

Council Tax Support Survey 2015

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Report prepared for:
Strategy & Resources Committee; Revenue & Benefits Team

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CONTENTS

1. EXECUTIVE SUMMARY	3
2. INTRODUCTION.....	4
3. PROPOSED OPTIONS	8
4. RESPONDENTS PROFILE	13
5. CONCLUSION	47

1. Executive Summary

1.1. Proposed options

- Nearly seven in ten respondents (69%, n=644) agreed that working age Council Tax Support recipients should contribute more than 20% of their bill. However, it's worth noting that those who are likely to be affected disagreed (disabled 70%, n=76; full-time carers 67%, n=28; unemployed 58%, n=71 and students 58% n=7)
- The majority of respondents 55% (n=356) agreed to increase the minimum contribution for working age recipients to 25% and 45% (n=288) ticked for a 30% increase
- Apart from the employed who ticked for a 30% increment (52%, n=101), the majority of those respondents who are unemployed (67%, n=34), disabled 69% (n=22), full-time carers (71%, n=10) agreed to a 25% increase
- The 31% (n=286) of respondents who ticked no to increasing the minimum contribution of working age Support recipients were asked how to fund the Council Tax shortfall and 62% (n=172) ticked through the use of Council reserves
- Over three quarters of respondents 86% (n=799) would like to see vulnerable residents protected
- The top three vulnerable groups they'll like to see protected include those with severe disabilities (95%, n=758), full-time carers of disabled people(81%, n=643), the elderly or infirm and those who are long-term sick (75%, n=597)
- The majority of respondents agreed that vulnerable residents should be protected via the hardship fund (58%, n=446). However, it's worth nothing that 42% (n=326) would like to see them contribute towards their Council Tax bill
- Of those respondents who ticked 25% increment for working age recipients, the highest percentage would like to see vulnerable groups contribute 10% of their bill (39%, n=99/252), a further 26% (n=65/252) would like them to contribute 5% of their bill
- However, of those respondents who ticked 30% increment for working age recipients (24%, n=28/115) would like vulnerable residents to contribute 20% of their bill, while a further 23%, n=26 would like them to contribute 5%
- Epsom & Ewell Borough's Citizens' Advice Bureau expressed concern over the financial hardship Council Tax Support recipients are already facing and highlighted the need for the Council to advertise the hardship fund widely to ensure vulnerable residents are protected through the fund
- A Citizens Panel and Equalities Forum member also expressed concern over working age support recipients having to pay 25% of their bill and would have like to see them contribute a minimum of 22% instead of the 25% minimum specified.

2. INTRODUCTION

2.1. Background and objectives

The aim of this consultation is to present the results of the survey to the Council's Strategy and Resources Committee by highlighting residents' opinions on preferences on various proposed options. The findings will form part of councillors' decision making process in developing a revised Council Tax Support scheme as part of the Welfare Reforms due to further budget cuts from Central Government. The key objectives are to analyse the levels of agreement or disagreement against the options proposed, highlight the most popular options and report on groups that respondents believe need added protection.

2.2. Methodology

The survey was developed by the Council's Consultation & Communication and Revenues & Benefits teams. The literals/open ended questions where respondents gave their opinions have been coded by the team to convert them into numerical scores. The survey was conducted online and through the use of paper copies.

The survey was sent to all members in the Council's Citizens' Panel, current working aged Council Tax Support recipients (as pensioners are not affected by the changes), Council venues, housing associations in particular Rosebery Housing, various voluntary organisations (eg Voluntary Action Mid-Surrey, Citizens Advice Bureau etc). Results from this survey inform the Council's decision making process regarding Council Tax Support. The raw data was captured using Snap and the data inputting was outsourced to SnapSurveys Shop.

The questionnaire was designed by the Consultation & Communication team and data was collected through two surveys; one for Feedback Citizens' Panel members and one for all other residents. 1,104 Citizens' Panel members were contacted, and offered an incentive of £3 vouchers for each survey filled. Overall, 579 responses were received from this group, representing a response rate of 62%.

Both surveys were started on 31/07/15 and the deadline was set for the 20/09/15. Both surveys were available in online and paper format. The overall number of responses received was 941. Following the fieldwork, data from both surveys were merged into one file to facilitate the analysis of the overall responses received. The principal contacts for the survey were Adama Roberts from the Consultation & Communication team and Judith Doney from the Revenue and Benefits team at Epsom & Ewell Borough Council.

2.3. Analysis of results

Figures in this report are generally calculated as a proportion of respondents who answered each question. Percentages in a particular chart might not always add up to 100%, this may be due to rounding or respondents being asked to tick multiple options.

Please note that the overall base number might not always add up to the 941 responses received due to some respondents not answering some of the questions. It could also be due to routing some of the questions. Routing allows respondents to answer only those questions based on their answer to a particular question – for example only those respondents, who ticked ‘No’ or ‘Other’, will see the ‘If No or Other please explain your reasons’, box appear for the online survey to enable them to key in their responses.

