly disagree' with any of these principles. This was even in the case for 'less vulnerable residents on a low income are given a reduction in the amount of Council Tax support that is currently given to them', as only 6% said that they 'strongly disagree' with this principle, even though overall one-in-five said that they 'disagree' (19%).

Non-random sample;

In line with the random sample, amongst local Council Tax payers, there were similar levels of agreement that 'the most vulnerable local residents, that find it very difficult to work, should be protected from any cuts to the level of support available to them' (85%) and that 'the new scheme should help make work attractive for those that are available to work' (84%). Also, the lowest level of agreement with the statements asked about at this question was for the principle that 'less vulnerable residents on a low income are given a reduction in the amount of Council Tax support that is currently given to them' (66%).

Current CTB claimants recorded the highest level of agreement for the principle that 'the most vulnerable local residents, that find it very difficult to work, should be protected from any cuts to the level of support available to them' (88%). Additionally, unlike other groups, they were more likely to disagree than agree that 'less vulnerable residents on a low income are given a reduction in the amount of Council Tax support that is currently given to them' (50% vs. 42%). They were also comparatively less likely than other groups to 'agree' that 'the new scheme should help make work attractive for those that are available to work' (56%).

Responses amongst respondents representing a local voluntary or community organisation, housing association or social housing provider were very much in line with the random sample.

Half of the 8 local Councillors that answered this question said that they 'disagree' that 'less vulnerable residents on a low income are given a reduction in the amount of Council Tax support that is currently given to them' (4 respondents), although there was agreement amongst the majority with the other proposals.

Responses amongst Kirklees Council employees were similar to those amongst local Council Tax payers with agreement highest that 'the new scheme should help make work attractive for those that are available to work' (87%) and that 'the most vulnerable local residents, that find it very difficult to work, should be protected from any cuts to the level of support available to them' (85%). Agreement was lowest that 'less vulnerable residents on a low income are given a reduction in the amount of Council Tax support that is currently given to them' (69%).

Sub-group Analysis

Again, differences in opinion were recorded between existing Council Tax payers who were 'non-claimants' of CTB and those who were 'claimants'.

Specifically, 'non-claimants' were significantly less likely to agree that 'the most vulnerable local residents...should be protected from any cuts to the level of support available to them' (74% vs. 85%), but they were more likely to agree that 'the new scheme should help make work attractive for those that are available to work' (86% vs. 76%).

Perhaps as might be expected, responses amongst those with a disability/illness suggested that they are more inclined than those without to believe that vulnerable residents should be protected, as they were;

- Significantly more likely to agree that the 'most vulnerable' residents should be protected (82% vs. 74%)
- Significantly less likely to disagree that the 'less vulnerable' should receive less support (15% vs. 22%).

Notably, those respondents who earlier in the survey said that they agreed with the council's proposed approach were more likely than those who disagreed to also agree that;

- 'the council should use its own measures to decide how vulnerable someone is, based on things such as disability, preventing child poverty and other important local factors' (78% vs. 51%)

Effectively, this suggests that most respondents not only agree that vulnerable groups are important to protect, they also agree with the principle that the council can define a vulnerable group as it sees fit.

It's notable that those who disagreed that 'the most vulnerable local residents...should be protected from any cuts to the level of support available to them' were significantly more likely than those who agreed to also disagree that 'the council should use its own measures to decide how vulnerable someone is, based on things such as disability, preventing child poverty and other important local factors' (37% vs. 10%). This suggests that concerns about the council's approach to classification of the vulnerable may be influencing the degree to which some respondents support principles related to vulnerable residents.

5.3 Part 3 – Impact on different groups of residents

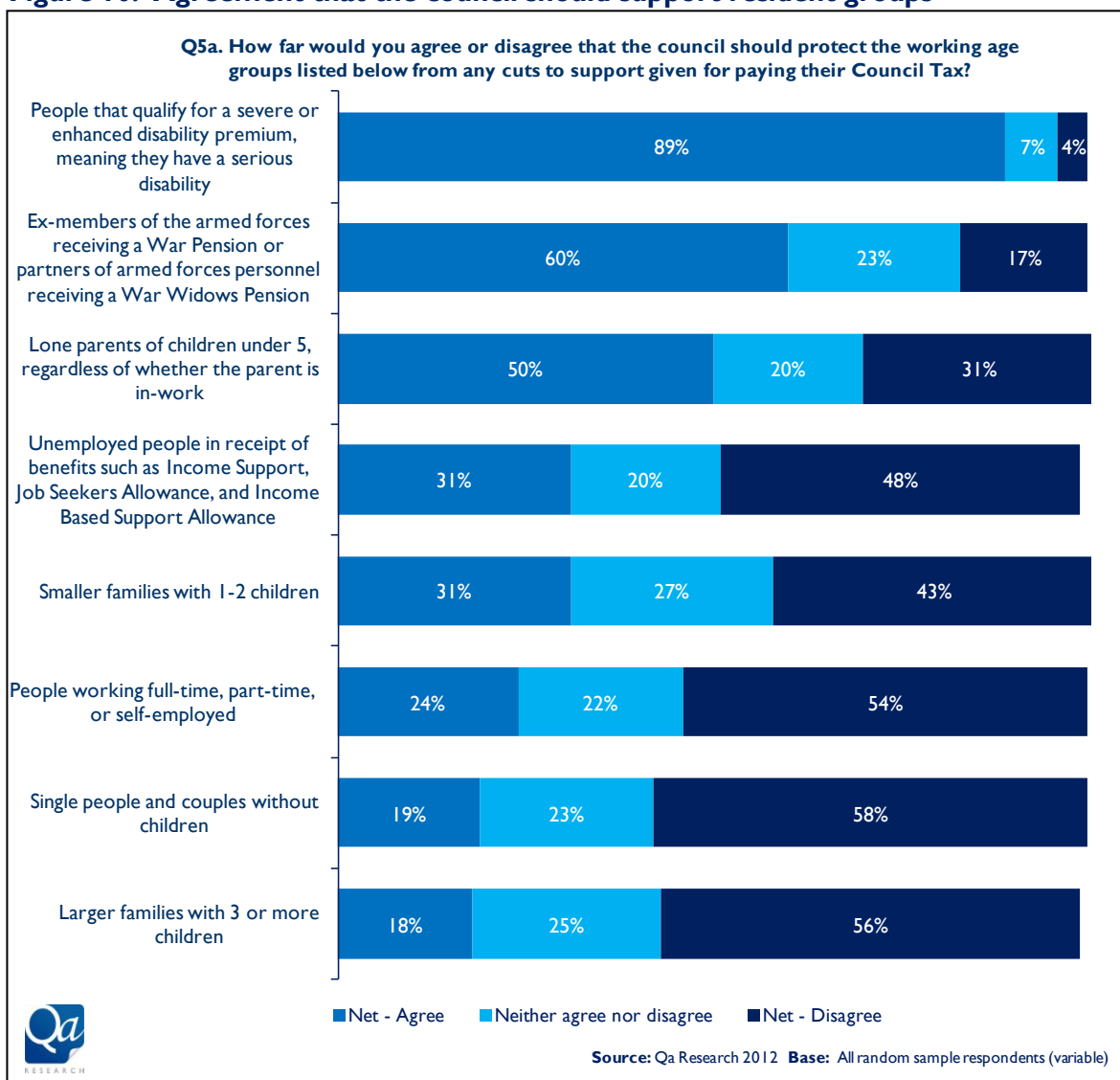
This section dealt with which groups of local residents respondents felt the council should prioritise when offering support with paying Council Tax.

Respondents were presented with eight different groups and asked how far they agreed or disagreed that the council should protect each of these working age groups from any cuts to support given for paying their Council Tax.

5.3.1 Agreement that the council should support working age resident groups

The chart below details the level of 'NET: agreement' and 'NET: disagreement' that the council should support each group;

Figure 10. Agreement that the council should support resident groups



Only two of the eight groups were supported by the majority of respondents and by far the most widely supported was *'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability'*, a group that nine-out-of-ten agreed should be protected (89%). The other group where the majority said that they should be protected were *'ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension'* (60%). Also, half felt that *'lone parents of children under 5, regardless of whether the parent is in-work'* (50%) should also be supported.

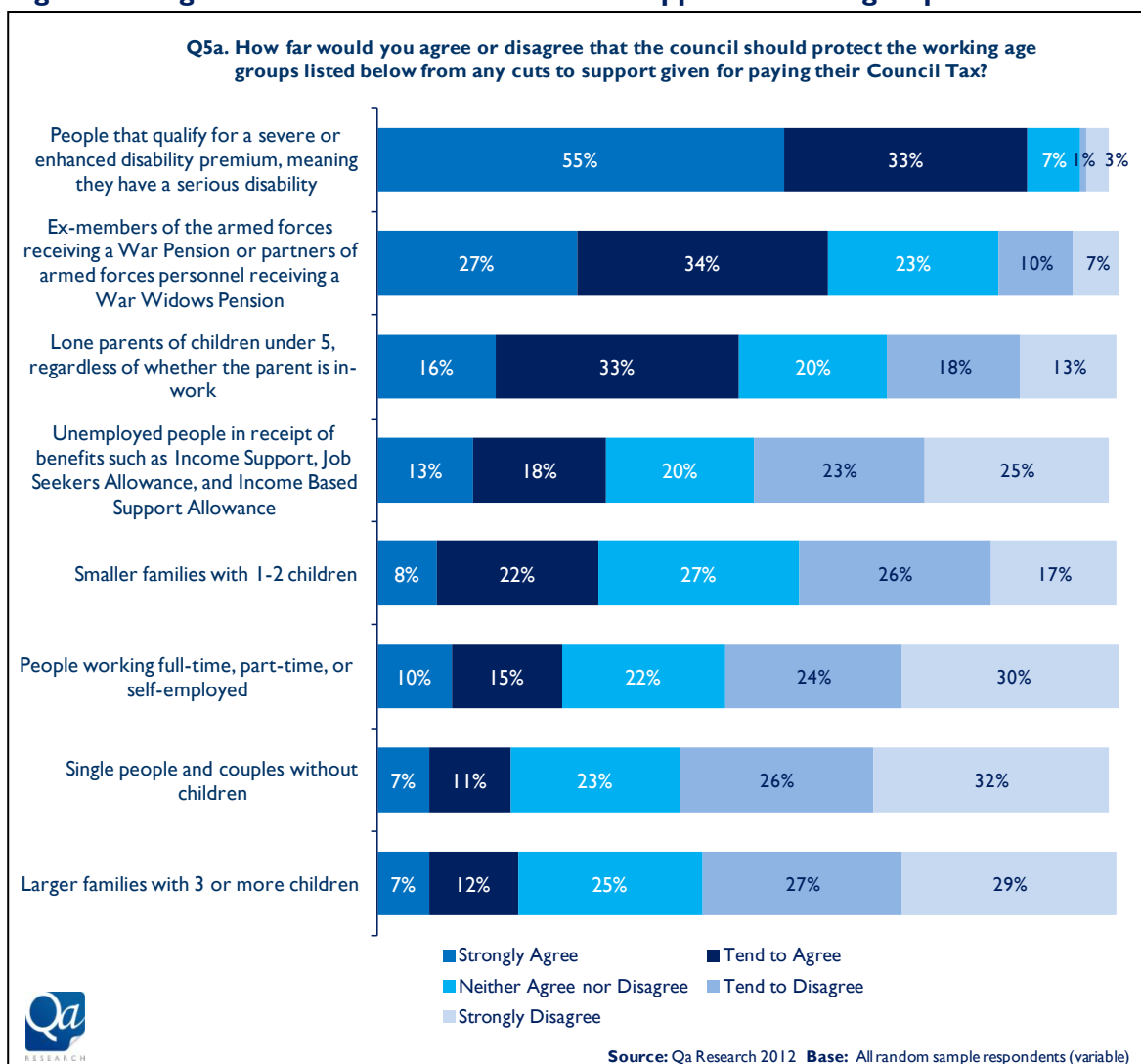
In addition, these three groups were the only ones where respondents were more likely to say that they agreed than disagreed that their support should be protected. Positively, these three groups are the ones that the council proposes to protect from a reduction in benefit levels, as outlined to respondents in the booklet that accompanied the survey called *"Council Tax Benefit is Changing, Have Your Say"*. Clearly, this is an approach which, generally, is supported.

For all the other groups, the largest proportion of respondents said that they disagreed that they should be protected and consequently respondents were more likely to disagree than agree. Respondents were least likely to agree that protection should be applied to *'larger families with 3 or more children'* (18%) and *'single people and couples without children'* (19%).

In addition, less than a third agreed that the council should protect support for *'people working full-time, part-time, or self-employed'* (24%), *'smaller families with 1-2 children'* (31%) and *'unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance'* (31%).

The chart below details agreement levels based on the full scale for this question;

Figure 11. Agreement that the council should support resident groups – full scale



The chart highlights that more than half ‘strongly agree’ that the council should protect support for ‘people that qualify for a severe or enhanced disability premium, meaning they have a serious disability’ (55%).

In contrast, although two other groups recorded overall agreement levels of 50% or above, for both of these groups, respondents were more likely to say that they ‘tend to agree’ than they ‘strongly agree’.

Specifically, around a quarter said that they ‘strongly agree’ that support should be protected for ‘ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension’ (27%) and less than one-in-seven said so for ‘lone parents of children under 5, regardless of whether the parent is in-work’ (16%).

For the other groups, where the majority said that they disagree with support being protected for them, broadly equal proportion said that they *'tend to disagree'* and that they *'strongly disagree'*, suggesting that strength of feeling is not that great for any of these groups.

That said, the group which the highest proportion said that they *'strongly disagree'* should have their support protected was *'single people and couples without children'* (32%), followed by *'people working full-time, part-time, or self-employed'* (30%) and *'larger families with 3 or more children'* (29%).

Non-random sample;

All groups of respondents recorded the highest level of agreement that protection should be applied to *'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability'*. However, some slight differences were recorded in the group that received the second highest level of agreement.

Amongst current Council Tax payers, the second highest level of agreement was recorded for *'ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension'* (59%). This was also the case amongst the 12 respondents representing a local voluntary or community organisation, housing association or social housing provider (10 respondents).

Generally, current claimants of CTB had higher levels of agreement than other groups that all of the groups should be supported; suggesting that reduced support is generally less acceptable to this group. Amongst existing claimants, the group with the second highest level of support was *'lone parents of children under 5, regardless of whether the parent is in-work'* (78%).

Amongst the 8 local Councillors who answered this question, a similar number agreed that support should be protected for *'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability'* (6 respondents) and *'unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance'* (6 respondents).

Amongst Kirklees Council employees, the second most important group that it was felt protection should be supported for was considered to be *'ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension'* (56%).

Sub-group Analysis

Some differences in agreement regarding exactly who should be supported were apparent amongst respondents of different ages and it would seem that younger respondents more readily support groups that they are more likely to fit into.

In particular, those aged 16-44 were more likely to agree that lone parents with young children, smaller families and working people should be protected. These differences are outlined in the table below;

Figure 12. Agreement that the council should support resident groups – by age

Q5a. How far would you agree or disagree that the council should protect the working age groups listed below from any cuts to support given for paying their Council Tax?	Age				
	16-34	35-44	45-54	55-64	65+
Lone parents of children under 5, regardless of whether the parent is in-work					
Net - Agree	80%	60%	47%	45%	43%
Neither Agree nor Disagree	10%	20%	21%	16%	24%
Net - Disagree	10%	20%	32%	38%	34%
Smaller families with 1-2 children					
Net - Agree	55%	48%	30%	21%	25%
Neither Agree nor Disagree	23%	20%	23%	30%	31%
Net - Disagree	22%	32%	47%	49%	44%
Larger families with 3 or more children					
Net - Agree	39%	16%	23%	12%	17%
Neither Agree nor Disagree	36%	30%	14%	23%	28%
Net - Disagree	24%	54%	63%	65%	56%
People working full-time, part-time, or self-employed					
Net - Agree	37%	36%	28%	21%	16%
Neither Agree nor Disagree	26%	18%	26%	22%	22%
Net - Disagree	37%	46%	46%	57%	62%
Unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance					
Net - Agree	55%	27%	36%	31%	24%
Neither Agree nor Disagree	15%	16%	17%	20%	26%
Net - Disagree	31%	58%	47%	49%	49%
Base: All random sample respondents	87	93	108	149	229

It was also the case that respondents from BME backgrounds were more likely than 'white' respondents to agree that many of the listed groups should have their support protected. This included the following;

- 'lone parents of children under 5, regardless of whether the parent is in-work' (68% vs. 48%)
- 'smaller families with 1-2 children' (63% vs. 27%)
- 'larger families with 3 or more children' (50% vs. 15%)
- 'single people and couples without children' (33% vs. 18%)
- 'people working full-time, part-time, or self-employed' (48% vs. 22%)
- 'unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance' (53% vs. 30%)

Perhaps inevitably, respondents with children were more likely than those without to agree that support should be protected for;

- 'lone parents of children under 5, regardless of whether the parent is in-work' (63% vs. 43%)
- 'smaller families with 1-2 children' (50% vs. 22%).

However, it should also be highlighted that the 54 respondents who indicated that they had ‘ever served in the Armed Forces or the Reserve Armed Forces’ were no more likely, statistically, than those who hadn’t to agree that support should be protected for ‘ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension’ (64% vs. 60%).

Generally, females were significantly more likely than males to agree that certain groups should have their support protected including;

- ‘lone parents of children under 5, regardless of whether the parent is in-work’ (58% vs. 42%)
- ‘smaller families with 1-2 children’ (36% vs. 26%)
- ‘single people and couples without children’ (22% vs. 16%)
- ‘unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance’ (39% vs. 25%)

As summarised in the table below and perhaps not unexpectedly, it was ‘working’ respondents who were more likely than ‘non-working’ ones to agree that support should be protected for ‘people working full-time, part-time, or self-employed’, but also ‘lone parents of children under 5, regardless of whether the parent is in-work’. However, they were less likely to agree that it should be protected for ‘unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance’ and ‘larger families with 3 or more children’.

