

Appendix 3

# Runnymede Borough Council

## Council Tax Support Scheme Consultation

Survey carried out by SMSR Social Research

October 2022 (V02)



Prepared by



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# Introduction

## Background

From April 2013 the national system of Council Tax Benefit stopped and every council had to design and manage their own local scheme for Council Tax Support (CTS). At the same time, the Government reduced the funding to local authorities by 10%. For Runnymede Borough Council this equates to approximately £460,000 less to spend each year on supporting lower income residents.

The Council has had to make some difficult decisions about who gets financial support and how they can assist those in need. In April 2019 we introduced a new scheme for working age customers that removed entitlement for those in bands F, G and H, introduced a minimum income floor that mirrors the provision in Universal Credit (UC), restricted the minimum entitlement to £5 & £10, reduced the level of savings that can be held and made some administration changes to align entitlement with UC.

CTS is a means tested financial support scheme that helps low-income households pay their Council Tax. In calculating entitlement, the Council compare an applicant's income and capital to the amount a person in their circumstances needs to live on each week – their applicable amount.

### UNIVERSAL CREDIT

Claimants and families on a low income are expected to claim Universal Credit to assist with their living expenses / rent and will also need to make a separate claim for CTS to receive assistance with their Council Tax. By March 2025, virtually everyone of working age will only be able to claim Universal Credit.

Every time a claimant's CTS entitlement changes, we are obliged to notify them in writing of this change. They are also issued a new Council Tax bill. This can lead to frequent changes and lots of bills being issued during the year, causing confusion and restricting the ability for households to budget.

The volume of work now generated by Universal Credit causing a change in every month is becoming unmanageable, and is only set to increase as the legacy benefits such as child and working tax credits are replaced by UC.

### 2023 ONWARDS CTS SCHEME

For the 2023-24 CTS scheme and beyond, there are two options available – The Council can maintain the scheme in its current form or stabilise CTS entitlement and use more UC data to decide entitlement to CTS.

Runnymede Borough Council are proposing to change the CTS scheme because it wants to simplify and stabilise the scheme for working-age residents. The scheme for pensioners will not change from the current scheme unless the Government makes changes.

Therefore, Runnymede Borough Council want to consult with the public on our preferred options, as well as the only alternative option which is to keep the CTS as it currently is.

The Council want to strike a balance between the need to provide financial stability to residents whilst maintaining a scheme that is financially sustainable for the council's wider budget.

The Council's preferred options are:

(a) stabilise entitlement for residents by simplifying what happens when the Council Tax Support entitlement changes by small amounts during the financial year

(b) simplify our scheme by using Universal Credit data and automating the claims process for residents who are awarded Universal Credit.

**Runnymede Borough Council commissioned SMSR Ltd, an independent research company, to undertake a consultation to enable residents from across the borough to have their say on the options available.**

## Report Structure

This report includes headline findings for each question combined with insight based on any significant demographic trends. It should be noted that when the results are discussed within the report, often percentages will be rounded up or down to the nearest one per cent. Therefore, occasionally figures may add up to 101% or 99%. Due to multiple responses being allowed for the question, some results may exceed the sum of 100%.

Trends identified in the reporting are statistically significant at a 95% confidence level. This means that there is only 5% probability that the difference has occurred by chance (a commonly accepted level of probability), rather than being a 'real' difference. Unless otherwise stated, statistically significant trends have been reported on.

Some questions have been subject to cross-tabulation against demographic information and significance tested to a 95% confidence level. Not all demographic trends displayed in charts are significant, however, those that have been commented on throughout the report.

## Methodology and Sample

### Methodology

A questionnaire was designed by Runnymede Borough Council with support from SMSR Research, a copy of which can be found in the appendices. All versions of the questionnaire were validated prior to the fieldwork to ensure it was easy for residents to complete and that the findings would meet the aims and objectives of the consultation.

A paper-based survey was delivered by post to 1000 residents in the borough, selected at random; 500 surveys sent to residents who receive Council Tax Support and may be affected by any changes and 500 to a random sample of Runnymede residents, who are registered to pay council tax. Runnymede Borough Council provided a database of residents which consisted of the following groups:

Group	Number
PENSIONABLE	100
VULNERABLE	150
WORKING AGE EMPLOYED	60
WORKING AGE OTHER	190
RANDOM	500

Additionally, an online survey was produced with the link being hosted on a dedicated page on the council's website and promoted via various media streams.

All fieldwork was conducted between Friday 12<sup>th</sup> August and Friday 23<sup>rd</sup> September.