Figure 13. Agreement that the council should support resident groups – by working status

Q5a. How far would you agree or disagree that the council should protect the working age groups listed below from any cuts to support given for paying their Council Tax?	Working status	
	NET: Working	NET: Not working
Lone parents of children under 5, regardless of whether the parent is in-work		
Net - Agree	54%	46%
Neither Agree nor Disagree	14%	24%
Net - Disagree	31%	30%
Smaller families with 1-2 children		
Net - Agree	30%	32%
Neither Agree nor Disagree	22%	31%
Net - Disagree	48%	37%
Larger families with 3 or more children		
Net - Agree	14%	22%
Neither Agree nor Disagree	23%	27%
Net - Disagree	63%	51%
People working full-time, part-time, or self-employed		
Net - Agree	31%	19%
Neither Agree nor Disagree	20%	24%
Net - Disagree	49%	57%
Unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support		
Net - Agree	24%	38%
Neither Agree nor Disagree	19%	22%
Net - Disagree	58%	40%
Base: All random sample respondents	219	438

Generally, 'claimants' of CTB were significantly more likely than 'non-claimants' to agree that support should be protected for many of these groups, as summarised below;

Figure 14. Agreement that the council should support resident groups – by CTB claimants

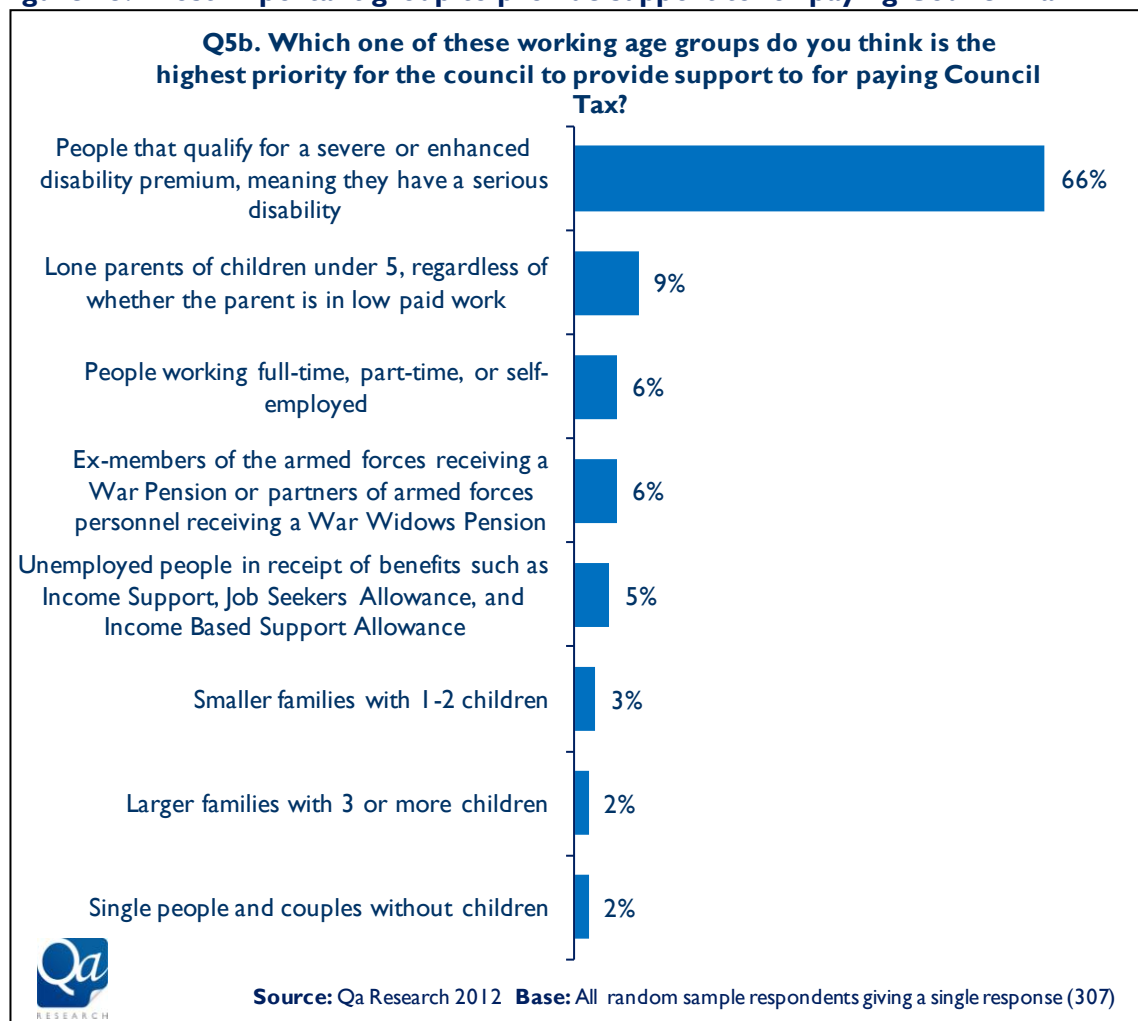
Q5a. How far would you agree or disagree that the council should protect the working age groups listed below from any cuts to support given for paying their Council Tax?	Council Tax Benefit	
	Non-claimants	NET: claimants
Lone parents of children under 5, regardless of whether the parent is in-work		
Net - Agree	45%	63%
Neither Agree nor Disagree	19%	22%
Net - Disagree	36%	15%
Smaller families with 1-2 children		
Net - Agree	25%	49%
Neither Agree nor Disagree	25%	33%
Net - Disagree	50%	18%
Larger families with 3 or more children		
Net - Agree	13%	37%
Neither Agree nor Disagree	23%	32%
Net - Disagree	65%	30%
Single people and couples without children		
Net - Agree	15%	30%
Neither Agree nor Disagree	21%	30%
Net - Disagree	64%	39%
People working full-time, part-time, or self-employed		
Net - Agree	21%	34%
Neither Agree nor Disagree	20%	29%
Net - Disagree	59%	38%
Unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support		
Net - Agree	22%	58%
Neither Agree nor Disagree	19%	24%
Net - Disagree	58%	18%
Base: All random sample respondents	303	379

5.3.2 Most important group to provide support to for paying Council Tax

After considering how far they agreed or disagreed that they should be supported, respondents were asked to choose one of the working age groups that they thought should be the highest priority for the council to provide support to for paying their Council Tax and findings are shown below.

The chart below is based only on respondents who chose one group from the list, as many were unable or unwilling to choose a single group and marked multiple groups.

Figure 15. Most important group to provide support to for paying Council Tax



The findings above are in line with other responses in the survey and clearly highlight the overwhelming support for protecting support for 'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability' (66%).

Almost one-in-ten chose 'lone parents of children under 5, regardless of whether the parent is in low paid work' (9%), and one-in-twenty chose 'people working full-time, part-time, or self-employed' (6%), 'ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension' (6%) and 'unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance' (5%).

Other groups were chosen much less often and these tended to be those based purely around family situation such as 'smaller families with 1-2 children' (3%), 'larger families with 3 or more children' (2%) and 'single people and couples without children' (2%).

Non-random sample;

Local Council Tax payers responses were in-line with those of the random sample, with 'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability' chosen most often (68%).

Opinion was more divided amongst current claimants of CTB with 'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability' and 'unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance' chosen by broadly equal proportions (41% and 31% respectively).

Amongst respondents representing a local voluntary or community organisation, housing association or social housing provider, 9 of the 12 respondents answered this question and 7 of these chose 'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability'.

Only 5 local Councillors answered this question and amongst these it was once again 'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability' that was mentioned most often (3 respondents).

Finally, Kirklees Council employees also chose 'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability' (67%) most often.

Sub-group Analysis

Few significant differences between sub-groups were apparent with this question.

'Working' respondents were more likely than non-working ones to choose 'people working full-time, part-time, or self-employed' (10% vs. 2%), but less likely to choose 'ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension' (3% vs. 9%) and 'unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance' (1% vs. 9%).

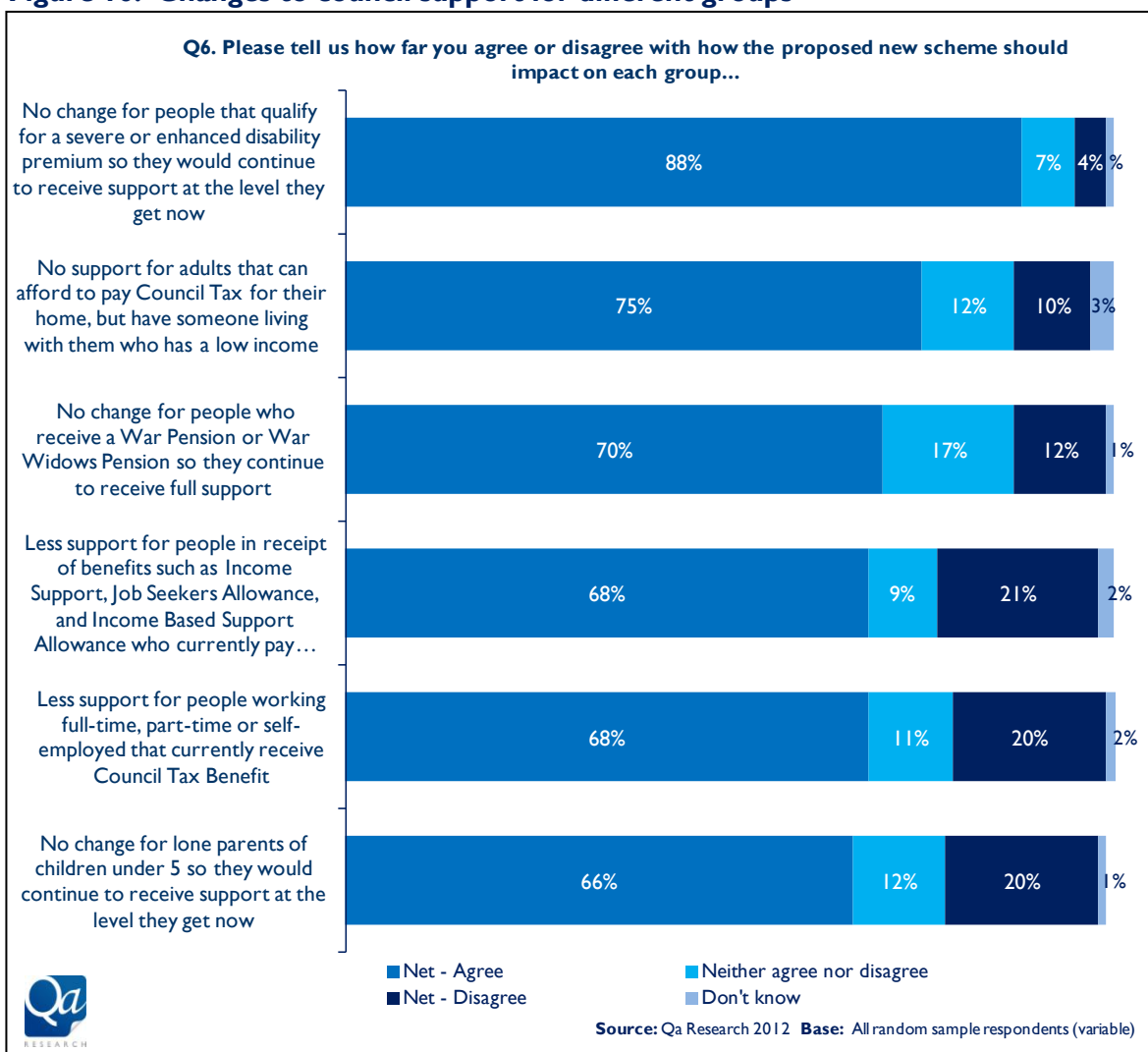
Also, 'claimants' were less likely than 'non-claimants' to choose 'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability' (53% vs. 69%).

5.3.3 Changes to council support for different groups

It was then explained to respondents that the council's proposed new scheme would affect different working age resident groups in different ways and would protect some resident groups from cuts in support, while other groups would need to pay more of their Council Tax bill.

Respondents were asked how far they agreed or disagreed with how the proposed new scheme would impact on six different groups and responses are shown below;

Figure 16. Changes to council support for different groups



Notably, the majority of respondents agreed with each of the proposals for how far support for these particular groups should be affected. This includes both proposals to maintain support levels as they currently are and proposals to reduce support.

Given other findings in the survey, it's no surprise that agreement was highest that there should be 'no change for people that qualify for a severe or enhanced disability premium so they would continue to receive support at the level they get now' (88%). Consistently, throughout the survey, respondents have indicated that they believe it is important to support this group.

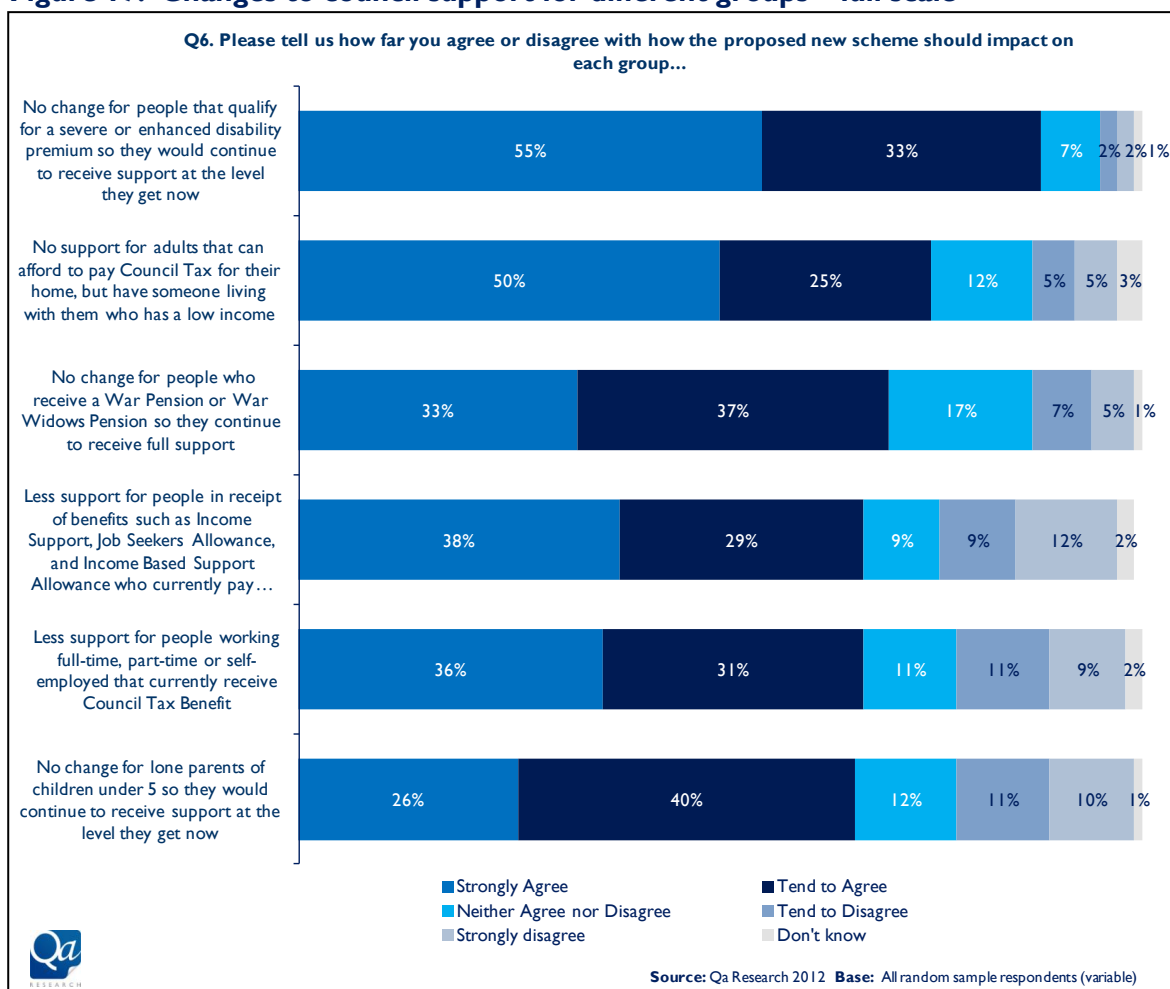
Respondents were less sure about there being ‘no change for people who receive a War Pension or War Widows Pension so they continue to receive full support’ (70%) and ‘no change for lone parents of children under 5 so they would continue to receive support at the level they get now’ (66%), but both proposals had majority support.

With regard to actual changes in support, the highest level of agreement was for the principle that the council should offer ‘no support for adults that can afford to pay Council Tax for their home, but have someone living with them who has a low income’ (75%).

This was seen as being more agreeable than ‘less support for people working full-time, part-time or self-employed that currently receive Council Tax Benefit’ (68%) or ‘less support for people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance who currently pay little or no Council Tax’ (68%) or ‘no change for lone parents of children under 5 so they would continue to receive support at the level they get now’ (66%).

The chart below shows response to this question based on the full scale;

Figure 17. Changes to council support for different groups – full scale



The above chart highlights that the majority of respondents said that they ‘strongly agree’ that there should be ‘no change for people that qualify for a severe or enhanced disability premium so they would continue to receive support at the level they get now’ (55%).

Additionally, half said that they 'strongly agree' that that the council should offer 'no support for adults that can afford to pay Council Tax for their home, but have someone living with them who has a low income' (50%). These two proposals were the ones with the highest level of overall agreement and clearly many feel strongly that they should be applied.

It was also the case that the largest proportion of respondents said that they 'strongly agree' that there should be 'less support for people working full-time, part-time or self-employed that currently receive Council Tax Benefit' (38%) or 'less support for people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance who currently pay little or no Council Tax' (36%).

For the other proposals, despite similar levels of overall agreement, respondents were more likely to say that they 'tend to agree' rather than 'strongly agree', including that there should be 'no change for people who receive a War Pension or War Widows Pension so they continue to receive full support' (37% vs. 33%) and 'no change for lone parents of children under 5 so they would continue to receive support at the level they get now' (40% vs. 26%). These appear to be proposals where there is less strength of feeling.

Non-random sample;

Once again, local Council Tax payers responses were in-line with those of the random sample, although overall they were less inclined to agree that there should be 'no change for lone parents of children under 5 so they would continue to receive support at the level they get now' (55%).