## Sample

In total 92 residents responded to the questionnaire 72 replied by post and 20 respondents completed the online survey. Below is a breakdown of the demographic makeup of the participants:

Gender	Number	Percentage
Male	33	36%
Female	57	62%
Prefer not to say	2	2%

Age	Number	Percentage
16-24	1	1%
25-34	11	12%
35-44	2	2%
45-54	21	23%
55-64	26	28%
65-74	12	13%
75+	17	19%
Prefer not to say	2	2%

Activity	Number	Percentage
Employee in a full-time job	22	24%
Employee in part-time job	10	11%
Self-employed	5	5%
Not working or unemployed	22	24%
Retired	30	33%
Prefer not to say	3	3%

Ethnicity	Number	Percentage
White British	81	88%
Ethnic Minority Background	7	8%
Prefer not to say	4	4%

Disability	Number	Percentage
Yes	30	33%
No	58	63%
Prefer not to say	4	4%

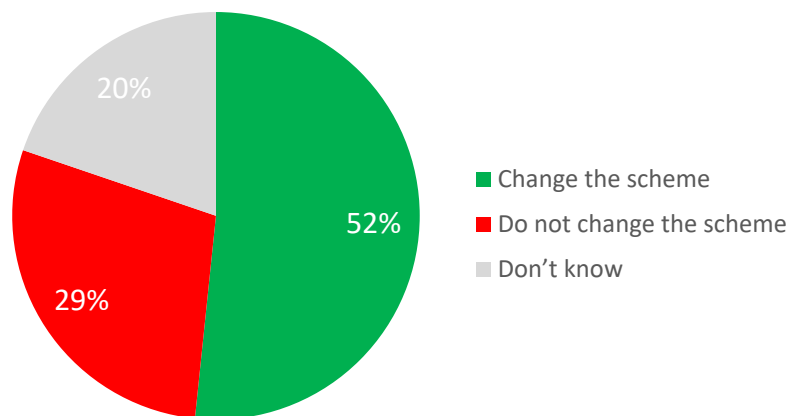
Group	Number	Percentage
Pensionable	9	10%
Vulnerable	12	63%
Working Age – Employed	4	4%
Working Age – Other	9	10%
Random	58	63%



## Main Findings

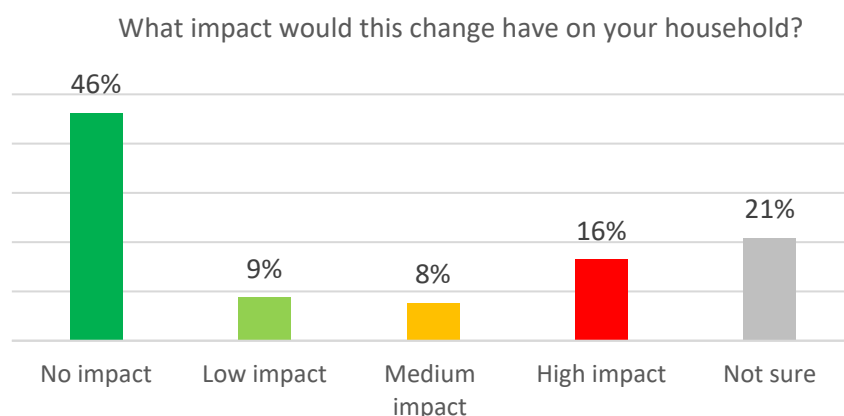
Respondents were initially asked if, given the information provided, Runnymede Borough Council should change the Council Tax Support Scheme for 2023-24 or if they should keep it the same:

Do you agree that we should change our Council Tax Support scheme for 2023-24, or would you prefer to keep it the same?



Just over half (52%) revealed they preferred to change the scheme with less than a third (29%) opposed to this action. A fifth said they did not know (20%). Although data levels are low and any demographic trends should only be taken as indicative, respondents in receipt of Council Tax Support were more likely to prefer the scheme remained the same for 2023-24 compared respondents not claiming support. Further to this, 67% of Pensionable respondents, 50% of Vulnerable Respondents and 78% of Working Age – other respondents said they would prefer the scheme to remain the same; conversely only 10% of non-claimants chose this option with 72% advocating the changes to the scheme.

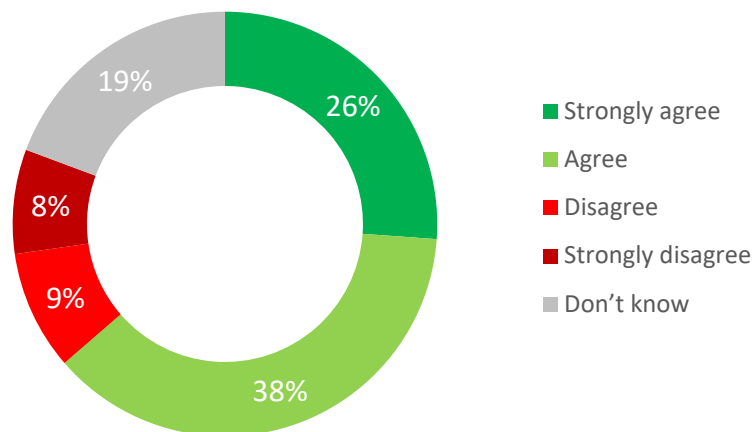
Respondents were asked to indicate the impact the changes would have on their household:



Almost half (46%) felt the changes would have no impact on their household; a third felt the changes would impact their household in some way: 16% said the changes would have a high impact; fewer (8%) believe the changes will have a medium impact and a tenth (9%) felt the changes would have a low impact on their household. A fifth were not sure (21%).

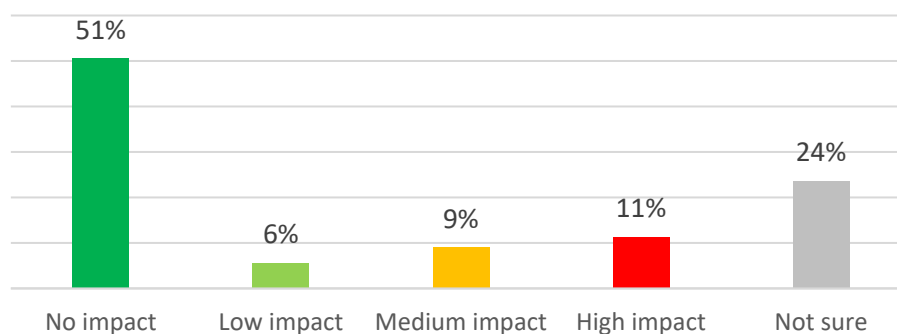
In the current scheme every change in income must be considered and a change of a few pence can result in a revision to the weekly entitlement. The Council want to reduce the number of changes in entitlement by simplifying what happens when the Council Tax Support entitlement changes by small amounts during the financial year. Respondents were asked if they agreed with this change:

Do you agree that we should ignore changes in entitlement of £3.25 or less to stabilise CTS entitlement for those claiming Universal Credit?



Overall, almost two thirds (64%) confirmed they agree that changes of entitlement of £3.25 or less should be ignored to stabilise council tax support entitlement. A quarter (26%) said they strongly agree and almost two fifths (38%) agreed. Less than a fifth (17%) disagreed, overall, with this change to the system; a tenth (9%) revealed they disagree and a fewer (8%) said they strongly disagree. A fifth (19%) said they did not know.

What impact would this change have on your household?

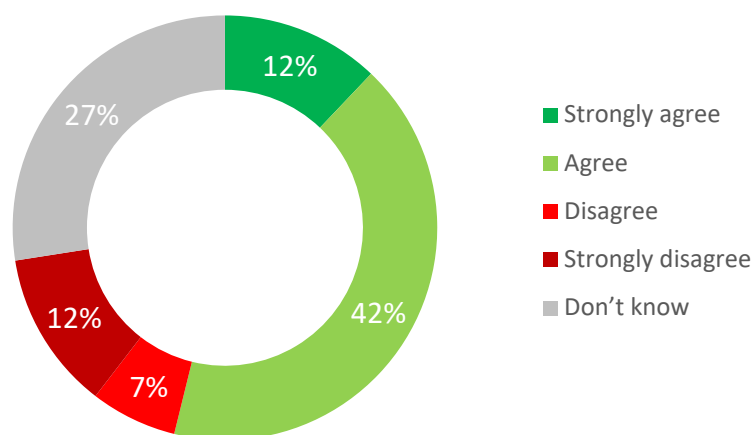


Half felt this change would have no impact on their household (51%), however, a quarter (26%) believe this amendment to the scheme would have some level of impact. A tenth (11%) said the change would have a high impact, fewer foresaw a medium impact (9%) and less than a tenth (6%) predicted this would have a low impact on their household. A quarter (24%) were unsure what impact this would have.

Since Runnymede Borough Council introduced its CTS scheme in April 2013, the amount that a non-dependant is expected to pay towards the Council Tax has, for each financial year, increased to match the rate specified in the prescribed requirements for pensioners. When a claimant has other adults in the household, like grown up children or parents, the amount of help they can receive is reduced in respect of each person. Although some are exempt and will remain so, the current weekly deductions range from £4.20 to £12.45 each week.

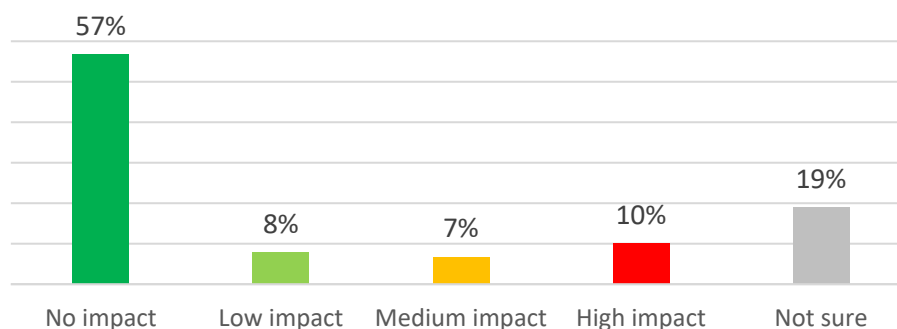
Respondents were asked whether they agree with the introduction of flat rate deductions:

Do you agree that we should introduce flat rate deductions of £5.00 for non-dependants out of work and £10.00 for those in-work where the claimant is claiming Universal Credit?



More than half (54%) said they agree, overall, with the proposal of flat rate deductions; just over a tenth (12%) strongly agreed with the change and around two-fifths (42%) said they agree. A fifth (19%) provided some level of disagreement to this change with more than a tenth (12%) expressing strong disagreement and less than a tenth (7%) stating they disagreed. More than a quarter (27%) said they did not know.