In contrast, amongst current CTB claimants, when asked about proposals for there to be 'less support for people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance who currently pay little or no Council Tax' similar proportions agreed (47%) and disagreed (45%). This was also the case for 'less support for people working full-time, part-time or self-employed that currently receive Council Tax Benefit' where 40% agreed and 44% disagreed. Clearly, this group have more polarised views than some others regarding how support should be reduced. However, the majority agreed with the other proposals, including that there should be 'no support for adults that can afford to pay Council Tax for their home, but have someone living with them who has a low income' (84%).

Amongst the 12 respondents representing a local voluntary or community organisation, housing association or social housing provider, 8 or more agreed that they supported each of the proposals.

The majority of local Councillors that responded to this survey also agreed with each proposal, with the exception of 'less support for people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance who currently pay little or no Council Tax' (3 respondents).

Finally, Kirklees Council employees' responses were generally similar to those amongst the random sample, although a relatively low proportion agreed that there should be 'no change for people who receive a War Pension or War Widows Pension so they continue to receive full support' (55%).

Sub-group Analysis

As summarised in the table below, those aged 16-34 were the most likely to agree that support for lone parents with children under 5 should be protected. They were also the most likely to disagree that there should be less support for those on benefits.

Older respondents were the most likely to feel that there should be less support for working residents who receive CTB and for those who can afford to pay but have someone on a low income living with them;

Figure 18. Changes to council support for different groups – by age

Q6. Please tell us how far you agree or disagree with how the proposed new scheme should impact on each group...	Age				
	16-34	35-44	45-54	55-64	65+
No change for lone parents of children under 5 so they would continue to receive					
Net - Agree	84%	69%	69%	57%	64%
Neither Agree nor Disagree	10%	10%	7%	14%	16%
Net - Disagree	5%	20%	21%	27%	19%
Don't know	1%	1%	3%	2%	1%
Allowance, and Income Based Support Allowance who currently pay little or no Council Tax.					
Net - Agree	40%	74%	67%	69%	74%
Neither Agree nor Disagree	23%	5%	8%	8%	9%
Net - Disagree	35%	18%	22%	22%	15%
Don't know	2%	2%	3%	1%	2%
Less support for people working full-time, part-time or self-employed that currently					
Net - Agree	45%	54%	62%	73%	79%
Neither Agree nor Disagree	27%	10%	10%	11%	8%
Net - Disagree	26%	32%	26%	14%	13%
Don't know	2%	3%	3%	2%	1%
No support for adults that can afford to pay Council Tax for their home, but have					
Net - Agree	52%	67%	81%	83%	76%
Neither Agree nor Disagree	28%	13%	9%	8%	12%
Net - Disagree	17%	17%	7%	5%	9%
Don't know	3%	3%	3%	5%	2%
Base: All random sample respondents	87	93	108	149	229

Generally, females were less supportive of changes to the current provision of Council Tax support. Specifically, they were more likely than males to agree that there should be;

- 'no change for lone parents of children under 5 so they would continue to receive support at the level they get now' (73% vs. 59%)
- 'no change for people that qualify for a severe or enhanced disability premium so they would continue to receive support at the level they get now' (91% vs. 85%).

However, they were less likely to agree that there should be;

- 'less support for people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance who currently pay little or no Council Tax' (62% vs. 72%)
- 'less support for people working full-time, part-time or self-employed that currently receive Council Tax Benefit' (64% vs. 72%)

As has been noted throughout this report, differences in opinion were apparent between current Council Tax Benefit 'claimants' and 'non-claimants' and these are summarised in the table below.

In particular, 'claimants' were less likely to agree that there should be 'less support for people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance who currently pay little or no Council Tax' (45% vs. 76%). In fact, they were one of the few sub-groups where less than half agreed with this proposal.

Notably, 'claimants' are significantly more likely than 'non-claimants' to receive benefits, including 'income support' (19% vs. 1%) and 'job seekers allowance (income based)' (16% vs. 1%) which is likely, at least in part, to influence how they answered this question.

Figure 19. Changes to council support for different groups – by CTB claimants

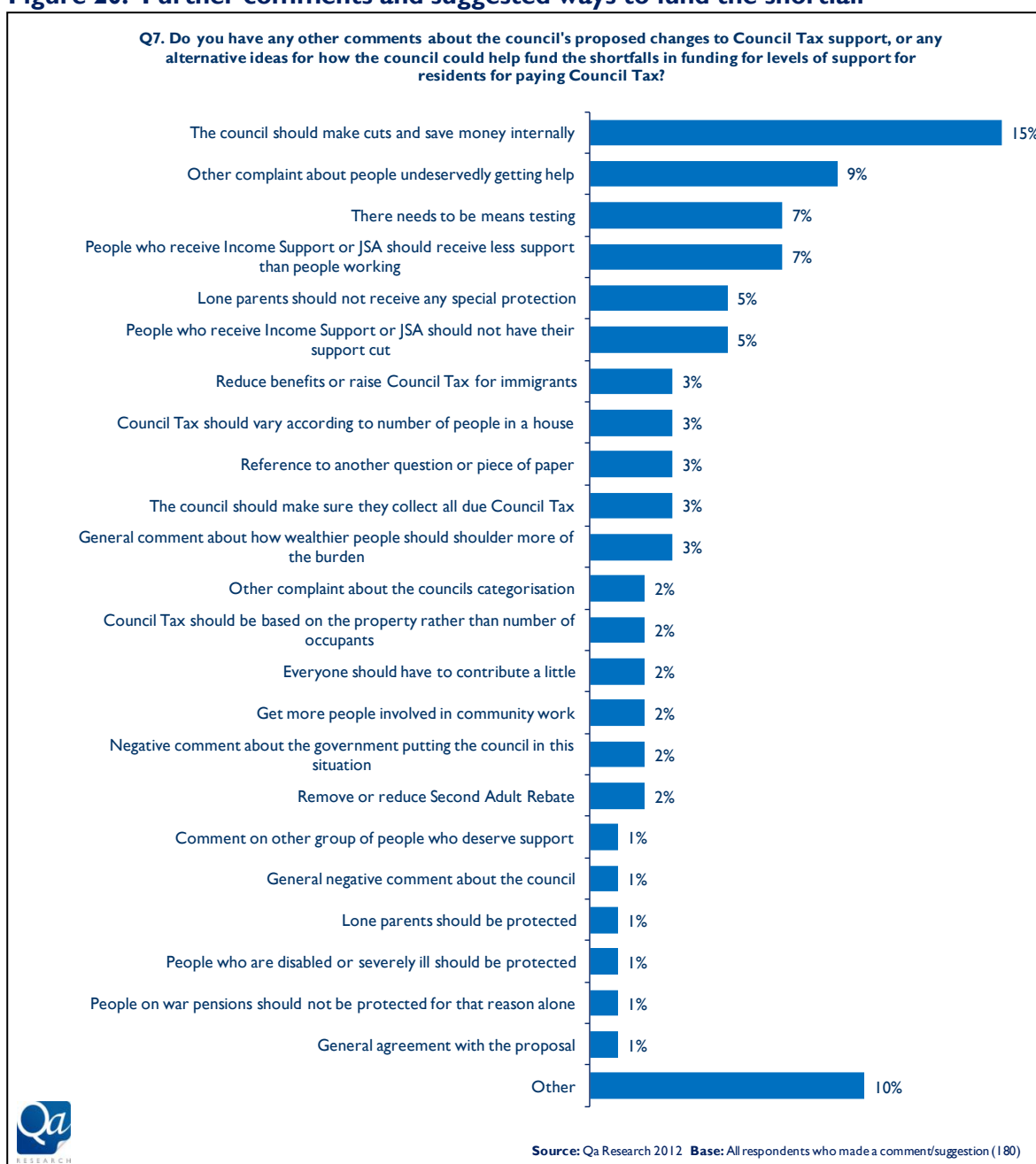
Q6. Please tell us how far you agree or disagree with how the proposed new scheme should impact on each group...	Council Tax Benefit	
	Non-claimants	NET: claimants
No change for lone parents of children under 5 so they would continue to receive support at the level they get now		
Net - Agree	62%	77%
Neither Agree nor Disagree	13%	11%
Net - Disagree	24%	9%
Don't know	1%	3%
No change for people who receive a War Pension or War Widows Pension so they continue to receive full support		
Net - Agree	68%	77%
Neither Agree nor Disagree	18%	15%
Net - Disagree	14%	6%
Don't know	1%	2%
Less support for people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance who currently pay little or no Council Tax.		
Net - Agree	76%	45%
Neither Agree nor Disagree	7%	17%
Net - Disagree	16%	34%
Don't know	1%	4%
Less support for people working full-time, part-time or self-employed that currently receive Council Tax Benefit		
Net - Agree	73%	54%
Neither Agree nor Disagree	9%	17%
Net - Disagree	18%	24%
Don't know	1%	4%
No support for adults that can afford to pay Council Tax for their home, but have someone living with them who has a low income		
Net - Agree	78%	66%
Neither Agree nor Disagree	11%	15%
Net - Disagree	9%	13%
Don't know	2%	6%
Base: All random sample respondents	303	379

5.4 Your comments

Finally, respondents were given the opportunity to make any other comments they wished about the council's proposed changes and suggest any further ideas they may have about how to fund the shortfall.

This was an entirely open question and similar responses have been coded into overcodes, which are shown below;

Figure 20. Further comments and suggested ways to fund the shortfall



Responses here were very general, although 15% of those who gave an answer at this question made some comment regarding the fact that *'the council should make cuts and save money internally'* and these included comments such as the following:

"The council should stop wasting money on union reps / 'multi-tiered management' & keep essential services open such as waste disposal site, libraries, etc."

"I am sure that there is scope for massive savings by getting the whole council workforce to co-operate in economising, saving time and materials and working more conscientiously to reduce the cost of Council Tax."

"Stop paying for 'Parties in the Park', 'Dewsbury on Sea' & similar wasteful schemes, concentrate on issues for which Local Councils were first established such as Education, Roads, Waste disposal etc."

Many of the other comments related to who should be entitled to get help and 9% made a comment about *'people undeservedly getting help'* such as;

"Cannot understand why you charge full price for an empty house, but give a sole occupant 25% discount."

"I believe that student landlords should pay some percentage of Council Tax for the property they rent out. I agree students should be exempt from paying, but landlords should pay - without hiding the cost or upping the rent."

"If there is any funding for religious or 'faith' groups then that should be cut."

Additionally, 7% of those who made a comment made reference to *'means testing'* including;

"I personally think the local councils need to take a look at households and assess needs per household. Each household has different needs and incomes and also reassess what and where they spend the money our council does have instead of wasting it on useless projects in areas where it hasn't worked time and time again."

"The only fair way is to means test all. Why should a man of 60 pay 29% when he is on £71 JSA and a man of 65 pay nothing when he is in receipt of GPC of £142.70?"

Non-random sample;

Only 120 non-random sample respondents made comments at this question and the majority (114 respondents) of these were current Council Tax payers, who were most likely to make comments relating to the fact that *'the council should make cuts and save money internally'* (12%) and *'there needs to be means testing'* (11%).

Sub-group Analysis

No analysis by sub-groups is possible due to the small base sizes.

6. Key findings – Strand 5 (Qualitative research with CTB claimants)

The findings of the qualitative research with residents are discussed within this section. This strand of the research was focussed primarily on CTB claimants to understand in detail the likely impact of the proposed changes and to evaluate how far and how well existing claimants understand what is changing and why.

Between 20 September and 17 October 2012 focus groups and individual or paired in-depth interviews were carried out face-to-face at various public venues in Kirklees, along with a small number of telephone in-depth interviews. Interviews and groups typically lasted 45 minutes, with the longest running well over an hour. In total, 25 people were interviewed or took part in a group. A detailed profile of each participant's circumstances is appended.

A full focus group and interview discussion guide had been developed covering topics such as: participants' domestic and financial circumstances; prior awareness of the proposed changes to CT; the details of the draft scheme; whether participants have scope for increasing income and/or cutting expenditure; likely impact of the scheme; and suggestions for how the council may cushion any negative impacts. Views described in this section were given as part of individual interviews unless indicated in the report that they were expressed as part of a wider focus group discussion. Cross-cutting themes from all focus groups and interviews have been explored, with differences highlighted by participant circumstance where relevant. Quotations have been used to support the findings discussed.

6.1 Awareness of proposed changes

Respondents were initially asked how much they were aware of and understood the proposed changes. The common picture among all the residents consulted was that there was **very little or no awareness** of any forthcoming changes to CTB or to this specific proposal. This was the case across all groupings, including those likely to be affected and asked to pay more Council Tax in future such as:

- current benefit recipients
- those in work on a low income
- lone parents with children aged over 5
- those with disabilities currently claiming no or only lower levels of DLA.

There was the feeling among those who did have some limited awareness of this proposal that the details as explained in the survey were not easy to understand or retain.

By contrast, there was some awareness of planned **changes to the wider welfare system** which, it was believed, were *'intended to put the jobless to work'* and to limit housing benefit to those with more bedrooms than they needed. In one focus group residents discussed how all the forthcoming possible welfare changes needed to be considered as a whole.

Only one participant was aware of any level of detail about the proposed CTB scheme. An engaged and motivated mother of an adult son with an acquired brain injury, she had reacted to an article in a Kirklees Council Together magazine and followed it up with research on the internet, at a library, a housing department and local support groups for those with disabilities.

Although she had been proactive in finding out as much as she could, she felt that other vulnerable people who may, like her son, be affected by the proposals would not be as aware as she was and may not have been able to contribute to the consultation, as the comment overleaf highlights:

“I am concerned that many ...residents appear not to be aware of the consultation and...consequences of these ...proposals. ...I have been in contact with Kirklees Neighbourhood Housing, the Nerve Centre and the Huddersfield Headway Group and no one I spoke with was aware of the proposed changes to Council Tax and the impact this would have on some of their members. I asked at the central library in Huddersfield for a copy of the questionnaire and no one had any idea what I was referring to. I am very concerned that the vulnerable groups which these proposals will affect have not realised that this consultation has been in progress.”

(Depth Interviewee – Mother on Behalf of Adult Son with Disabilities)

6.2 Perceptions of draft scheme

An explanation of the proposed scheme was given to the participants and interviewees, first highlighting which groups would be protected, then detailing which groups would be asked to contribute more towards Council Tax in future. The participants were asked if they agreed with the details as well as with the underlying principles of fairness, protecting the vulnerable and ‘making work pay’.

6.2.1 General views on protected groups

People that qualify for a severe or enhanced disability premium, meaning they have a serious disability

The majority of the people we spoke to from all circumstances agreed unequivocally that **the severely disabled should be protected**. However, a number of residents, many with personal experience of disability, voiced particular concerns about how the classification of ‘severely disabled’ would be defined.

They were concerned that the protection may not go far enough, that there may be some people falling outside the ‘severely disabled’ category, whether with physical or mental health needs, who were also vulnerable and in need of protection. A related issue raised was the lack of faith in the pending re-classification of disabilities taking place as part of the reviews to disability benefits such as ESA.

Ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension

Most of those consulted did not express strong views about this group; although where views were expressed it was to **agree with the plan for protection**.

A **few caveats** were suggested about this group’s protection: that armed forces personnel should be dealt with based on whether or not they have a disability, or have been widowed, not just because they have served abroad; and that this group’s protection should be based on means testing, in case they had well-paid jobs.

Lone parents of children under 5, regardless of whether the parent is in low paid work

This was the grouping for planned protection that aroused most debate and gave rise to split opinions. **Some respondents agreed** outright with the proposition. They included lone parents, as might be expected, as well as respondents from other groupings.

There were also **several reservations raised**, particularly around the question of whether this grouping of lone parents could be expected to work or not. It was felt that as benefits for childcare were available then lone parents should find a job; although there was some concession that this may be difficult while the child was still young and in cases where the parent had no other family members nearby to help. Among a wide range of respondents who held this view was a lone parent who believed in the importance of setting a positive role model to her children:

"I'm a lone parent with two kids [under 5] and I hold down a part-time job... it's my pride. The working – letting your kids know. I want mine to grow up and know that you go to work. I could have come here and done nothing. But I volunteered for a year then got a job."

(Paired Depth Interviewee – Low Income, Lone Parent Children Under 5)

Concerns were also raised that undue protection of this group, without any means testing applied, could unfairly disadvantage coupled parents on similar incomes to lone parents and may indeed discourage stable parental relationships. A number of respondents disliked the message they believed this sent out:

"I just think as a society, it's giving out the wrong message. It's almost like if you're a lone parent and you've got a child under 5 you qualify for the top level of support when actually...is that what we should be encouraging people to be or aspiring to be?"

(Paired Depth Interviewee – Low Income, Married Parent Children Under 5)

The moderator was told of anecdotal evidence about couples who took advantage of extra support for lone parents by living together in a relationship while claiming for a lone parent household.

There was the feeling amongst respondents with no children that people with children, including this proposed protected group of lone parents, received more than their fair share of financial support:

"The message is, if you have got children and the younger they are, the more money you get in. For someone like me – single, no children, never claimed a penny in my life – how much more can they take away from me when I can't pay my bills anyway?"

(Group Participant – Working, Not Receiving Benefits)

Low income pensioners

Proposals to protect low income pensioners caused no discussion. The majority of people we consulted from all groupings were **in agreement** that they should be protected.

6.2.2 Top priority protected group

All participants were asked which grouping should be a top priority to protect. Of those who responded, most, including people from all groupings, suggested the **severely disabled**.

The next most often top ranked grouping was pensioners, followed by lone parents with children under five. No-one chose those on a war pension as their top priority protected group.

The disabled were chosen out of compassion; and pensioners for pragmatic reasons, as explained below:

“When you’re severely disabled, you’ve got enough to think about without worrying about money...and the same with pensioners, to a different degree. If younger and middle aged people can’t get jobs, what hope do pensioners have? That was the whole reason in the first place why there was a pension age – to get people out of work to make room for the younger people coming up!”