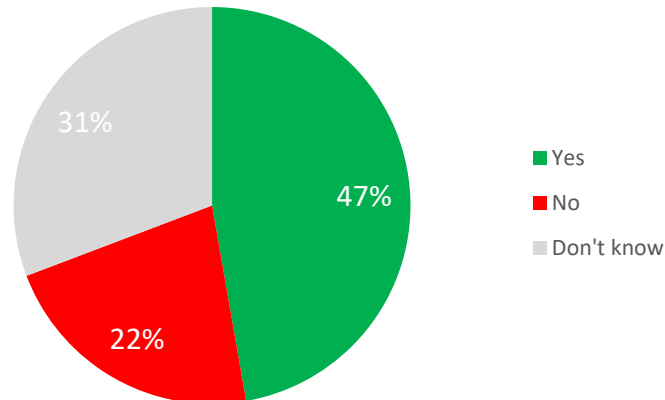
What impact would this change have on your household?



Almost three-fifths (57%) felt the introduction of flat rate deductions would have no impact on their household. Conversely, a quarter believe the change will have some form of impact: a tenth (10%) say this change will incur a high impact; less than a tenth (7%), a medium impact and 8% say the change will have a low impact on their household. Just under a fifth (19%) did not know.

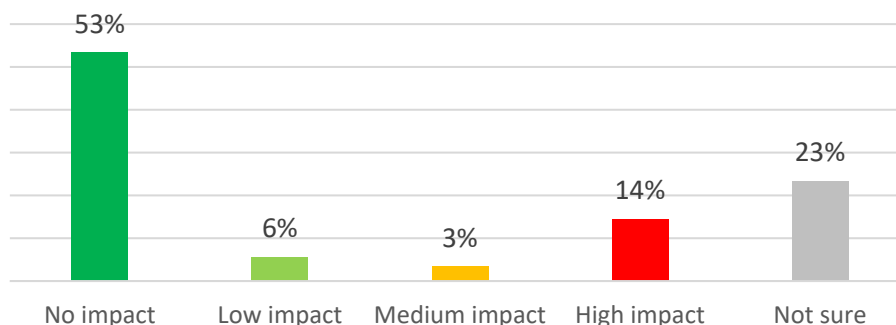
Respondents were asked if The Council should also apply the flat rate deductions to all working age groups:

Should we also apply these flat rate deductions to all working age groups and not just those claiming Universal Credit?



Almost half (47%) advocate applying flat rate deductions to all working age groups. More than a fifth (22%) do not feel this should be applied and around a third (31%) did not know.

What impact would this change have on your household?

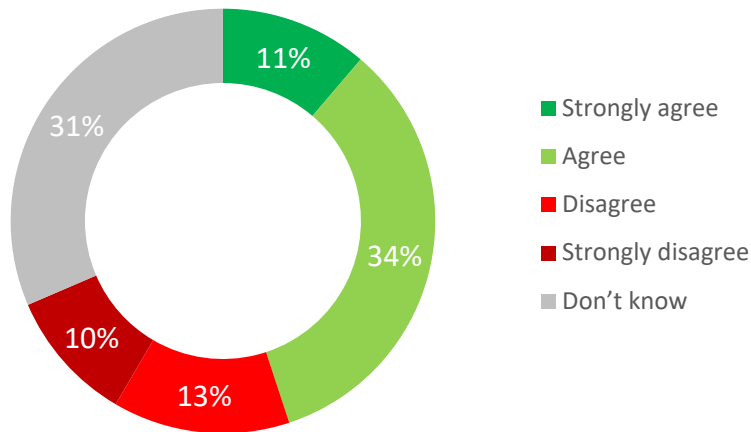


More than half (53%) believe that applying the proposed flat rate deductions to all working age groups would have no impact on their household. Just under a quarter (23%) say they would feel some level of impact in respect of this change. More than a tenth (14%) forecast this change will have a high impact on their household, just 3% believe this will have a medium impact and less than a tenth (6%), a low impact. Around a quarter were not sure what impact this may have.

When a claimant has earned income, The Council make a deduction from their net pay before it takes the earnings into account. For those working 30 hours or 16 hours if disabled or a couple with children, The Council ignore (disregard) £17.10 of those earnings. As Universal Credit is replacing Working Tax Credit, the link between this disregard and the amount people receive has changed.

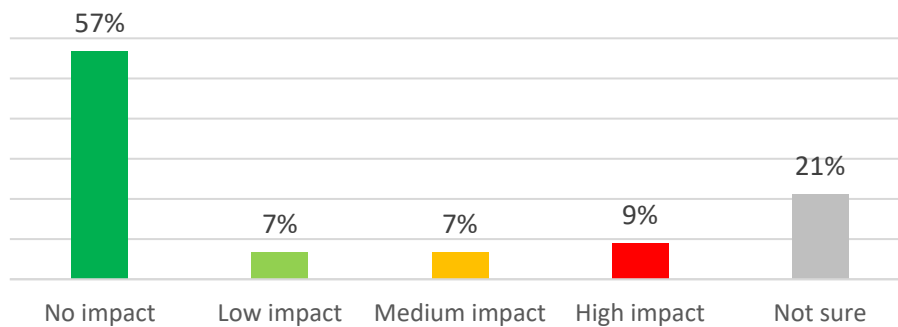
Respondents were asked if they agree with removing additional earnings disregard when calculating entitlement for those claiming Universal Credit:

Do you agree that we should remove the additional earnings disregard when calculating entitlement for those claiming Universal Credit?