(Depth Interviewee - Pensionable, plus Adult Son Benefit Recipient)

6.2.3 Those who would be asked to pay more

Unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance

Respondents, both unemployed and in employment, were overwhelmingly **in favour of the principle of ‘making work pay’**. However, it was expressed that when deciding who to protect for CTB there should be a distinction applied between those actively seeking work, and those not. Many thought that those seeking work were deserving of support and should not have to pay any more Council Tax. On the other hand, it was suggested that the council could use Jobcentre information about who is not actively seeking work to determine who should be asked to pay more Council Tax in future.

There was some doubt about whether a demand for an extra £5 a week Council Tax would result in incentivising the unemployed into work. It was suggested that a lot of people may instead work through unofficial capacities, without declaring their income, maybe even for as little as £1 an hour.

In addition, there was a widespread belief that the unemployed in this grouping already live in poverty and that they only received a bare minimum to live on. There was no conviction that those on income support and JSA could afford to pay any more Council Tax. People with this view included not only unemployed benefits recipients but also those with disabilities and pensioners:

“...people on Income Support, definitely not, no. They shouldn’t be made to ... [pay] even a percentage towards it, because [Income Support is] a means tested benefit... the exact amount they can survive on... not one to enjoy yourself on... So how can they say we want £30 / £40 per month towards the Council Tax? They can’t do it.”

(Depth Interviewee – Disabilities)

Perhaps predictably, no working respondents expressed agreement that this grouping was too poor to contribute towards Council Tax.

People working full-time, part-time or self employed and on a low income

There was some agreement that it would be fair to expect those on a low income to contribute more towards Council Tax and that it may incentivise those in part-time work to try to increase their hours.

However, there was a **lot more disagreement with the idea** than agreement, with a variety of reasons given.

As before, there was widespread agreement with the idea of *'making work pay'* but many did not agree that asking those on a low income to pay more Council Tax would achieve this. There was a worry that such people may then become worse off than if they became unemployed.

The interviewer explained the planned tapering of the new scheme which is intended to ensure that people increasing their working hours do not lose all the extra money earned. Most respondents did not readily understand or accept that this would happen.

Author Comment

This lack of understanding of the tapering process could potentially jeopardise any intentions of the proposal to incentivise part-time workers to take on longer working hours.

People who may receive disability benefits, but *not* the severe disability or enhanced disability premiums

Only participants with disabilities offered any opinion about this grouping, possibly because others did not feel qualified or confident enough to speak about a grouping of which they had no personal experience.

Of those who expressed views, the majority **disagreed with the proposal** that this group should become liable for a reduction in their CTB.

One reason stated was that there was a case for re-examining the boundaries of the definition *'severely disabled'* as some people on the lower rates of DLA could be vulnerable, for example those with a cognitive impairment, who should also be in the protected groups:

"[Someone on] the higher rate [of DLA] may have full or part mobility [problems] and [be] reliant on a wheelchair, [with] otherwise full cognitive ability... Someone on lower DLA... who does not present with outward signs of disability, is unable to live unsupported."

(Depth Interviewee – Mother on Behalf of Adult Son with Disabilities)

A more pragmatic explanation offered was that, in a situation with a scarcity of jobs, some groups of people would be more likely to struggle than most in finding appropriate work. One group was those with non-severe disabilities. Therefore this group could not be incentivised to work unless work was plentiful for all.

Other groupings were also cited as likely to struggle to find work at all and certainly in the current climate. Therefore it was suggested that these people were protected, and exempted from being asked to pay more Council Tax. Those mentioned included carers and people approaching pensionable age.

6.3 Alternatives to the draft scheme

During the course of the focus groups and interviews, several unprompted alternative suggestions to the proposed scheme were offered.

Similar to Option A

There were some suggestions similar to Kirklees Council's original Option A which was that *'the council should increase the Council Tax charge for all residents to enable Council Tax support to remain at the same level as it is now. This would mean that there would be no cut in support for working age people'*. The reasoning offered was that full council tax payers and people who were generally better off could contribute more so that those who are struggling should be subsidised.

No-one currently paying full Council Tax agreed with this suggestion.

Similar to Option B

There was a more widespread belief expressed that Kirklees Council (and the government) should try to achieve savings before asking residents to pay more. This is similar to the original Option B, namely that *'the council should keep current levels of Council Tax support as they are and make-up for the shortfall in funding by cutting other local services or charging more for services that are currently offered free'*.

A few specific proposals were detailed:

- *'Foreigners'* should work and pay into the system for at least 5 years before they are entitled to benefits
- *'Foreigners'* should not be allowed into the country without a sponsor, job & home
- Foreign aid should be stopped
- Build a bespoke council building, possibly on the business park at Bradley, instead of renting several properties in the town centre at great expense
- The council should plan their journeys efficiently to save money on petrol / diesel
- Carry out research in-house, rather than hiring an independent research company
- Clamp down on people who appear to enjoy lavish lifestyles while working without declaring their incomes and claiming benefits
- Clamp down on those claiming as lone parents when there is a partner living there too
- Target and test those who receive disability benefits without needing them
- Adapt pensioners' bus pass scheme – make tickets subsidised (e.g. 50p), not free
- Make child benefit payable only for first two children

Finally, one pensioner wished there was the option for him to voluntarily pay his full amount of council tax as he felt relatively comfortable (in receipt of the state and an occupational (NHS) pension):

"I seem to be the most affluent here and...I am lucky with the choices I have made...I am quite willing to put something back...but I don't want to see it wasted. I would be willing to pay on an optional basis full council tax."

(Group Participant – Pensionable; Daughter Disabilities)

6.4 Current financial situation and plans to accommodate payments

6.4.1 Current income

The majority of residents we consulted could clearly itemise their different sources of income, which included wages, benefits, tax credits, pensions and direct payments.

However, a minority were unclear about some or all elements of their income, particularly where variable working hours had an impact on a number of different benefits and tax credits. For those, without a clear idea of their different income streams, it seemed more difficult to anticipate the effect that a reduction in CTB may have on them.

6.4.2 Plans to increase income

Those groupings who may potentially be asked to pay more towards their Council Tax charge under the proposed scheme were asked whether they planned to increase their income and, if so, how they expected to do this. For clarity, the following groups were asked:

- *Those with disabilities* – all this grouping were asked, as the classification system was considered to be in flux and it was unclear which people would in future be classed as ‘severely disabled’ and which would not
- *Lone parents with children under five* – this group was asked to look to the future, when their children were over five, and consider this question. Those already in work were asked if they would increase their hours
- *Benefits recipients* - this included one lone parent with a child over five and one full-time carer
- *Those working, on a low income* - they were asked if they would try to increase their working hours. This included one lone parent, with two children aged under five

Two groupings were not asked about increasing their income because, under the proposed scheme, they are not expected to pay more council tax in the future:

- *Those in work, not in receipt of benefits* - were not asked because they already pay full Council Tax
- *Those of pensionable age* - were not asked because the government requires that this group is protected from any changes in their CTB

Out of all the participants who were asked if they planned to increase their incomes, only two held out any realistic prospect of doing so. It did **not appear to be a viable proposition** for the greater majority.

Benefits recipients

Some benefits recipients were engaged with the Jobcentre, **actively looking for work**, so far unsuccessfully, yet **with some hope of success**.

Others, who had been unemployed for longer, observed that they knew of people who worked illegally for cash in hand. One joked that this was his only option and it appeared to the moderator that they both may consider this type of work if they could:

“...yeah, work on the side. But, then I would get done. That’s the only problem.”

(Group Participant – Disabilities; Benefit Recipient)

There was an isolated case of a benefits recipient who had worked for most of his life but was now a full-time carer for his disabled wife and saw that as his primary duty, rather than going out to work. He was the only person we consulted who had considered other sources of income than employment. He had wondered whether to take in a lodger but did not think it was safe, with a teenage daughter in the house. He also was reluctant to ask other adults (grown-up children, in employment) to contribute towards household expenses. He said he did not rely on them and that they did not rely on him. He said he wouldn’t ask them for a contribution, but that when he was a young man he would have volunteered to give money to his parents without being asked.

Those with disabilities

The majority of this grouping **ruled themselves out of employment**, despite having worked in the past and most expressing that they missed the interaction that came from going out to work.

Some, with mental health issues, did not feel able to contemplate finding a job at the moment.

Others, with more physical health needs, stated that their disabilities would make it very difficult for them to find an appropriate and manageable job. They volunteered regularly but did not believe that their volunteering was likely to lead to a paid position.

Some had felt discouraged from their attempts to find work on their own terms: a would-be entrepreneur did not know how to obtain start-up capital; and a resident who had taken on casual work in the past had been deterred from continuing due to the inflexibility of the benefits system which caused any earnings of more than £20 a week to impact on his benefits.

There was a general perception that people with disabilities wanted to do some kind of work and that they could be better supported to find appropriate work and fulfil their potential:

“[My daughter with Asperger Syndrome]... does three hours at a clerical job with Dewsbury Health Service... a job found for her, within the amount allowed. I... think that the system instead of thinking about what can people do, it just puts them in the bin. I am quite certain a lot of disabled people could [work].”

(Group Participant – Pensionable, Daughter Disabilities)

Lone parents with children under five

A few lone parents consulted were already working part-time. However, all of those who were not currently working **did not appear to be actively looking for work**, nor did they indicate that they would seek work even if asked for extra council tax contributions.

The majority cited the cost of childcare, particularly for more than one child, as a significant barrier to finding work that yielded financial rewards. A focus group of lone parents discussed how they would have welcomed work which fitted in with their parenting responsibilities – either part-time or working from home – but they did not think they would find such work.

There was also a concern among the minority of lone parents with children with additional needs that it would be difficult to find childcare of sufficient quality to address their children’s needs.

Those working on a low income

In the main, part-time workers had already tried and been **unable to secure extra hours** from their employers, despite suffering the financial consequences of not increasing their hours to 24 – the new threshold to receive Working Tax Credit, brought in at the April 2012 budget.

Author Comment

The goal of incentivising those on low incomes to work extra hours and increase their incomes does not look likely to be effective if employers are unable to take on workers for more hours than currently.

The desire to increase hours was not universal amongst this group. There was one instance of **reluctance to increase hours** above 16 per week for a resident who preferred stability across her income streams. A lone parent with two young children under the age of five, she was currently working 16 hours a week at a supermarket. She was already juggling work and childcare and had in the past found it confused her finances (income, housing benefit, tax credits, CTB, childcare costs) when she varied her hours. She was already in the situation of having to re-pay some benefit tax credit, which made it difficult for her to know exactly the current state of her finances. A difficult financial choice she faces is whether or not to continue working 16+ hours a week, as this means her daughter won't be eligible for two year old funding for free education (ten hours a week). If the daughter was eligible, that would save her mother about £150 a month.

6.4.3 Plans to reduce outgoings

Everybody was asked about their regular outgoings and if any expenditure could be cut back if necessary. The vast majority of residents who were consulted accepted that as they didn't feel able to earn any extra money they would **have to make savings** in their household expenses. All placed their rent, mortgage and council tax bills as top priority. **Nobody said that they would not pay their council tax**, although amongst those who had not paid it before there was confusion about the differences between rent and council tax on the one hand, and housing benefit and CTB on the other. Utility bills and food were prioritised next by almost everybody. Other non-essential bills were sometimes deferred.

Running a home

For everybody, the costs involved in running a home were their largest expense, with little apparent scope for making cutbacks.

The majority had their rent entirely covered by housing benefit and so saw no scope for savings even if they moved to a cheaper property.

Most with a council tenancy believed that rents were fixed and therefore that lower rents couldn't be negotiated. However, there was some openness to the idea of moving to a smaller council property to cut utility bills.

Those with mortgages felt their mortgage payments were already quite low and could not be negotiated.

Fuel was one area commonly identified for potential savings. However, due to rising prices, it appeared that residents had already started to economise in this area and were not sure how much further they could cut back. There was a concern that the health of those who spend a lot of time at home, particularly the disabled, may be impacted if heating had to be turned down or turned off. Others, in rented accommodation, reported having little control over the heating systems and tariffs chosen by their landlords.

Contents insurance was another area identified as being optional, although views were split about the wisdom of doing without. Some had elected to save money already by having no contents insurance, while others were reluctant to give it up because they feared finding it difficult to replace any broken white goods without the safety net of crisis loans, which are now no longer available.

Residents who owned their own property also incurred costs for buildings insurance.

Food and Clothing

As with heating, food was earmarked as a possible area for cutbacks, by switching to cheaper brands, although many we spoke to had already cut back on their food bills in this way. Those with scope for making further savings were mainly pensioners and people in work.

It was observed, mainly by those with disabilities or caring duties, that there may be harmful effects on health if they could no longer afford to follow diets recommended for their conditions by medical professionals.

There was a lack of clarity about how much money was spent on clothes, by most participants. The majority, particularly those on benefits, seemed to buy clothes ad hoc, when needed, or when desperate. Some, following redundancy, had already made major cutbacks on clothes spending.

Some in the lone parents focus group discussed that they believed baby clothes, school uniforms, children's footwear and nappies to be essentials, though did not volunteer exact amounts spent.

Transport

For many residents consulted, there were no potential transport savings to be made as they used their free bus pass (as well as one for their carer, where applicable).

There were others who described how they had already made the adjustment from car to public transport and did not anticipate further savings.

Taxis were relied on more than buses for some – particularly those with more severe disabilities and lone parents with several children when attending medical appointments. No cheaper transport alternatives were felt to be possible for these residents.

Some residents explained how they had retained cars for specific health and well-being reasons:

- To enable a young man with disabilities to keep some independence and attend volunteering
- To attend doctor and hospital appointments with a severely disabled wife who was unable to use public transport; using the car was felt to be cheaper than getting taxis.

For others – some pensioners and some lone parents – it was more a lifestyle choice. Nobody indicated that they would consider getting rid of their cars.

Children

Childcare costs were incurred by lone and married parents, primarily to allow them to work.

Child maintenance and financial support for children at university was incurred by some fathers who had children from previous relationships. There seemed no possibility of negotiating these payments to make savings.

Entertainment, Leisure and Communications

There were mixed patterns of mobile phone use. Many already used pay as you go; but some had contracts of up to £30 a month and did feel they could reduce that amount.

Everybody had a TV and paid for a TV licence, with some paying it monthly, to help with budgeting. Only one person did mention the possibility of getting rid of her TV if necessary. Nobody else suggested doing without TV.

Those we consulted at the lower end of the income scale (on benefits and those with disabilities) did not have broadband, instead borrowing facilities at friends' house. Some working participants did have broadband, but stated that they could have opted to do without.

Satellite TV was another area of very mixed expenditure. The majority did not have satellite TV at all. Most of those who did acknowledged that it was a "treat" or luxury and would get rid of it to save money, if necessary. However, there were concerns among some parents whose children displayed challenging behaviour that satellite TV was essential as a behaviour management **tool** to stop them smashing up the house. Similarly, for others with depression, the TV was felt to be vital as it improved mood and well-being.

Alcohol expenditure did not appear to be heavy and had already been the subject of cut-backs by some. In the main, residents spent nothing or only a modest amount each week.

There was very little incidence of smoking across all groupings. However, the few smokers there were did not intend to give up. Two residents told us that they had valid health grounds for not stopping smoking at the moment. Doctors had advised one man and his wife not to give up smoking, due to their depression. Another man with acquired brain injury has been advised by his doctor and support worker not to attempt to quit smoking at the moment as it may cause undue additional stress as he was already depressed due to being jobless.

Socialising on nights out was another area of extremely limited expenditure already. The majority did not spend money on going out at all; those that spent a few pounds a week at the pub felt they could probably cut back.

Day trips were scarce and holidays almost non-existent amongst all participants. Careful budgeting had already resulted in a majority only going on day trips if the cost was covered by others (family, disability support group, direct payments) or was free, for example to the park. The lone parent participants in a focus group discussed that they would be able to cut down on taking their children out for day trips, if asked to pay more council tax in future.

Saving and Debt

The majority of participants could not afford to regularly set aside savings. This situation seemed to be slightly different for those with a little more disposable income – for example those working on a low income or those with disabilities. Residents who were able to save were determined to retain this money management strategy: they saved a small amount each week before spending, for example on Christmas presents, household repairs or general contingencies. They wouldn't like to stop saving.

The majority of participants were outraged at the prospect of having to borrow from institutions to pay council tax as they did not want to incur interest payments or land themselves in debt. There was already widespread experience of debt among those consulted. These debts which had been accumulated through past crisis loans, credit card bills and non-payment of mortgages were currently being repaid in small, staged payments, leaving the residents with an already reduced disposable income. In addition, there was a reluctance to borrow from friends or family, which was seen as more of a short-term, occasional measure to help out with cash flow or unexpected household repairs.

Author Comment

One possible impact of a reduction in CTB could be that more people would fall further into debt.

6.4.4 Amount of CTB cut that would necessitate action

Everyone consulted was asked to envisage how much extra Council Tax would cause them to have to make conscious changes to their spending patterns.

There was a lack of certainty among those consulted about projecting into the future to estimate how much extra Council Tax they might be able to afford. This change was not seen as something that could be considered in isolation. Other circumstances that were identified as having a potential impact included:

- Rising food costs
- Rising fuel costs
- Potential reductions to disability benefits following changes in the way that those with disabilities or long-term illness are assessed
- Potential reductions to income when multiple benefits, pensions, allowances and tax credits are replaced by Universal Credit
- Potential changes to housing benefit, including a cap based on local rental values, a cap based on the number of bedrooms needed and the payment going directly to the claimant, not the landlord
- Possible further requests for yet more Council Tax contributions in future years, based on rising costs or diminishing numbers paying Council Tax
- Possible further requests for yet more Council Tax contributions when the council starts to incur shortfalls in its council house/flat rental income once Universal Credits are paid directly to recipients four weeks in arrears.