Less than half (45%) said they agreed with this change to the scheme, a tenth said they strongly agree (11%) and a third chose to agree (34%). Around a quarter (23%) opposed this action; 13% said they disagreed and a tenth (10%) disclosed they strongly disagreed. Just less than a third (31%) felt they did not know, either way.

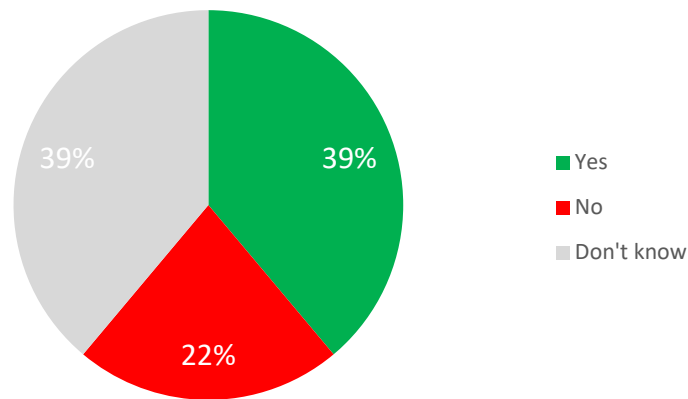
What impact would this change have on your household?



The majority (57%) did not feel that removing the additional earnings disregard when calculating entitlement would have any impact on them or their household whereas 22% anticipated some degree of impact. Around a tenth (9%) felt the change would have a high impact on their household and 7% believed this would bring about a medium impact. A further 7% thought the impact of this change to the scheme would have a low impact on their household.

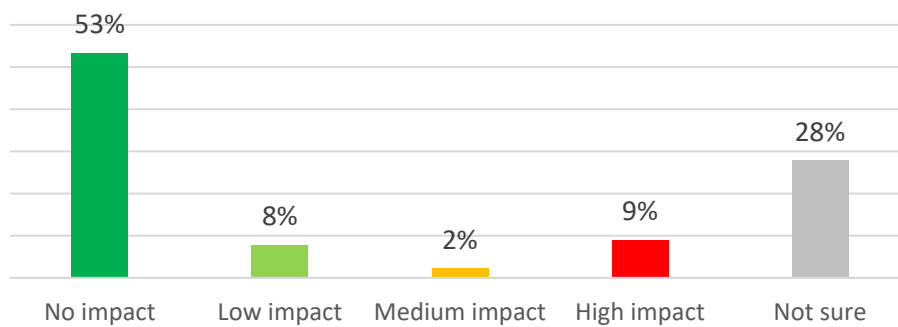
Further to this, The Council asked respondents if it should remove the additional earnings disregard when calculating entitlement for all working age groups and not just those claiming Universal Credit:

Should we remove the additional earnings disregard when calculating entitlement for all working age groups and not just those claiming Universal Credit?



Two fifths (39%) said The Council should remove the additional earnings disregard when calculating entitlement for all working age groups; around a fifth (22%) opposed this proposal and two-fifths (39%) did not know if this action should be taken or not.

What impact would this change have on your household?

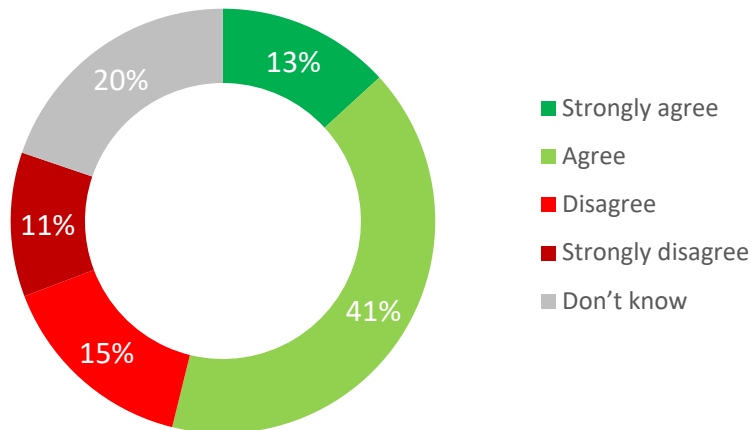


More than half (53%) of those who responded to the survey did not expect this change to have any impact on their household. A fifth (19%) anticipated some impact with a tenth expecting impact to be high (9%), just 2% forecasting a medium impact and just less than a tenth (8%), a low impact. More than a quarter were not sure if this proposal would have any impact on their household.

Currently, the most vulnerable can receive a minimum of £5 per week council tax support. The minimum weekly entitlement for everyone else not treated as vulnerable (Employed and Other groups) is £10.00 per week. The Council is considering making the minimum weekly entitlement £5.00 per week for all.