There were mixed feelings about how easy it might be to accommodate about £5 extra a week in council tax payments. Some felt that they already had that amount of slack in their budgets or could spend less on items including:

- TV license
- Electricity meter
- Getting rid of dog
- Necessities
- Mobile phone
- Sky TV, broadband and landline
- Travel, by walking to work (over an hour each way)
- Stop setting aside money for savings
- Make-up
- Food

Others appeared to have **no slack** in their budgets and to have already made any possible savings. This often seemed connected to long-standing financial pressures, such as the following:

- Redundancy and house repossession with mortgage payments still liable, following negative equity
- Redundancy, with childcare costs still liable
- Redundancy, with some Council Tax for an expensive, band D property still liable
- Repayment of debts (credit cards, loans, excessive fuel consumption)
- Child maintenance payments
- Financial support through university for children from former relationship
- Property maintenance for owner occupiers
- Travel costs to attend medical appointments for carers, the disabled and lone parents of children with additional needs
- Other costs linked to disabilities, health or caring issues e.g. replacing furniture smashed up by child with ADHD

6.4.5 Overall impacts of the proposed scheme

After hearing about the proposed scheme, assessing if they personally would be affected and discussing options for either income increases or expenditure cuts, participants were asked how they felt about the proposal and if they could foresee any likely impacts on themselves and their households.

There was some feeling that spending less money on food could **impact on health**, particularly for those with diabetes, disabilities, mental or physical health conditions:

“Well I wouldn’t be able to purchase my own dietary requirements for my diabetes or anything...’cause I wouldn’t be able to afford the products I need. Consequently that would affect my mental health and everything.”

(Depth Interviewee – Disabilities)

There were participants who were anxious that if they had to make further cuts, from already tight budgets, this would have **effects on their well-being**, primarily by exacerbating existing mental health issues and perhaps bringing about a recurrence of previous episodes of hospitalisation.

Some lone parents thought they would have to reduce the times they could take their children out, as it could be expensive, particularly the travel costs. For those whose children had additional needs going out was an important aid to their development and a way of reducing damage in the home:

“...[I might have to make changes by] not going out as much. I normally go out to try to get him used to going out on the streets. That would probably have to be cut down...I try and get him socialising with other kids...[if I didn't] I'd probably get kicked out of my house because there would be too many damages...I've only just recently moved...and I've still got to pay for loads of damages to my other place that I had.”

(Group Participant - Lone Parent)

There was a general feeling of stoicism about the proposed changes, with an intention to just get on and make any savings necessary.

A hope was expressed, without much conviction, that the proposed changes may prompt some people to learn how to budget better.

6.5 Attitudes to paying Council Tax

There was generally a **good awareness** of what was funded by Council Tax. Most of the services mentioned were much appreciated. They included police, fire, refuse collection, education, Children's Centres, library services, roads and public transport. Some other non-local authority funded services were occasionally mentioned including ambulances, hospitals and doctors.

There were some who had no idea what council tax was for, but were happy with the principle once it was explained by the interviewer.

Everybody was asked if they agreed with the idea of contributing towards local services by paying some Council Tax. There was some difference of opinion, with the majority agreeing wholeheartedly with the idea of contributing towards services by paying (some) Council Tax, while others had doubts about Council Tax paying for 'councillors' holidays' or being 'squandered supporting immigrants who have not paid into our tax system.'

6.6 Suggestions to mitigate effects of proposed scheme

All participants were prompted with a number of suggestions for types of practical support and asked for their views.

The majority of residents felt that nothing could help and that they already knew how to budget.

In the main, those consulted believed that a service offering budgeting advice, budgeting training and reviews of benefits already existed and that there was no need for duplication, only for better signposting. There were mentions that such a service would be welcome for some of the participants as well as being helpful for others, particularly for younger people who may not know how to manage their money.

There was a lesser degree of approval for the provision of a telephone helpline. Again it was believed that this already existed.

The suggestion of a caseworker drew mixed responses with some finding the idea appealing, but the majority believing it would be too impractical and costly.

Several other unprompted suggestions were offered by participants to mitigate the effects of the proposed scheme:

- Provide plenty of warning (at least two months) so that residents could re-budget in time
- Educate people about the option of spreading their bills across the month by ringing up companies to ask for payment dates to coincide with dates when fortnightly payments of benefits are received
- Support people into work by helping them with job applications
- Provide cheaper childcare to enable parents to go to work and see a financial reward
- Provide help with bus fares for people on a low income to get to work
- Direct advice at carers of those with limited capacity to understand the changes themselves
- Maintain annual carers' assessments to determine what support they need.

6.7 Providing support

The majority of participants thought that support delivered face-to-face, at a council building, was preferable and many mentioned that it was easier to understand information delivered this way. Providing support face to face, in resident's own homes was judged to be expensive, but possibly useful for the disabled.

Some other agencies were recommended as being well qualified to offer support: the Jobcentre was deemed best placed to help the maximum number of people, particularly young people, with budgeting advice; and Citizens Advice was known among participants for providing a good debt advice service.

There was mixed support for the suggestion of using leaflets or flyers to advertise advice services. The benefit of this method was felt to be that it would not exclude residents without the internet; the downside identified was that printed material could sometimes be difficult to understand unless carefully drafted.

There was little support amongst participants for the idea of providing support via telephone. It was judged likely to be unpopular with the elderly and not as efficient a medium as others for providing detailed information.

Most agreed that the council should not rely on online methods as it would exclude too many people.

Everyone consulted was personally happy to approach the council for help and would also gladly take any advice offered. However, there was a suggestion that it might not be as easy for others to approach the council, including possibly younger people or carers.

7. Key Findings -Strand 3 (Qualitative research with current Business Rate payers)

The main findings of the employer interviews are discussed within this section. Quotations have been used to support the findings discussed:

7.1 Awareness of proposed changes

Awareness of the proposed changes to CTB was very low among employers, even those who were employing staff likely to be affected by the changes. As part of the recruitment process for the interviews around 88 businesses were contacted, the vast majority of these businesses were unaware of the changes taking place.

'I wasn't aware that the changes were taking place, but I'd say that we will have lots of staff that would be affected.' [Retail organisation]

'Benefits changes [in general] do affect our staff, but usually [staff] will come to us if it's something we need to think about' [Care provider]

'I know we have staff getting tax credits and various other benefits... don't know about Council Tax Benefit... likely that some staff are, but I'm not aware of it changing' [Manufacturer]

A minority (2) of those employers spoken to indicated they had heard that changes were happening before being asked to participate in the research. Even among these employers, knowledge of the details of the changes and what it might mean for residents (and therefore employees) was low.

'Might have heard something on the radio about it becoming a local thing, I think I knew [the amount of benefit paid out] was coming down' [Manufacturer]

Whilst those employers who took part in an interview generally appreciated that the changes might impact a number of their staff, there was a feeling that the changes were not particularly relevant to them as an employer.

'It is likely we would have some staff this would [impact on], but I'm not sure they would tell me about it... not really something we think about' [Retail organisation]

Author Comment

Awareness of the changes was low among employers, and despite the recognition that the changes may affect staff; the general impression among employers was that it was of little consequence to their organisation.

7.2 Impact on employers and staff

Despite this lack of awareness, once the proposed changes were explained to employers, they identified a number of potential impacts on their organisation. The potential for staff to request more hours or a pay increase was mentioned. Employers were conscious that the financial burden on their staff might be quite high.

'Staff ask for more hours a lot of the time, the cost of living and everything means people need to work more often... so with these changes I might expect some more of that' [Manufacturer]

'I'm sure we would have staff affected... we have zero hours contracts for lots of our staff and they limit their hours for personal reasons, childcare reasons or benefit reasons... so you could see them asking for more work if they are losing income [elsewhere]' [Respite care provider]

'29% reduction, that's quite a lot isn't it? [£200 a year] that might not seem a lot but with a family of two children where they are both working however many hours, it's a lot' [Respite care provider]

'It's definitely going to have an impact, but as we are already doing short term hours, and cost of living is going up not sure that that this is going to be the main thing people are worried about' [Manufacturer]

However, one employer felt that the changes would not create a significant financial burden when considered in terms of weekly payments.

'I think it's fair...to put it into perspective it's 10 fags a week, not a day, a week. They do need to contribute, we have a system where we have a 'benefit culture' [Car Dealership]

The ability of employers to respond to changing demand for more hours or more pay was mixed. A number of organisations highlighted the difficult economic circumstances as barriers to enabling staff to take on more hours (or offering more pay) – at the moment they were struggling to keep staff on current hours. This was particularly true for those businesses spoken to in the manufacturing sector. Other organisations felt better placed to consider requests for increased hours. Responses to this question appeared dependent on the sector in which the organisation was based.

'We do get staff asking about more hours. Among the lower paid staff the work is flexible around what contracting hours are available, so if a contract comes up and people have let us know they are [interested] in increasing their hours, we could do that' [Care provider]

'At the moment we only have a small pool of [staff] for overtime... We do have hours available so encouraging staff to take up more hours could be a good thing for us' [Education provider]

'I think we try to take into account people's individual situation... we do have staff at all levels who have been with us a long time so we try to take their circumstances into account... if we can help people out we will... but [things] are slow at the moment' [Retail organisation]

Requests for more pay were much less likely to be met by employers. Employers recognised the possibility that this could translate into staff leaving the organisation. However, given that the lower paid staff were generally low skilled and felt to be relatively easy to replace should they leave, this was not generally considered an insurmountable problem.

This perception was not universal – one organisation working in the care sector highlighted the difficulty finding appropriately skilled staff – but generally held true.

'Just trying to keep our heads above water at the moment. All staff have been taking pay cuts and reduced hours so we just aren't in a position to [be able] to offer any demand for [increased pay]' [Manufacturers]

'We haven't recruited in a long time; we have a very stable workforce... I know that the industry is finding it difficult [so wouldn't really expect] people to leave... we have had four rounds of redundancy in the past few years... If I've got a vacancy I can usually find someone who knows someone' [Manufacturers]

'We have people ringing up every week, we have people asking to start straight away... Realistically, we don't have problems recruiting staff' [Respite care provider]

'When we have [those kinds of] positions available, there are always people on the list looking to apply' [Retail organisation]

Many employers were perceptive of the impact the changes would have on the lower paid members of their workforce. Whilst the changes themselves were small, coupled with other changes that were taking place elsewhere in the welfare system, and the general rising cost of living, there was a feeling that some members of staff could struggle to pay more Council Tax. A particular concern mentioned by a number of employers that was not necessarily anticipated at the start of the research, was the administrative burden that the changes may place on businesses. Four of those businesses spoken to specifically mentioned the burden that earnings attachment places on their businesses currently, and would be worried that an increase in the Council Tax liabilities of their employees would add to this burden.

'These changes would affect a lot of our staff, and it would affect us as a few of our staff have attachment of earnings and the majority of them are for Council Tax. So then we have to deduct that from their salaries... it's additional function for pay role ... then we have to write out the cheque, it can be quite a burden' [Care provider]

'You will just end up with more people not paying won't you?.. We will just have more attachment of earnings... it's another job to monitor' [Respite care provider]

7.3 Employer perceptions of the scheme

In general, once the scheme was explained, it was felt to be targeted at the right groups, although as businesses, respondents had little to say on the subject:

'I think the protected groups look fine... I know that many people with disabilities are being re-assessed at the moment, so as long as that is taken into account... for the lone parents with children under five I think income should be taken into account' [Care provider]

'I do wonder about some of the [other exemptions], I don't know all the ins and outs but I do wonder about some of the people who can get these benefits' [Manufacturer]

Given the low awareness among employers about the proposed changes, and the minimum impacts on the organisation that respondents expected the changes to have, there was a tendency for respondents to revert to their own personal viewpoints when assessing the proposed changes. These often reflected broader opinions about the need to reduce the benefit spend nationally.

'There is a whole lot of people out there who don't work and they're just not bothered... the benefit system is too generous, it used to exist so people could eat and have a roof over their head, not have holidays and big widescreen telly's' [Respite care provider]

'They've got to cut the benefits because that will encourage more people back to work, it won't put people off because the aim of this seems to be... to encourage people back to work. But equally they've [Kirklees Council] a lot of stuff to do to get people wanting to work, it's difficult if you've been in a culture of being on Unemployment Benefit' [Retail organisation]

'You can't expect the working man to keep paying more and more and more when people who are not working are not contributing anything.' [Car Dealership]

With regards to the effectiveness of the scheme in incentivising work, once the process of proportionally reducing the amount of CTB available to individuals was explained, most employers were positive toward the idea, and understood the principles underlying the proposed changes. A number of employers had staff that chose not to take up additional hours for fear of losing benefits, and any attempt to reduce this penalisation for increased employment should be encouraged.

'I don't understand about how all the benefits works, but it is wrong that people should get more penalised for working, so if the new [system] can address that then so much the better' [Respite care provider]

'There are half a dozen staff that request their hours so that their benefit is there, and you'd think they were being held back by the fact they are going to lose money if they are starting to work.' [Retail organisation]

'We've had somebody who did come [from the jobcentre] and didn't stay long and it was as though 'well actually, it's affecting my benefits and I'm better off being back on' [Car Dealership]

'It's not a regular occurrence but we do have some staff who request to reduce, one member of staff has just come back from maternity and needs to stay below 16 hours... For us at the moment that is actually a good thing as it allows us to trim staff hours... reduces the wage bill' [Manufacturer]

However, views on the actual impact they felt the scheme would have on encouraging individuals to work were less positive. There appeared to be two main reasons for this; firstly, there was a feeling that those not in work and currently claiming benefits would somehow be able to 'get around' the reduction in CTB, possibly by accessing benefit from elsewhere - an option that might not be available to individuals currently in work. Whilst this may seem a contradiction to the earlier point about welfare changes in general having a negative impact, it does highlight the importance of considering the changes in CTB within the context of wider benefit changes, in order for incentives (or disincentives) to have the desired effect.

'You do wonder whether those that [don't] work will find some way around it... so those in work still end up the ones that [are] punished' [Manufacturers]

'Where would those on benefits get the 29% [increase] from? They are not going to be effected because they will probably just get the money from somewhere else [another benefit stream]... If you are on benefits they say you need that amount of money to live on, so they are going to charge you 29% on that but then give you it as something else... So then the people on low income who are actually working are going to be penalised yet again!' [Respite care provider]

'There are some very poor people working and there are people on benefits who are well off – it's just not right' [Respite care provider]

'You have to take the benefits available elsewhere into account... free prescriptions, housing benefit, all that. We have one lady who started working with us and has protected income, but now she has an NVQ level 2 and we want to give her more hours, but are we going to do her a disservice by giving her those... if you don't take these changes into account then perhaps you are not going to encourage people to work' [Care provider]

The second reason related to the earlier point made by employers regarding their ability to offer more work to current staff. There was a lack of belief among many employers that an increased demand for work among the unemployed could translate into increased employment, as there are not the relevant jobs available.

'But where are those jobs going to come from? We have so many applicants for each vacancy we have' [Retail organisation]

'At the moment we are struggling to get staff through who are qualified and perhaps our existing staff they are reluctant to move, a lot of the people we are getting are looking at it as a new career.' [Care provider]

'We are over-employed at the moment, so we will not be recruiting anyone any time soon... if this encouraged more people to work where are the extra hours going to come from' [Manufacturer]

Author Comment

The lack of available jobs and/ or available hours could jeopardise any intentions of the proposal to incentivise work.

7.4 Employer suggestions to mitigate impacts

In terms of support that the Council could offer to businesses and individuals whilst the changes are implemented, the majority of feedback related to ensuring that individuals were aware of the changes and the places where they could access support and advice on the impacts the changes could have.

'I suppose things like posters up at work and just letting HR know about the changes is a start, we might have heard something on the radio but it is good to let people know who they need to talk to ... as I think some people might talk to their manager if they are having problems with their [personal cash flow]' {Retail organisation}

The general feeling among businesses was that as the changes are really something that would only affect their organisations indirectly, it was not necessarily an area about which they were concerned (as evidenced by the low awareness of the changes taking place). They did however appreciate that businesses may have a role highlighting the changes to their staff. Suggestions were made around providing posters in the workplace and letting staff know about telephone or websites they can contact for support. Minimising the potential for administrative burden on businesses should be seen as a priority for the Council.

8. Conclusions

Conclusion 1: Respondents agree with the council's overall proposed approach to making up the shortfall in funding for covering Council Tax Benefit.

Overall, to fund the shortfall, respondents indicated very clearly that they would rather see a reduction in the amount of Council Tax support available to working age residents (as long as vulnerable groups are protected) than an increase in Council Tax, the cutting of local services or charging more for those that are currently free. In particular, there seems to be little appetite for an increase in Council Tax to fund the shortfall, with two-thirds actively disagreeing that the council should adopt this approach.

Reassuringly, this means that of the choices available, there is most support for the council's proposed approach, which is indeed to *'protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups.'*

Conclusion 2: There is overwhelming agreement that protecting the support provided to those with a 'serious disability' is the right thing to do

Amongst the random sample, when asked to make a choice, two-thirds said that the most important group to protect support for was *'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability'*. This means that more respondents chose this group than all the others combined. In addition, nine-out-of-ten agreed that there should be *'no change'* for this group and more than half said that they *'strongly agree'* that this should be the case. These findings indicate that this group is widely seen by residents as the more appropriate to protect.

Conclusion 3: While the majority agreed that those on a 'War Pension' or 'War Widows Pension' should be protected, this group did not stir strong views.

Three-fifths agreed that support should be protected for *'ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension'*, but when explored in the qualitative research, few respondents had strong views about this group. This was even true of those who had served in the forces and either currently receive a War Pension, or may do so in the future.

Conclusion 4: Of the three working age groups proposed to have their Council Tax support protected (pensioners were not explored in detail in the research) it was lone parents with children under 5 that had the lowest level of support.

Exactly half (50%) of the random sample agreed that support should be protected for *'lone parents of children under 5, regardless of whether the parent is in-work'*, the lowest level of agreement of the three groups proposed to have their support protected. In addition, the proposal that the new localised scheme would lead to *'no change for lone parents of children under 5 so they would continue to receive support at the level they get now'* received the lowest level of support of all the proposals respondents were asked about (66%), although it should be noted that this does still mean that the majority agree that there should be no change for this group.

It is apparent that many have mixed feelings about the protection proposed for this group and this was explored amongst qualitative respondents, some of whom expressed concern that protecting these lone parents would send out the wrong message. In particular, it was felt by some that this may disadvantage couples with young children and may, in some circumstances, contribute to the breakdown of relationships.

Conclusion 5: The majority of respondents agreed with the impacts of the council's proposed localised scheme on the support available for key groups. The proposed change with the highest level of support was to remove the 'Second Adult Rebate'

When the impact of the council's proposed localised scheme on the level of support available to different groups was explained in detail to respondents, all aspects of the proposals received agreement amongst the majority of respondents. This includes proposals to both reduce support to some groups and to maintain support to others.

Of the proposed changes, agreement was highest that there should be *'no support for adults that can afford to pay Council Tax for their home, but have someone living with them who has a low income'* (effectively the removal of the Second Adult Rebate), while opinion was virtually the same about the proposed reduction in support for *'people in receipt of benefits'* and *'people working full-time, part-time or self-employed that currently receive Council Tax Benefit'*.

Conclusion 6: To some degree respondents tended to look more favourably on the protection of support to groups that they are currently in or could in future fall into.

Perhaps unsurprisingly, respondents in different groups tended to be less inclined to support a reduction in support for groups that they are in, or could be in in future, and these differences are summarised below;

- *Current CTB Claimants* - generally, and consistently throughout the random sample survey, current CTB claimants were significantly more likely than non-claimants to believe support should be maintained. In particular, this group was significantly less likely to disagree that Council Tax should be increased or that services should be cut (or stop being free) to ensure support for working age respondents is maintained and they were generally more likely to support the maintenance of support for all key groups. In addition, when compared to current Council Tax payers who are not claiming CTB, they were more likely to agree with those impacts of the proposed scheme that would mean *'no change'*, but be less likely to agree with the impacts that would mean *'less support'* or *'no support'*.
- *Younger respondents* – random sample respondents aged 16-44 were more likely than older ones to agree that *'lone parents of children under 5, regardless of whether the parent is in-work'* should be protected and that there should be *'no change'* for this group. Generally, they were more likely to agree that support should be protected for groups with children. In addition, the very youngest (those aged 16-34) tended to support the protection of support for *'unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance'*. It is possible that amongst Council Tax payers who are non-claimants of CTB in the random sample, that younger respondents may be under-represented. If they are, it is likely that support for these groups would be higher within the survey as a whole.
- *Females* - overall, females were generally more likely than males to indicate that they felt support should be protected for many of the groups asked about in the research, particularly *'lone parents of children under 5'*.
- *Working respondents* – this group were less inclined than those who were not-working to agree that support should be maintained for *'people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance who currently pay little or no Council Tax'* but less likely to agree that support should be reduced for *'people working full-time, part-time or self-employed that currently receive Council Tax Benefit'*.

Conclusion 7: There was consistent and real concern amongst many interviewed in the qualitative research about the overall impact of the proposed new scheme on their financial circumstances and their life more generally, although many struggled to isolate the impact of changes to CTB from wider changes to the benefits system.

It is important to understand the context into which the proposed changes to CTB are being launched. Major overhauls of the benefits system such as housing benefit, Universal Credit and the current reviews of disability benefit entitlement generate a degree of uncertainty about the future amongst those that receive, or are likely to receive these benefits. Because of this, respondents find it hard to understand how they will be impacted by the cumulative effect of all the changes and struggle to identify the single impact of CTB changes proposed by the council.

In the main, respondents were resigned to CTB changes and nobody said that they did not intend to pay their Council Tax. Most expected to have to find savings from household expenditure and identified a few key potential areas for savings: fuel, food, mobile phones, Sky TV and days out with children. Some feared negative impacts on their health if they were not able to heat their homes or afford diets recommended by their health professionals. Those already experiencing long-term financial pressures such as debt, house repossession, redundancy, or caring for a family member with a disability, had concerns about being able to make any further household savings, putting them potentially at risk of falling into debt or experiencing deteriorating mental health.

Conclusion 8: While Council Tax payers support a new scheme making work attractive, current claimants of CTB identified a range of perceived barriers to accessing employment or increasing existing hours at work, many of which were confirmed by the views of local employers.

Very high agreement was recorded amongst the random sample that *'the new scheme should help make work attractive for those that are available to work'* and the qualitative research also discovered overwhelming support for the idea of *'making work pay'*. However, many respondents in the qualitative research doubted whether there was enough work currently available for many claiming CTB to be able to work more to meet their increased commitments to paying Council Tax.

Supporting this, local employers generally confirmed that they would struggle to respond to demands for extra pay or hours from employees or to take on more people. Some, especially those in manufacturing, were more concerned with making sure they could retain existing staff on their current hours and others talked about the high number of applicants for vacancies at the moment.

Specifically, for each vulnerable group, there were potential barriers to translating the idea of *'making work pay'* into practice, which looked likely, in most cases, to prevent them from successfully finding work, and these are summarised below;

- *Unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance* – some unemployed respondents were actively engaged with the Jobcentre and seeking work. They remained hopeful that they would find work, but the CTB changes made no difference to their motivations to do so. Others who were out of work felt that their full-time caring duties left them no time to work. A sub-group of lone parents, looking ahead to the time when the CTB changes would affect them, felt that work would be difficult for them to achieve due to barriers such as the cost of childcare, shortage of specialist childcare for children with disabilities and a shortage of part-time or home-based work to fit in with their parenting responsibilities.

- *People working full-time, part-time or self-employed and on a low income* – respondents who worked part-time, but were keen to work more, said that they had already failed to obtain extra hours from their employers when requested. In addition, there was a lack of confidence among respondents that the CTB tapering would effectively allow people to increase their incomes and retain enough extra income to make it worth their while.
- *People who may receive disability benefits, but not the severe disability or enhanced disability premiums* - most of this group ruled themselves out of employment, whether because of mental health issues, or because they doubted whether they could find a job which could accommodate their physical disabilities. Lack of desire to work was not an issue for these respondents. Many missed working; some volunteered but did not feel that their volunteering was likely to lead to a paid position.

Conclusion 9: Although respondents are generally happy for the council to decide its own measures to determine who is vulnerable, some concern about the process of deciding who with a disability should receive support was evident.

Almost three-quarters of the random sample agreed that the council should use *'its own measures'* to decide who is vulnerable. This definition is likely to include *'people that qualify for a severe or enhanced disability premium, meaning they have a serious disability'* and support for protecting this group was very high. However, the qualitative research highlighted some concerns amongst disabled respondents about the process of classifying someone as *'severely disabled'*. Specifically, the current review process for disability benefits which is being undertaken by central government, and the bad publicity surrounding this has left some feeling concerned about the accuracy and legitimacy of the assessment process. In turn, this generates doubt in the minds of some residents that the classification of people as *'severely disabled'* by Kirklees Council may not be properly carried out or that the boundaries may be drawn in the wrong place.

9. Appendix

9.1 Strands 1 & 2 – Sample profile

The following tables detail the profile of respondents to Strands 1 & 2. The tables are based on unweighted data. At analysis, the age and gender profile of respondents in the claimants group was compared to the profile of all claimants using data held by Kirklees Council to confirm that the profile of the achieved sample was broadly in line with the profile of these groups as whole. In addition, the geographical profile of all respondents in each group was compared in the same way, based on TVC area. As a result of this, no additional weighting was deemed necessary or appropriate. It was not possible to compare the age and gender profile of non-claimants as no data is held by the council; it is possible, but not certain, that the age profile of this group is skewed towards older residents.

Figure 21. Gender, age and disability/illness

Demographic profile (unweighted)	All respondents		Non-claimants		Claimants: Pensionable age		Claimants: Working age other		Claimants: Working age passported		Claimants: Working age vulnerable	
	n	%	n	%	n	%	n	%	n	%	n	%
Gender												
Male	308	45%	162	54%	59	41%	34	43%	50	47%	2	4%
Female	371	55%	138	46%	85	59%	46	57%	57	53%	44	96%
Age												
16 - 24	20	3%	4	1%	-	-	1	1%	5	5%	10	22%
25 - 34	67	10%	17	6%	1	1%	9	11%	14	14%	26	57%
35 - 44	93	14%	39	13%	2	1%	22	28%	23	22%	7	15%
45 - 54	108	16%	44	15%	-	-	26	33%	37	36%	1	2%
55 - 64	149	22%	81	28%	23	16%	21	26%	23	22%	1	2%
65+	229	34%	107	37%	118	82%	1	1%	1	1%	1	2%
Day-to-day activities limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months												
No	391	58%	233	78%	34	24%	45	57%	41	39%	38	83%
Net - Yes	282	42%	65	22%	108	76%	34	43%	65	61%	8	17%
Yes - limited a lot	152	23%	16	5%	63	44%	23	29%	45	42%	3	7%
Yes - limited a little	130	19%	49	16%	45	32%	11	14%	20	19%	5	11%
Base: All random sample respondents	684		303		144		81		108		46	

Figure 22. Presence of children

Demographic profile (unweighted)	All respondents		Non-claimants		Claimants: Pensionable age		Claimants: Working age other		Claimants: Working age passported		Claimants: Working age vulnerable	
	n	%	n	%	n	%	n	%	n	%	n	%
Children in household aged 4 years and under												
None	331	80%	185	91%	77	97%	27	75%	41	77%	-	-
Net - Any	82	20%	18	9%	2	3%	9	25%	12	23%	41	100%
Children in household aged 5-17 years												
None	293	68%	157	75%	76	94%	22	42%	31	49%	6	24%
Net - Any	137	32%	51	25%	5	6%	30	58%	32	51%	19	76%
Adults in household aged 18-64												
None	118	22%	61	24%	54	60%	1	1%	1	1%	-	-
Net - Any	416	78%	197	76%	36	40%	67	99%	84	99%	32	100%
Adults in household aged 65 +												
None	214	51%	118	53%	16	15%	30	86%	38	95%	12	92%
Net - Any	208	49%	105	47%	94	85%	5	14%	2	5%	1	8%
Single parent / single guardian of at least 1 child in your household												
Yes	74	11%	9	3%	3	2%	9	11%	17	16%	36	78%
No	80	12%	45	15%	3	2%	16	20%	15	14%	1	2%
Don't know	29	4%	9	3%	-	-	7	9%	8	7%	5	11%
Not applicable	501	73%	240	79%	138	96%	49	60%	68	63%	4	9%
Base: All random sample respondents	684		303		144		81		108		46	

Figure 23. Carer and ethnicity

Demographic profile (unweighted)	All respondents		Non-claimants		Claimants: Pensionable age		Claimants: Working age other		Claimants: Working age passported		Claimants: Working age vulnerable	
	n	%	n	%	n	%	n	%	n	%	n	%
look after or give any help or support to family members, friends, neighbours or others because of either long-term physical or mental ill-health disability or problems related to old age												
No	510	77%	222	75%	111	80%	60	78%	76	75%	40	87%
Net - Any	152	23%	75	25%	27	20%	17	22%	26	25%	6	13%
Yes, 1 to 19 hours per week	83	13%	53	18%	9	7%	9	12%	10	10%	1	2%
Yes, 20 to 49 hours per week	20	3%	3	1%	5	4%	3	4%	7	7%	2	4%
Yes, 50 or more hours per week	49	7%	19	6%	13	9%	5	6%	9	9%	3	7%
Ethnicity												
Net - White	574	86%	279	94%	133	94%	55	69%	73	69%	32	71%
English / Welsh / Scottish / Northern Irish / British	559	83%	274	92%	129	91%	53	66%	71	67%	30	67%
Irish	4	1%	-	-	3	2%	-	-	1	1%	-	-
Any other White background	11	2%	5	2%	1	1%	2	3%	1	1%	2	4%
Net - BME	97	14%	18	6%	8	6%	25	31%	33	31%	13	29%
White and Black Caribbean	4	1%	1	<1%	2	1%	-	-	1	1%	-	-
White and Asian	4	1%	-	-	-	-	1	1%	1	1%	2	4%
Any other Mixed / multiple ethnic background	1	<1%	1	<1%	-	-	-	-	-	-	-	-
Indian	18	3%	2	1%	3	2%	8	10%	4	4%	1	2%
Pakistani	38	6%	6	2%	2	1%	11	14%	16	15%	3	7%
Bangladeshi	2	<1%	1	<1%	-	-	-	-	1	1%	-	-
Chinese	3	<1%	1	<1%	-	-	-	-	1	1%	1	2%
Any other Asian background	7	1%	1	<1%	-	-	1	1%	3	3%	2	4%
African	5	1%	2	1%	-	-	-	-	2	2%	1	2%
Caribbean	8	1%	2	1%	1	1%	1	1%	3	3%	1	2%
Any other Black / African / Caribbean background	2	<1%	-	-	-	-	1	1%	1	1%	-	-
Other ethnic group	5	1%	1	<1%	-	-	2	3%	-	-	2	4%
Base: All random sample respondents	684		303		144		81		108		46	

Figure 24. Working status

Demographic profile (unweighted)	All respondents		Non-claimants		Claimants: Pensionable age		Claimants: Working age other		Claimants: Working age passported		Claimants: Working age vulnerable	
	n	%	n	%	n	%	n	%	n	%	n	%
Working status												
Net - Working	219	33%	162	55%	3	2%	34	43%	7	7%	13	31%
Working full-time (30 hrs or more per week)	111	17%	96	32%	1	1%	11	14%	1	1%	2	5%
Working part-time (Under 30 hrs per week)	73	11%	39	13%	1	1%	18	23%	4	4%	11	26%
Self-employed or freelance	25	4%	20	7%	-	-	5	6%	-	-	-	-
Working paid / unpaid for your own or family's business	4	1%	4	1%	-	-	-	-	-	-	-	-
Doing any other kind of paid work	6	1%	3	1%	1	1%	-	-	2	2%	-	-
Net - Not working	438	67%	135	45%	132	98%	46	57%	94	93%	29	69%
On a government sponsored training scheme	2	<1%	-	-	-	-	-	-	2	2%	-	-
In full-time education at school, college or university	2	<1%	-	-	-	-	-	-	1	1%	1	2%
On maternity leave or temporarily laid off	2	<1%	1	<1%	-	-	-	-	-	-	1	2%
Unemployed and available for work	46	7%	4	1%	2	1%	6	8%	31	31%	3	7%
Long-term sick or disabled	97	15%	1	<1%	18	13%	31	39%	44	44%	1	2%
Wholly retired from work	234	36%	123	41%	109	81%	1	1%	-	-	1	2%
Looking after the home	39	6%	5	2%	2	1%	8	10%	8	8%	16	38%
Doing something else	16	2%	1	<1%	1	1%	-	-	8	8%	6	14%
Base: All random sample respondents	684		303		144		81		108		46	

Figure 25. Benefits received by household

Demographic profile (unweighted)	All respondents		Non-claimants		Claimants: Pensionable age		Claimants: Working age other		Claimants: Working age passported		Claimants: Working age vulnerable	
	n	%	n	%	n	%	n	%	n	%	n	%
Benefits received by respondent or any other member of household												
Attendance Allowance	32	5%	11	4%	17	12%	1	1%	2	2%	1	2%
Carers Allowance	45	7%	5	2%	11	8%	10	13%	15	14%	4	9%
Disability Living Allowance	119	18%	21	7%	38	26%	22	28%	33	31%	3	7%
Incapacity Benefit	48	7%	3	1%	7	5%	19	24%	17	16%	1	2%
Housing Benefit	197	30%	4	1%	59	41%	34	43%	67	62%	32	70%
Council Tax Benefit	306	46%	16	6%	109	76%	58	73%	84	78%	37	80%
State Pension	208	31%	102	36%	100	69%	2	3%	2	2%	1	2%
Guarantee Credit elements of Pension Credit	53	8%	1	<1%	50	35%	1	1%	-	-	1	2%
Savings Credit elements of Pension Credit	16	2%	3	1%	12	8%	1	1%	-	-	-	-
Income Support	81	12%	3	1%	8	6%	9	11%	35	32%	26	57%
Jobseekers Allowance (income based)	56	8%	2	1%	4	3%	7	9%	41	38%	2	4%
Employment Support Allowance	35	5%	3	1%	3	2%	9	11%	20	19%	-	-
Working Tax Credit	56	8%	14	5%	2	1%	25	31%	4	4%	11	24%
Free School Meals	31	5%	3	1%	1	1%	3	4%	16	15%	8	17%
Other (please write in below)	25	4%	6	2%	5	3%	8	10%	3	3%	3	7%
None of these	162	24%	149	52%	5	3%	4	5%	3	3%	1	2%
Base: All random sample respondents	684		303		144		81		108		46	

Figure 26. Armed forces, religion/belief and sexual orientation

Demographic profile (unweighted)	All respondents		Non-claimants		Claimants:		Claimants:		Claimants:		Claimants:	
	n	%	n	%	n	%	n	%	n	%	n	%
Ever served in the Armed Forces or the Reserve Armed Forces												
Yes	65	10%	34	11%	23	17%	1	1%	6	6%	1	2%
No	595	90%	263	89%	112	83%	78	99%	96	94%	44	98%
Religion/belief												
Christian (including Church of England, Catholic, Protestant and all other Christian denominations)	447	67%	210	73%	116	82%	41	51%	57	54%	22	48%
Buddhist	3	<1%	-	-	-	-	-	-	1	1%	2	4%
Hindu	1	<1%	1	<1%	-	-	-	-	-	-	-	-
Muslim	68	10%	10	3%	7	5%	21	26%	23	22%	7	15%
Sikh	2	<1%	2	1%	-	-	-	-	-	-	-	-
No religion	125	19%	59	20%	12	9%	15	19%	24	23%	14	30%
Any other religion	17	3%	6	2%	6	4%	3	4%	1	1%	1	2%
Sexual orientation												
Heterosexual	468	71%	235	80%	79	57%	49	64%	71	68%	33	79%
Bisexual	4	1%	3	1%	-	-	-	-	1	1%	-	-
Lesbian / gay woman	2	<1%	-	-	-	-	1	1%	1	1%	-	-
Gay man	4	1%	2	1%	-	-	2	3%	-	-	-	-
I am not prepared to say	90	14%	37	13%	20	14%	12	16%	14	13%	6	14%
None of these	88	13%	17	6%	39	28%	12	16%	17	16%	3	7%
Base: All random sample respondents	684		303		144		81		108		46	

9.2 Strand 3 - Discussion guide

Localisation of Council Tax Benefit - Business Depth Discussion Guide

Name:		Contact number:	
Date:		Email:	
Organisation:			

This script provides a guide for the research and wherever possible the moderator will seek to keep questions in order. However, feedback from the interviewee may require him to adjust the nature of the questions and the sequence of questioning.