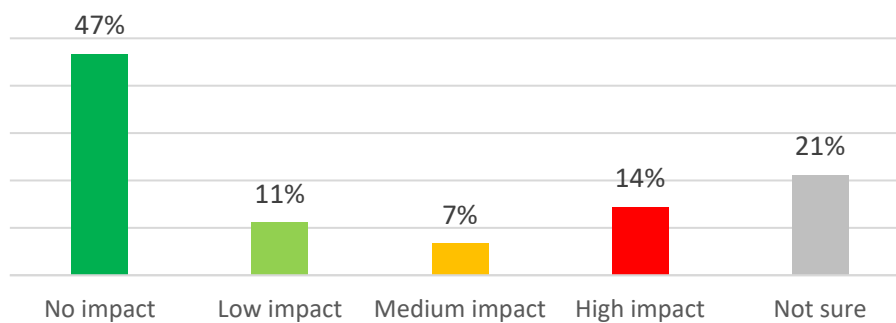
Respondents were asked to what extent they agree or disagree the minimum weekly amount for all working age groups should be changed:

Do you agree that we should change the minimum weekly amount for all Working Age groups?



The majority advocated this change to the scheme to some extent (54%) with more than a tenth (13%) in strong agreement and two-fifths (41%) in agreement. Overall, a quarter (26%) rejected the proposal – 15% said they disagree and a tenth (11%) stated they strongly disagree. A fifth (20%) said they did not know.

What impact would this change have on your household?

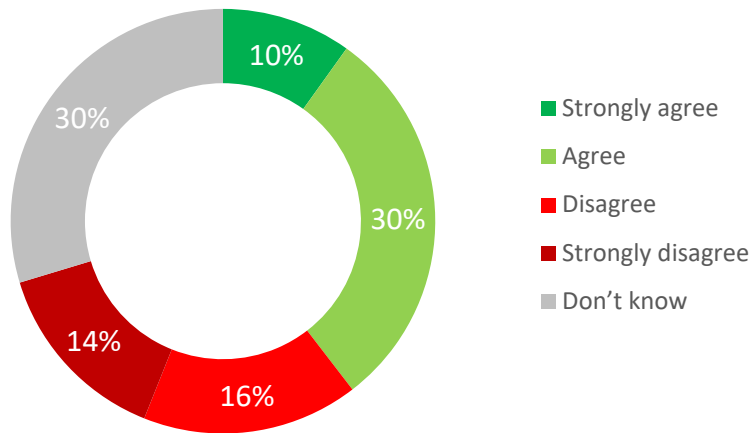


The highest proportion of respondents felt that changing the minimum weekly amount for all Working Age groups would have no impact on their household (47%). However, a third (32%) did predict this action would have some form of impact on their household. More than a tenth (14%) believed the change would have a high impact, less than a tenth (7%) a medium impact and around a tenth (11%) said this may have a low impact on their household.

The Government has introduced a number of payments under the umbrella term local welfare support. These are for things like the 'Thank you' payment for hosts of Ukrainian guests. Currently, The Council would have to take this money into account when deciding how much Council Tax Support someone will get.

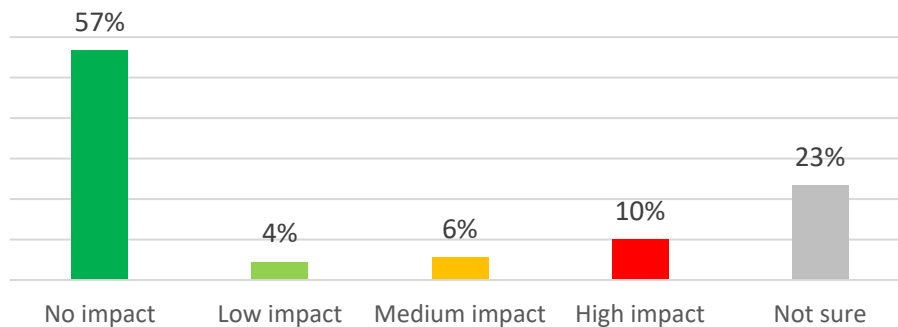
Finally, respondents were asked if Runnymede Borough Council should disregard local welfare support payments for all working groups:

Do you agree that we should disregard local welfare support payments for all Working Age groups?



Two-fifths (40%) were inclined to agree with this change, a tenth (10%) stating they strongly agree that local welfare support payments should be disregarded. Almost a third (31%) did not agree; 16% said the disagree and 14% said they strongly disagree. Three-tenths (30%) did not know.

What impact would this change have on your household?



Almost three-fifths (57%) did not envisage this change to the scheme would have any significant impact on their household. A fifth (20%) did feel that this proposed change would have some impact; a tenth (10%) said they would expect a high impact, fewer (6%) felt this would have a medium impact and 4%, a low impact.



## Letter



The Occupier  
Address 1  
Address 2  
Address 3  
Postcode

Dear Resident

### Local Council Tax Support survey 2022

Runnymede Borough Council would like to find out what you think about proposed changes to the Council Tax Support (CTS) scheme and how it may affect you. CTS is a means tested financial support scheme that helps low income households pay their council tax.