Kirklees Council have asked Qa Research to undertake a consultation with local residents and business on changes to the council tax benefit system. The main focus of the consultation is to explain the changes to the benefit system and the impacts this may have on individuals and businesses across Kirklees.

- Informal discussion to get feedback
- Series of questions or points to cover
- No right or wrong answers
- All responses are confidential – no comments will be attributed to the individual
- Stress independence
- Recording for confidential analysis

The discussion should last around 45 minutes.

NOTE TO INTERVIEWER: May wish to broadly discuss the changes to council tax benefits that are taking place, use the information provided.

Section 1: Introduction & Understanding the business (10 mins)

Firstly can you tell me a little about the type of work your organisation undertakes?
Sector, main customers (B2B, consumer, public sector, etc), areas worked, etc

Could you talk me through the profile of your organisation in terms of the staff structure?

As part of this research we are particularly interested in how your organisation recruits and retains lower paid individuals?

How many people employed by the company

Understand how company is structured

What type of employment arrangement is generally made for the lowest paid staff? (fixed term contracts, temporary contracts, etc)

How are lower paid staff recruited? (temping agencies, direct recruitment, word of mouth, etc)

What is staff turnover like amongst your lower paid staff?

How do these compare to other staff in the organisation?

What do you think influences this?

Do you ever struggle to recruit staff at this level?

Explore demand for roles at this level

How has your organisation been coping with the recession and the subsequent depressed economy?

Has turnover has changed?

Any changes in staff numbers and/ or staff profile?

As far as you are aware, are any of your staff entitled to the benefits mentioned?

NOTE TO INTERVIEWER: May need to reiterate point about confidentiality

Does interviewee think it likely that some of their staff may be entitled to these benefits?

Section 2: Awareness of Changes (10 mins)

NOTE TO INTERVIEWER: Explore businesses understanding of the changes, answer additional questions as necessary. Go through details of the scheme on the information sheet. Focus on the particular groups which may be affected.

Were you aware that these changes would take place?

If so, how were they made aware?

Which information sources have they used?

Do you think it is important for the Council to raise awareness of changes to benefits which might affect businesses?

Why?

How could awareness be improved among businesses?

Section 3: Effects on staff and organisation (15 mins)

What are your initial opinions on these changes and the proposed new scheme?

NOTE TO INTERVIEWER: Interviewee may talk about personal opinions rather than 'business' opinions. This is fine at this stage, but be aware that at the following questions we are asking people to consider the proposals from a business perspective.

Why do you say that?

Do you think the Council is taking the right approach – Are these the right groups to protect?

Thinking from a business perspective, on the information you have see so far, would you have any concerns about these changes?

If so, what?

NOTE TO INTERVIEWER: Try to leave unprompted at this stage

What do you think the impacts of these changes might be on the staff your organisation employs. Would this then have an impact on your business?

NOTE TO INTERVIEWER: Try to leave unprompted at this stage

If your lower paid staff were to experience a reduction in income as a result of having to pay more council tax, what do you think their likely response would be?

Request more hours? – Would the organisation be able to provide more hours? Would more people shift from part time to full time?

Look for a new job? – Need to understand how mobile staff are

Request more pay? – Would the organisation be able to provide more pay?

Leave the job?

Is there a demand among your staff at the moment for increased pay

Understand whether interviewee expects this demand to be met – is the organisation able to offer increased pay?

Understand whether this is likely to change in the future

What about increased hours?

Understand whether interviewee expects this demand to be met – is the organisation able to offer increased hours?

Understand whether this is likely to change in the future

If turnover increased, would the number of low paid staff increase in line with this?

Explore the relationship between company growth and the employment of low paid staff

Would you expect to see any broader impacts on your organisation as a result of the changes to council tax benefits, such as reduced consumer spending?

NOTE TO INTERVIEWER: This question may only be relevant to certain organisations

Now that your organisation is aware of the changes which are taking place, is it likely that you will take any further action?

If so, what action is the organisation likely to take - finding out more information, speaking to employees who might be affected, understanding which employees may be affected.

If organisation is unlikely to take any further action, why is this?

What would prompt the organisation to consider the potential impact, over and above merely knowing that the changes are taking place?

Feedback from staff, changes in work patterns, etc

Section 4: Incentives to work (10 mins)

NOTE TO INTERVIEWER: Explore businesses understanding of the changes, specifically the focus of the scheme on reducing a specific proportion of current benefit entitlement. Go through details of how the incentivising of work might work on the information sheet.

Are you aware of any of your staff currently working reduced hours in order to maintain their eligibility for any benefits?

If occurring, is this definite or just their perception?

If so, understand how this works - which benefits are being accessed? How are working patterns affected?

Is this the case for all low paid staff?

How does this affect your organisation?

Think in terms of working patterns, needing to employ a greater number of low paid staff, offering flexible shifts, etc.

Do you think the proposed changes in council tax benefit would change any of your staff's approach to work?

Although changes are not finalised, try to gather a general perception of whether this is something the business is concerned about. Explain the mechanisms by which a benefit scheme could act as a disincentive, such as ineligibility when earning over a certain amount, and understand of interviewee thinks staff would be affected by this

If it was a problem would the organisation struggle to recruit staff for the positions being vacated?

How is the best way to ensure the localised council tax benefit scheme acts as an incentive to work?

Explore options such as tapering support dependent on number of hours worked/ income received as opposed to direct cut off

Is there any additional support the council could offer to help mitigate any impacts?

Such as drop in centres for staff, advice campaign for businesses likely to be affected, etc

Are there any other comments you would like to make?

Information on Changes

Current council tax benefits

Council tax benefit is paid to people on low income to support them in the paying of their council tax. Individuals entitled to council tax benefit can see a reduction in their council tax bill.

For individuals getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance (ESA) or the guarantee credit of Pension Credit, the benefit will cover the whole of their Council Tax bill and they have nothing to pay (depending on the profile of their household). For individuals not in receipt of these benefits they may still be entitled to council tax benefits if their income or capital savings are below a certain amount.

The rules for who is eligible to receive council tax benefit are currently set by the government.

Changes to the council tax benefit system

The council tax benefit system is changing. Previously, whilst local councils administered the council tax benefit system, any benefit given to claimants was claimed back from central government, and the government set the rules on who is entitled to access council tax benefit. However, responsibility for funding council tax will soon be switching to local authorities, and they will be provided with a total grant from the government to cover this expenditure. This grant will most likely be around 10% less than the council currently needs to spend on council tax benefit.

In addition, local councils will be able to change the rules of their council tax benefit system, to decide on a local basis who is eligible to receive council tax benefit. Although certain groups, such as pensioners and the most vulnerable will see their council tax benefit protected.

Because the Council will have less money to fund council tax benefit, it faces a number of choices, these broadly fall into three categories:

1. The Council does not change the groups of people who can currently receive Council Tax Benefit, or the amount they receive, but asks everyone who does pay Council Tax to pay more to support the scheme.

2. The Council does not change the groups of people who can currently receive Council Tax Benefit, or the amount they receive, but cuts budgets in some services the council provides.
3. The Council protects the most vulnerable groups of people who receive Council Tax Benefit, but asks some groups of working age people who currently receive Council Tax Benefit to pay a small amount towards their Council Tax.

The Council is proposing to introduce Option 3 detailed on the previous page. This option would protect the most vulnerable groups of people who receive Council Tax Benefit, but ask some groups of working age people who currently receive Council Tax Benefit to pay a small amount towards their Council Tax. The Council is proposing that under the new Council Tax Reduction scheme the following most vulnerable groups of people would **continue to be protected** and would continue to receive their full entitlement:

- **Pensioners** - There will be minimal change to the amount of help pensioners receive. This new scheme for pensioners is expected to be broadly the same as the current scheme. The pensioner scheme will be set nationally by government.
- **People who qualify for a severe disability premium or enhanced disability premium** - This group is protected because customers in receipt of these premiums will not be expected to be available for work.
- **People who are paid a war pension, war disablement pension or war widows pension** - Customers who receive these forms of war pensions will not have this income included in calculations for Council Tax Reduction. These customers are protected in recognition of the sacrifice they or their partners have made and supports the Armed Forces Covenant.
- **Lone parents with a child under the age of 5** - This group is protected because lone parents with a child under the age of 5 are not expected to be available for work because of their caring responsibilities.

The Council is proposing that under the new Council Tax Reduction scheme the following groups of people should **not be protected**. However, they would still have a significant proportion of their Council Tax bill covered by Council Tax Reduction scheme:

- **People who receive a maximum benefits award from the Department for Work and Pensions** - Benefits such as Income Support, Income Based Job Seekers Allowance and Income Based Employment and Support Allowance would fall into this category
- **People who are working either full time, part time or self employed but receive a low income** - Some of these people may receive disability benefits, but not the severe disability or enhanced disability premiums
- **People who receive Council Tax Benefit, but do not fall into one of the other five categories** - Some of these people may receive disability benefits, but not the severe disability or enhanced disability premiums

Providing an incentive to work

The government has indicated that any new scheme that is implemented should also work to encourage people to work and should not act as a disincentive to working.

The following provides an example of how the scheme might affect individuals:

Under the Current scheme	Under localised Support Scheme
A couple on job seekers allowance currently receive full Council Tax Benefit. Their Council Tax bill for a band "A" property is £934.31. Their annual Council Tax Benefit award is £934.31 so they are required to pay nothing.	Under the proposed working age Council Tax Reduction scheme they would lose 29% of their benefit entitlement. Therefore, their new Council Tax Benefit would be £663.36 and they would be expected to pay £270.95. This means an increase in payments of £270.95 per year.

The following tables indicate how individuals with differing levels of income might be affected by the changes in a band a property. As the table demonstrates, the impact on individuals is less as their income level increases :

Band A property	CT liability	Current CTB scheme		29 % cut in CTS entitlement		
		CTB	Amount to pay	CTS award	Amount to pay	Increase in payments
Household 1: on JSA/IS, in receipt of full CTB in a band A property	£934.31	£934.31	£0.00	£663.36	£270.95	£270.95
Household 2: on partial CTB in a band A property. Excess income of £10 per week	£934.31	£830.11	£104.20	£589.38	£344.93	£240.73
Household 3: on partial CTB in a band A property. Excess Income figure £25	£934.31	£673.69	£260.62	£478.32	£455.99	£195.37
Household 4: on partial CTB in a band A property. Excess income figure £50	£934.31	£412.97	£521.34	£293.21	£641.10	£119.76
Household 5: on partial CTB in a band A property. Excess income figure £75	£934.31	£152.25	£782.06	£108.09	£826.22	£44.16

Scenario:

Mr and Mrs B are a couple with 2 children (age 2 & 4). Mr B works 30 hours per week and they claim tax credits. Their current council tax benefit entitlement is £12.90 per week. Their council tax liability is £1090.03.

Their current council tax benefit is £672.89 which means they have to pay £417.14 per year.

Under the proposed scheme, Mr & Mrs B would not be protected. This means that a 29% reduction would be applied to their benefit entitlement. This means that their council tax benefit would reduce to £478.74 and they would have to pay £611.29 per year (an increase in payments of £194.15 per year).

9.3 Strand 5 - Discussion guide

Interviewee
Date
Time
Interviewer

Introduction

- Introduce self and Qa. Qa undertake groups like these with people from all over the country about lots of different issues that affect their lives.
- Today we are here to have a chat about changes to Council Tax Benefit and new proposals about how much support is given to people towards paying their Council Tax bill. We are carrying out the research on behalf of Kirklees Council.
- We are going to have a chat about you and your situation and how any changes to your income will have an impact on the decisions you make
- Should take an hour – depending on what you have to say
- We are interviewing lots (5) of people and doing some focus groups too
- Recorded – but anonymous
- We have also undertaken a survey, which you may have completed. *If not, prompt to complete survey after interview*
- The information from all the surveys, interviews and focus groups will be written into a report which will go back to Kirklees Council and will help them to make a decision about what to do in the future. They will not be able to identify who you are and we will use fake names if using a quote you have said
- You do get a £20 Love2Shop voucher for taking part as a thank you. This is from Qa in appreciation of your time helping us
- Confirm happy to proceed

Give context and background to proposals

The Government's proposals: Information sheet 1

Background (2)

1. Firstly, can I just ask you a few questions about you and your family, who lives in your home with you?

*Prompts: Spouse/ partner, children – ages, other family members,
How long have you lived here?
Do you own/ rent the property?*

2. Do you work at the moment?

*Prompt: If yes, how many hours? Would like more or less?
If no, looking for work? Unable to work?*

Awareness (2)

3. Before today, had you heard about proposed changes to council tax?

Prompts: *Did you know about it before today?*
Did you complete a survey? (if no, give survey at end of discussion)
Did someone else tell you...
Did you read or see something in the news?

Perceptions of draft scheme (10)

The Councils proposals: Information Sheet 2

Kirklees Council proposes to reduce benefit levels for most working age recipients of Council Tax support. This includes people claiming other benefits such as Job Seekers Allowance and Income support and people in low-paid work. The council is however proposing to protect the following three groups from any cuts in support:

- **Severely disabled** (and eligible for a severe disability premium or enhanced disability premium under the current Council Tax Benefit scheme). This is because a severe disability usually prevents someone from being able to work.
- **Those in receipt of a War Pension or War Widows Pension.** This is to recognise sacrifices made to the armed forces.
- **Lone parents looking after children aged under-5.** This is because being a lone parent makes it difficult to work, and because the council does not want children to live in poverty.
- Also, **low income pensioners** will be fully protected in line with Government regulations.

4. What are your overall opinions on the scheme?

Prompts: *Why do you say that?*
Do you think the Council is taking the right approach?

5. What do you think of the protected groups?

Prompts: *Are they the right groups? Why?*
Do you think the reasons for protecting these groups are fair and correct?
Are there any included that you think should not be protected? Why?
Are there any not included that you think should be? Why?
Which one group do you feel should be the top priority for being protected, and why?

Current Situation (30)

I'm now going to ask some questions about your financial situation. If there are any questions you don't want to answer that's fine.

Firstly, I'd like to ask you a bit more about your current finances, and how any changes to Council Tax might impact on these in the future. *i.e.* 29% cut is approx. 270pa (about £23 per month or £5-6 per week) (from examples already used) for a couple on job seekers allowance who currently receive full Council Tax Benefit.

6. Thinking about your weekly/ monthly income where does your money come from?

Prompts: *If employed, is it supplemented from anywhere else? ~~Eg~~E.g. child benefit, council tax benefit*

7. And thinking about out-goings, what do you normally spend your money on?

Essentials	Luxuries
Rent	Entertainment
Utilities	Going out
Food	Alcohol
Travel	Smoking
Childcare	Gadgets/ DVDs etc
Insurance	Trips and holidays
Car	Other things
Council tax	Haircuts
Telephone/ Mobile phones	Pet care
TV license	Savings
Basic clothing	Satellite/cable television packages
Healthcare (dentist/ eyecare)	Broadband

8. Can you recall times recently or in the past where you've had a reduction in the amount of money you have for your household, for example because of changes to benefits or work situation?

9. Thinking about the scheme we have just discussed do you think you will be affected by the changes?

Prompts: *How do you think you will be affected? (may need to reference scenarios here)*

10. If your income was to change is there anything you feel you would have to adjust because of how much money you have?

Moderator note: We are specifically trying to understand whether people are more likely to reduce out goings or increase income here. For example how much of a priority is finding work compared to changing spending habits.

Prompts:

Things to bring more money in...

- Look for work or get a new job*
- Increase the number of hours you or your partner work*
- Do overtime*
- Get another job or two jobs*
- Get more money from other adults that you live with*
- Borrow money from friends or family*
- Borrow money from a bank, building society or other lender – who?*

Things to reduce outgoings...

- Refer back to spending above – which items would you cut out and why?*
- Ask landlord to reduce rent*

Other things...

- Use savings to cover everyday household expenses*
- Reduce the amount of money you save*
- Ask a non-dependent adult to move out of your house*
- Look for somewhere cheaper to live*

How would making these changes make you feel?

11. At what point would you have to change your behaviour?

Prompts: *How much would it have to change/ reduce by for you to have to change?
For example – if your weekly income was to reduce by £5 – what would change, by £10, by £20...*

12. We have talked a little about this but, if your income was to change/ reduce would you want to find work and/or increase the number of hours you work?

Prompts: *Is this an option for you?
If no, why not?
If yes, why haven't you done this to date? What kind of support and encouragement would you need to find work or increase your hours at work?*

13. What impact (or positive or negative) do you think the changes could have on your family overall?

Prompts: *Positives: Gives more incentive to get a job and learn new skills?*

*Negatives: Would cause more arguments over money
Could result in child/ren not receiving the essentials/ care they need?*

14. It would be interesting for us to know if you think that you would not be able to pay some of your bills ?

Prompts: *Is this something you would do? Why?
Which bills would you consider not paying first? Which bills are particular priorities?
How much of a priority is Council Tax compared to other household bills?
Do you know what the consequences would be of not paying particular bills?*

15. Do you know what Council Tax is used for?

Prompt: *Do you think it is used on local services? Which ones?
Do you think it goes to central govt?
Does that make a difference in your likelihood to pay it?*

Things that could help (10)

16. If your money was to change/ reduce is there anything the council could do to lessen the impact on you of changes to your bills?

Prompts: *What (non-financial) help could the council provide you?
Budgeting advice/ course/ training?
A full review of your benefits to see what you are entitled to?
A support telephone number? A dedicated case worker?*

17. What is the best method for you to receive this help?

Prompts: *Online, telephone, face to face in your home/ in council building, through a trusted other (agency)
Do you think individuals or the council should be responsible to either offering or asking for this help?*

18. How do you feel about going to the council to ask for this kind of help/ advice?

Prompts: *Why? Do you think asking for help is made easy?
How does it make you feel?
Is the council accessible/ approachable?*

Other comments

Is there anything else you would like to say in relation to what we have talked about?