The Council had to make some difficult decisions about who gets financial support and how they can assist those in need. The amount of government grant has reduced and the Council must balance the sustainability of its CTS scheme while recognising the squeeze on household incomes.

Runnymede Borough Council have commissioned Social & Market Strategic Research (SMSR) Ltd, an independent research company, to undertake a full consultation to enable residents from across the borough to have their say on the proposed changes and additional options which could be considered in the future.

Information on our proposals is available on our website [www.runnymede.gov.uk/council-tax/council-tax-banded-support-scheme-proposals](http://www.runnymede.gov.uk/council-tax/council-tax-banded-support-scheme-proposals) or you can collect a printed copy of the proposals from the Civic Centre, Station Road, Addlestone.

Please let us know what you think by completing the enclosed questionnaire. Please send the questionnaire back in the freepost envelope provided to arrive by **23<sup>rd</sup> September 2022** at the latest. All replies are confidential and will be processed by SMSR Ltd.

If you want to discuss the issues with someone independent, you can contact either your local Citizens Advice Bureau (01483 576699) or Surrey Welfare Rights Unit (01483 770285). If you have any queries or would like a large print questionnaire, please contact Lee Atkinson at SMSR (0800 1380845 / [latkinson@smsr.co.uk](mailto:latkinson@smsr.co.uk)).

Thank you for helping us design services that take into account the views of local people.

Yours sincerely

Ed Bowen  
Housing Benefit Manager  
Runnymede Borough Council

# Runnymede Borough Council

## Council Tax Support Scheme Survey 2022

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From April 2013 the national system of Council Tax Benefit stopped and every council had to design and manage their own local scheme for Council Tax Support (CTS). At the same time, the Government reduced the funding to local authorities by 10%. For Runnymede Borough Council this equates to approximately £460,000 less to spend each year on supporting lower income residents.

The Council has had to make some difficult decisions about who gets financial support and how they can assist those in need. In April 2019 we introduced a new scheme for working age customers that removed entitlement for those in bands F, G and H, introduced a minimum income floor that mirrors the provision in Universal Credit (UC), restricted the minimum entitlement to £5 & £10, reduced the level of savings that can be held and made some administration changes to align entitlement with UC.

CTS is a means tested financial support scheme that helps low-income households pay their Council Tax. In calculating entitlement, the Council compare an applicant's income and capital to the amount a person in their circumstances needs to live on each week – their applicable amount.

### UNIVERSAL CREDIT

Claimants and families on a low income are expected to claim Universal Credit to assist with their living expenses / rent and will also need to make a separate claim for CTS to receive assistance with their Council Tax. By March 2025, virtually everyone of working age will only be able to claim Universal Credit.

Every time a claimant's CTS entitlement changes, we are obliged to notify them in writing of this change. They are also issued a new Council Tax bill. This can lead to frequent changes and lots of bills being issued during the year, causing confusion and restricting the ability for households to budget.

The volume of work now generated by Universal Credit causing a change in every month is becoming unmanageable, and is only set to increase as the legacy benefits such as child and working tax credits are replaced by UC.

### 2023 ONWARDS CTS SCHEME

For our 2023-24 CTS scheme and beyond, there are two options available - we can maintain the scheme in its current form or stabilise CTS entitlement and use more UC data to decide entitlement to CTS.

We are proposing to change the CTS scheme because we want to simplify and stabilise our scheme for working-age residents. The scheme for pensioners will not change from the current scheme unless the Government makes changes.

Therefore, we want to consult with the public on our preferred options, as well as the only alternative option which is to keep the CTS as it currently is.

We want to strike a balance between the need to provide financial stability to residents whilst maintaining a scheme that is financially sustainable for the council's wider budget.

Our preferred options are:

- (a) stabilise entitlement for residents by simplifying what happens when the Council Tax Support (CTS) entitlement changes by small amounts during the financial year
- (b) simplify our scheme by using Universal Credit data and automating the claims process for residents who are awarded Universal Credit.

## Revised Scheme

### Do you agree we should change the existing scheme from April 2023?

Q1a Do you agree that we should change our Council Tax Support scheme (CTS) for 2023-24, or would you prefer to keep it the same?

Change the scheme  Do not change the scheme  Don't know

Q1b What impact would this change have on your household?

No impact  Low impact  Medium impact  High impact  Not sure

**In the current scheme every change in income must be considered and a change of a few pence can result in a revision to the weekly entitlement. We want to reduce the number of changes in entitlement by simplifying what happens when the Council Tax Support (CTS) entitlement changes by small amounts during the financial year.**

Q2a Do you agree that we should ignore changes in entitlement of £3.25 or less to stabilise CTS entitlement for those claiming Universal Credit?

Strongly agree  Agree  Disagree  Strongly disagree  Don't know

Q2b What impact would this change have on your household?

No impact  Low impact  Medium impact  High impact  Not sure

**A non-dependant is someone over 18 who normally lives with a CTS claimant such as an adult son or daughter, relative or friend. Since we introduced our CTS scheme in April 2013, the amount that a non-dependant is expected to pay towards the Council Tax has, for each financial year, increased to match the rate specified in the prescribed requirements for pensioners. When a claimant has other adults in the household, like grown up children or parents, the amount of help they can receive is reduced in respect of each person. Although some are exempt and will remain so, the current weekly deductions range from £4.20 to £12.45 each week.**

Q3a Do you agree that we should introduce flat rate deductions of £5.00 for non-dependants out of work and £10.00 for those in-work where the claimant is claiming Universal Credit?