Thank and close



9.4 Strand 5 - Respondent profile

Details of each participant in the Strand 5 qualitative research are outlined below;

Participants with disabilities

- Aged 50-64, male, lives with wife, renting from council for four years, multiple health issues (depression, arthritis, diabetes), wife with mental health problems, on partial council tax benefit (CTB), is not volunteering, face to face depth interviewee
- (Carried out with mother on behalf of her son...) aged 28, male, living alone, renting from council for one year, acquired brain injury, on lower rate of disability living allowance (DLA) for mobility and care, on jobseeker's allowance (JSA), on full CTB, on direct payments for support worker on housing benefit, is volunteering, telephone depth interviewee
- Aged 60, female, living alone, renting from council for nine years, illness unspecified though obesity implied, on lower rate of DLA and sickness benefit, on full CTB, on housing benefit, telephone depth interviewee
- Aged 42, male, living with a carer, renting from private housing association for two years, severe epilepsy, on middle carers allowance and lower rate of DLA and incapacity benefit, on full CTB, on housing benefit, has worked most of his life, plans to attend course and volunteering, telephone depth interviewee
- Aged 58, male, living alone, owner occupier with no mortgage for 14 years, sleeping disorders and poor concentration, on employment support allowance (ESA) plus two occupational pensions, on partial CTB, telephone depth interviewee
- Aged 35-49, male, lives alone, renting from council for three years, epilepsy, disability benefits not yet claimed, on JSA, on full CTB, on housing benefit, pays maintenance for non-resident child, wishes to start own business, group participant

Lone parents

- Aged 16-34, female, living alone, one child aged 11 months, working part-time 16 hours/week, group participant
- Aged 16-34, female, living alone, two children aged 18 months and eight years, not working, group participant
- Aged 35-49, female, living alone, four children aged one, two, four and five years, retired from armed services as aged over 40 with more than 22 years' service, on an armed services pension, group participant
- Aged 16-34, female, living alone, four children aged ten weeks and one, six and eight years, six year old has special educational needs, working ad hoc, group participant
- Aged 35-49, female, living alone, two children aged five and 13 years therefore potentially not in the protected group, not working, group participant
- Aged 16-34, female, living alone, one child aged 17 months, child has severe undiagnosed disabilities, not working, would like to work but feels childcare is not possible, group participant

Benefits recipients

- Aged 16-34, female, house-sharing with two others, privately renting for seven months, on JSA, on housing benefit, has worked and volunteered in the past, hoping to volunteer or work full-time, face to face depth interviewee
- Age not specified, male, living with disabled wife, teenage daughter, 20 year old daughter, 25 year old son and 25 year old daughter-in-law, renting from council, full-time carer, he has carer's allowance, wife has DLA, on income support, on full CTB, other three adult occupants are working, telephone depth interviewee
- Aged 16-34, female, living alone, with one child aged seven, two other children are non-resident (living with grandmother), renting from council, on JSA, on housing benefit, on full CTB, has worked before having children, currently not working though attends a work programme, face to face depth interviewee

Participants in work, on low income

- Aged 35-49, male, three children aged 18 months, four and six years, owner occupier with mortgage, self-employed part-time hairdresser, on full CTB, on tax credits, enjoys the free time to look after his children, group participant
- Aged 16-34, female, living with husband, three children aged two, four and eight years, owner occupier with mortgage, husband works part-time and has recently increased his hours to 24/week, on child tax credit and working tax credit, on partial CTB, she attends courses, group participant
- Aged 16-34, female, living alone, two children aged 20 months and three years, privately renting for eight months, working part-time at supermarket 16 hours/week, the maximum she would like to work is 16.5 hours as she wants a regular income to avoid confusion with benefits and tax credits, on housing benefit, on child tax credit, face to face paired depth interviewee
- Aged 35-49, female, living with husband, three children aged two, eight and 18 years (at University), owner occupier with mortgage, she works part-time 18.5 hours/week, she has no prospect of increasing her hours as she works for a local authority which has been experiencing cutbacks, husband made redundant now self-employed but generating no income yet, on partial CTB, face to face paired depth interviewee

Participants in work, not in receipt of benefits

- Aged 16-34, female, living alone, owner occupier with mortgage for seven years, working full-time, group participant, receives no benefits or tax credits, receives Single Person's Discount for council tax, group participant
- Aged 16-34, female, living with partner, two children aged five months and 13 years, renting from council, hoping to buy own house this year, her partner works full-time, she works part-time 26 hours/week, she receives a small amount of Child Tax Credit, Child Benefit, but no Council Tax Benefit, group participant

Pensionable participants

- Aged 64 or 65, female, living with 22-year-old son, owner occupier with no mortgage, she receives state pension, pension credits and full CTB, son receives JSA and attends an Access course with a view to attend University next year, telephone depth interviewee

- Aged 65+, male, living alone with (sometimes) adult disabled daughter, owner occupier with no mortgage, he receives state pension plus NHS occupational pension, daughter has Asperger Syndrome, he thinks she receives DLA and invalidity or unemployment benefit, group participant
- Aged 65+, male, living with wife, renting from council for 51 years, he is diabetic and has back injury following fractured spine, he receives disability pension plus DLA for a car plus CTB, group participant
- Aged 65+, male, living with wife, one child aged seven years, renting from council, he receives “low” pension plus pension credit plus CTB, group participant

9.5 Strands 1, 2 & 4 - Quantitative survey

How to Complete the Survey

BEFORE YOU FILL IN YOUR SURVEY PLEASE READ THE INFORMATION BELOW

All the questions require 'tick box' responses. Please read each question carefully and tick the box ✓ which comes closest to your views, checking you have answered all questions. In most cases you will only have to tick one box but please read the questions carefully as sometimes you will need to tick more than one box.

Once you have finished please take a minute to check you have answered all the questions that you should have answered. This questionnaire consists of 20 questions and should take no longer than 15 minutes to complete. Thank you in advance for your time.

When complete, please put your survey into the pre-paid envelope provided. If your envelope is missing or you have mislaid it, you can post it to: Qa Research, Freepost NAT5853, York, YO24 1ZY. **You do not need to add a stamp.** Please reply as soon as possible and **by Monday 8th October 2012.**

Your response...

Q1. Are you...? **PLEASE TICK ANY THAT APPLY**

- A local Council Tax payer in Kirklees
- A current claimant of Council Tax Benefit in Kirklees
- Responding on behalf of a local business
- From a local voluntary or community organisation
- From a local housing association or social housing provider
- A landlord of a local property
- A local Councillor
- A Kirklees Council employee
- Other stakeholder (e.g. an MP)

Part 1 – The council's options

Next year the Government is giving councils less money to pay for Council Tax Benefit. Kirklees Council has to make some tough decisions about how to make up for the shortfall in funding. Kirklees Council proposes to reduce benefit levels for all working age recipients of Council Tax support except the following three groups:

- Severely disabled (and eligible for a severe disability premium or enhanced disability premium under the current Council Tax Benefit scheme)
- Those in receipt of a War Pension or War Widows Pension.
- Lone parents looking after children aged under 5.

Also, low income pensioners will be fully protected in line with Government regulations.

Q2. Below are a set of statements about how the council could choose to make-up for the shortfall in available funding for supporting local residents to pay their Council Tax.

Statement (c) is the council's proposed approach.

Please tell us how far you agree or disagree with each of the statements below.

PLEASE TICK ONE BOX ONLY FOR EACH ROW

		Strongly Agree	Tend to Agree	Neither Agree nor Disagree	Tend to Disagree	Strongly Disagree	Don't know
a)	The council should increase the Council Tax charge for all residents to enable Council Tax support to remain at the same level as it is now. This would mean that there would be no cut in support for working age people.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b)	The council should keep current levels of Council Tax support as they are and make-up for the shortfall in funding by cutting other local services or charging more for services that are currently offered free.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c)	The council should protect vulnerable groups as much as it can, but should reduce the amount of Council Tax support available to working age residents who are not in vulnerable groups.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q3. Option C shown in Question 2 is how the council proposes to make-up for the shortfalls in funding that will happen from 1st April 2013. The council proposes to protect vulnerable groups as much as it can, by reducing the amount of Council Tax support to other groups of residents such as those in-work and those available to work.

Based on the answer you gave at Q2, please tell us why you either agree or disagree with this proposal.

PLEASE WRITE ANY COMMENTS BELOW

Part 2 – Principles of the council’s proposed local scheme for council tax support

The consultation booklet called “*Council Tax Benefit is Changing, Have Your Say*” details the council’s proposed approach to supporting local residents to pay their Council Tax from 1st April 2013.

Q4. Below are a set of principles that the council has applied to its proposed localised scheme for Council Tax support from 1st April 2013.

How far do you agree or disagree with each of the principles below?

PLEASE TICK ONE BOX ONLY FOR EACH ROW

		Strongly Agree	Tend to Agree	Neither Agree nor Disagree	Tend to Disagree	Strongly Disagree	Don't know
a)	The most vulnerable local residents, that find it very difficult to work, should be protected from any cuts to the level of support available to them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b)	Less vulnerable residents on a low income are given a reduction in the amount of Council Tax support that is currently given to them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c)	The council should use its own measures to decide how vulnerable someone is, based on things such as disability, preventing child poverty and other important local factors.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d)	The new scheme should help make work attractive for those that are available to work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part 3 – Impact on different groups of residents

The consultation booklet “*Council Tax Benefit is Changing, Have Your Say*” also explains how the council’s proposed local scheme for Council Tax support from April 2013 could impact on different groups of residents.

We would like to know which groups of local residents you feel the council should prioritise for offering support with paying Council Tax.

Q5. Below is a list of resident groups that the council has considered when planning how to fund support for residents paying Council Tax in the future.

5 (a) How far would you agree or disagree that the council should protect the working age groups listed below from any cuts to support given for paying their Council Tax? **PLEASE TICK ONE BOX ONLY FOR EACH ROW**

5 (b) Which one of these working age groups do you think it is most important for the council to provide support to for paying their Council Tax? **PLEASE TICK ONE BOX ONLY**

		Q5a.					Q5b.
		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Highest Priority (tick one only)
a)	Lone parents of children under 5, regardless of whether the parent is in-work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b)	Smaller families with 1-2 children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c)	Larger families with 3 or more children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d)	Single people and couples without children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e)	People working full-time, part-time, or self-employed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f)	People that qualify for a severe or enhanced disability premium, meaning they have a serious disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g)	Ex-members of the armed forces receiving a War Pension or partners of armed forces personnel receiving a War Widows Pension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h)	Unemployed people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

We would also like to know how much you support or do not support any proposed changes to Council Tax support for different groups of residents.

Q6. When planning how to fund support for paying Council Tax in the future the council has considered what the impact would be on working age resident groups. Below is a list of groups that the council has considered and the potential impacts of the proposed new scheme (if any) on each group.

Please note that the Government has already protected pensioners to ensure the way their help is calculated does not change.

We would like to know how far you agree or disagree with how the council's proposed new scheme would affect different resident groups. The scheme would either protect some resident groups from cuts in support or ask some resident groups to pay more of their Council Tax bill. Please tell us how far you agree or disagree with how the proposed new scheme should impact on each group

PLEASE TICK ONE BOX ONLY FOR EACH ROW

		Strongly Agree	Tend to Agree	Neither Agree nor Disagree	Tend to Disagree	Strongly disagree	Don't know
a)	No change for lone parents of children under 5 so they would continue to receive support at the level they get now. This would be because parental caring responsibilities mean that a lone parent is usually unable to work, and to help prevent child poverty in Kirklees.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b)	No change for people that qualify for a severe or enhanced disability premium so they would continue to receive support at the level they get now. This would be because their disability usually prevents them from being able to work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c)	No change for people who receive a War Pension or War Widows Pension so they continue to receive full support. This is in recognition of the sacrifice they or their partner have made in the Armed Forces.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d)	Less support for people in receipt of benefits such as Income Support, Job Seekers Allowance, and Income Based Support Allowance who currently pay little or no Council Tax. In future these residents would be required to pay a minimum of 29% of their Council Tax bill.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

e)	Less support for people working full-time, part-time or self-employed that currently receive Council Tax Benefit. In future these residents would receive 29% less in Council Tax support and would have to pay more Council Tax than they currently do.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f)	No support for adults that can afford to pay Council Tax for their home, but have someone living with them who has a low income. These residents can currently claim some support for paying their Council Tax.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part 4 – Your comments

Q7. Do you have any other comments about the council’s proposed changes to Council Tax support, or any alternative ideas for how the council could help fund shortfalls in funding for levels of support for residents for paying Council Tax? **PLEASE WRITE ANY COMMENTS BELOW**

Part 5 – About you

Filling in the questions in this last section helps us to understand the views of different members of the community and know who has responded to our consultation. As with all other questions, your answers are completely confidential and anonymous, and never used to identify individuals.

Q8. Are you male or female?
PLEASE TICK ONE BOX ONLY

Male Female

Q9. What was your age on your last birthday?
PLEASE WRITE IN THE BOX BELOW

years

Q10. 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? **PLEASE TICK ONE BOX ONLY**

Yes – limited a lot Yes – limited a little No

Q11. Do you look after, or give any help or support to family members, friends, neighbours or others because of either long-term physical or mental ill-health disability or problems related to old age? (Do not count anything you do as part of your paid employment)
PLEASE TICK ONE BOX ONLY

No <input type="checkbox"/>	Yes, 1 to 19 hours per week <input type="checkbox"/>	Yes, 20 to 49 hours per week <input type="checkbox"/>	Yes, 50 or more hours per week <input type="checkbox"/>
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Q12. What is your ethnic group?
PLEASE TICK ONE BOX ONLY

<p>White</p> <p><input type="checkbox"/> English / Welsh / Scottish / Northern Irish / British</p> <p><input type="checkbox"/> Irish</p> <p><input type="checkbox"/> Gypsy or Irish traveller</p> <p><input type="checkbox"/> Any other White background</p> <p>Mixed / multiple ethnic groups</p> <p><input type="checkbox"/> White and Black Caribbean</p> <p><input type="checkbox"/> White and Black African</p> <p><input type="checkbox"/> White and Asian</p> <p><input type="checkbox"/> Any other Mixed / multiple ethnic background</p> <p>Other ethnic group</p> <p><input type="checkbox"/> Arab</p>	<p>Asian / Asian British</p> <p><input type="checkbox"/> Indian</p> <p><input type="checkbox"/> Pakistani</p> <p><input type="checkbox"/> Bangladeshi</p> <p><input type="checkbox"/> Chinese</p> <p><input type="checkbox"/> Any other Asian background</p> <p>Black / African / Caribbean / Black British</p> <p><input type="checkbox"/> African</p> <p><input type="checkbox"/> Caribbean</p> <p><input type="checkbox"/> Any other Black / African / Caribbean background</p> <p><input type="checkbox"/> Other ethnic group</p>
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Q13. How many people are there in your household **including yourself**?
PLEASE WRITE NUMBERS IN BOXES BELOW

<u>Children</u>	<u>Children</u>	<u>Adults</u>	<u>Adults</u>
4 years and under	Aged 5 to 17 years	Aged 18 to 64 years	Aged 65 years and over
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Q14. If there are no children in your household, please go to Q15.
(a) Are you a single parent / single guardian of at least 1 child in your household?
PLEASE TICK ONE BOX ONLY

Yes No

Q15. Which of these activities best describes what you are doing at present?
PLEASE TICK ONE BOX ONLY

<input type="checkbox"/> Working full-time (30 hrs or more per week)	<input type="checkbox"/> On maternity leave or temporarily laid off
<input type="checkbox"/> Working part-time (Under 30 hrs per week)	<input type="checkbox"/> Doing any other kind of paid work
<input type="checkbox"/> On a government sponsored training scheme	<input type="checkbox"/> Unemployed and available for work
<input type="checkbox"/> Self employed or freelance	<input type="checkbox"/> Long-term sick or disabled
<input type="checkbox"/> Working paid / unpaid for your own or family's business	<input type="checkbox"/> Wholly retired from work
<input type="checkbox"/> In full-time education at school, college or university	<input type="checkbox"/> Looking after the home
	<input type="checkbox"/> Doing something else

Q16. Do you or any other member of your household receive any of the following state benefits?
PLEASE TICK ALL THAT APPLY OR 'NONE OF THESE'

<input type="checkbox"/> Attendance Allowance	<input type="checkbox"/> Income Support
<input type="checkbox"/> Carers Allowance	<input type="checkbox"/> Jobseekers Allowance (income based)
<input type="checkbox"/> Disability Living Allowance	<input type="checkbox"/> Employment Support Allowance
<input type="checkbox"/> Incapacity Benefit	<input type="checkbox"/> Working Tax Credit
<input type="checkbox"/> Housing Benefit	<input type="checkbox"/> Free School Meals
<input type="checkbox"/> Council Tax Benefit	<input type="checkbox"/> Other (please write in below)
<input type="checkbox"/> State Pension	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
<input type="checkbox"/> Guarantee Credit elements of Pension Credit	<input type="checkbox"/> None of these
<input type="checkbox"/> Savings Credit elements of Pension Credit	

Q17. Have you ever served in the Armed Forces or the Reserve Armed Forces?
PLEASE TICK ONE BOX ONLY

Yes No

Q18. What is your religion?
Please tick one box only

<input type="checkbox"/> Christian (including Church of England, Catholic, Protestant and all other Christian denominations)	<input type="checkbox"/> Hindu	<input type="checkbox"/> Muslim	<input type="checkbox"/> Any other religion
<input type="checkbox"/> No religion	<input type="checkbox"/> Jewish	<input type="checkbox"/> Sikh	
<input type="checkbox"/> Buddhist			

Q19. How would you describe your sexual orientation?
Please tick one box only

Heterosexual	Bisexual	Lesbian / gay woman	Gay man	I am not prepared to say	None of these
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q20. Researchers from Qa Research will be undertaking some in-depth interviews with residents to discuss the issues covered in this survey in more detail. The researchers are looking for residents who would be interested in taking part in these interviews to ensure they get a wide range of views. If you are interested in taking part, please provide your contact details below. Someone from Qa Research may then contact you to talk about taking part. Your personal details will be kept completely separate from your responses to the rest of this questionnaire.

Name:	
Email address:	
Telephone Number:	

Under certain circumstances you may not be contacted to take part so please do not worry if you are not contacted and thank you for your interest

Thank you very much for completing this questionnaire