Strongly agree  Agree  Disagree  Strongly disagree  Don't know

Q3b What impact would this change have on your household?

No impact  Low impact  Medium impact  High impact  Not sure

Q3c Should we also apply these flat rate deductions to all working age groups and not just those claiming Universal Credit?

Yes  No  Don't know

Q3d What impact would this change have on your household?

No impact  Low impact  Medium impact  High impact  Not sure

**When a claimant has earned income, we make a deduction from their net pay before we take the earnings into account. For those working 30 hours or 16 hours if disabled or a couple with children, we ignore (disregard) £17.10 of those earnings. As Universal Credit is replacing Working Tax Credit, the link between this disregard and the amount people receive has changed.**

Q4a Do you agree that we should remove the additional earnings disregard when calculating entitlement for those claiming Universal Credit?

Strongly agree  Agree  Disagree  Strongly disagree  Don't know

Q4b What impact would this change have on your household?

No impact  Low impact  Medium impact  High impact  Not sure

Q4c Should we remove the additional earnings disregard when calculating entitlement for all working age groups and not just those claiming Universal Credit?

Yes  No  Don't know

Q4d What impact would this change have on your household?

No impact  Low impact  Medium impact  High impact  Not sure

**Currently, the most vulnerable can receive a minimum of £5 per week CTS. The minimum weekly entitlement for everyone else not treated as vulnerable (Employed and Other groups) is £10.00 per week. We are considering making the minimum weekly entitlement £5.00 per week for all.**

Q5a Do you agree that we should change the minimum weekly amount for all Working Age groups?

Strongly agree  Agree  Disagree  Strongly disagree  Don't know

Q5b What impact would this change have on your household?

No impact  Low impact  Medium impact  High impact  Not sure

**The Government has introduced a number of payments under the umbrella term local welfare support. These are for things like the 'Thank you' payment for hosts of Ukrainian guests. Currently, we would have to take this money into account when deciding how much Council Tax Support someone will get.**

Q6a Do you agree that we should disregard local welfare support payments for all Working Age groups?

Strongly agree  Agree  Disagree  Strongly disagree  Don't know

Q6b What impact would this change have on your household?

No impact  Low impact  Medium impact  High impact  Not sure



## About you

Finally, a couple of questions about yourself, so that we can understand the views of the whole range of people. The information you provide will be treated in the strictest confidence.

Q7 Are you...?

- Male .....
- Female .....
- Prefer to self-describe (please write in the box below) .....
- Prefer not to say .....

Q8 To which of the following age groups do you belong?

- 16-24 .....       45-54 .....       75+ .....
- 25-34 .....       55-64 .....       Prefer not to say .....
- 35-44 .....       65-74 .....

Q9 Which of these activities best describes what you are doing at present?

- Employee in full-time job (30 hours or more a week) .....
- Employee in part-time job (under 30 hours a week) .....
- Self-employed .....
- In full-time or part time education or training .....
- Not working or unemployed (including if on long term sickness or disability or looking after home or family) .....
- Retired .....
- Doing something else .....
- Prefer not to say .....

Q10 Please provide the first part of your postcode?

Q11 To which of these groups do you belong?

- |   |   |
|---|---|
| White - British..... <input type="checkbox"/>                   | Asian or Asian British - Pakistani..... <input type="checkbox"/>    |
| White - Irish..... <input type="checkbox"/>                     | Asian or Asian British - Bangladeshi ..... <input type="checkbox"/> |
| White - Other ..... <input type="checkbox"/>                    | Asian or Asian British - Chinese ..... <input type="checkbox"/>     |
| White - Gypsy or Traveller..... <input type="checkbox"/>        | Asian or Asian British - Other Asian ..... <input type="checkbox"/> |
| Mixed - White and Black Caribbean..... <input type="checkbox"/> | Black or Black British - Caribbean..... <input type="checkbox"/>    |
| Mixed - White and Black African ..... <input type="checkbox"/>  | Black or Black British - African ..... <input type="checkbox"/>     |
| Mixed - White and Asian ..... <input type="checkbox"/>          | Black or Black British - Other Black..... <input type="checkbox"/>  |
| Mixed - Other Mixed ..... <input type="checkbox"/>              | Any other ethnic group..... <input type="checkbox"/>                |
| Asian or Asian British - Indian ..... <input type="checkbox"/>  | Prefer not to say..... <input type="checkbox"/>                     |

Q12 The Equality Act 2010 defines a disability as, 'A physical or mental impairment that has a substantial and long-term adverse effect on his or her ability to carry out normal day-to-day activities'.

In this definition, long term is taken to mean more than 12 months and would cover long term illness such as cancer and HIV or mental health problems.

Are your day-to-day activities limited because of any long-term disability?

- Yes .....
- No.....
- Prefer not to say.....

Thank you for completing this questionnaire

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