2.4. Structure of this report

The main body of the report is divided into the following sections, which look at the survey results in detail:

- Proposed options
- Respondent profile.

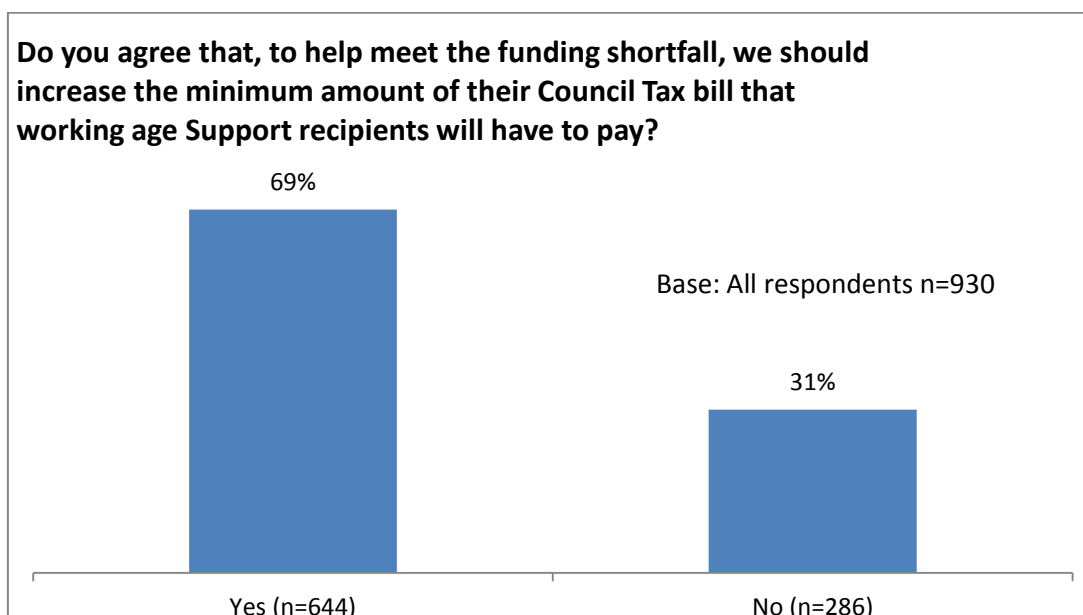
3. Proposed Options

3.1. Introduction

This section of the report looks at respondents' responses to whether the Council Tax Support shortfall should be funded by increasing working age Support recipients' contribution to their Council Tax bill, and the percentage to increase the amount contributed by working age residents towards their bill. This section also looks at responses given by those respondents who disagreed regarding increasing the Council Tax contribution of working age and their thought on how the Council Tax gap could be funded.

3.2. Funding shortfall

Currently a working age person receiving help can get Support up to a maximum of 80% of their Council Tax bill – in other words, they pay at least the first 20% of their bill.



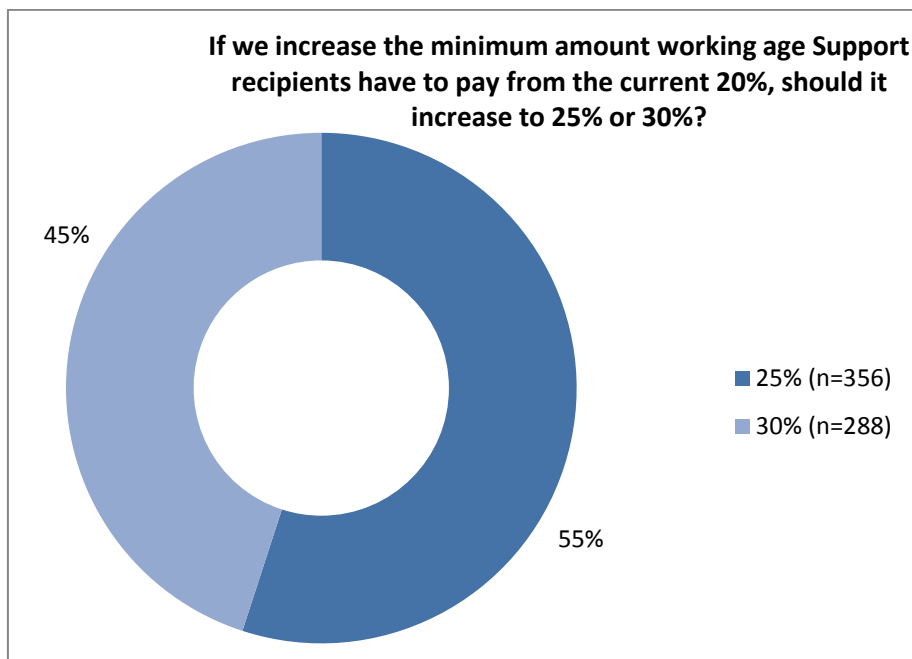
Nearly seven in ten respondents ticked 'Yes', as illustrated on the graph above. On conducting further analysis, the majority of those respondents who receive Council Tax support benefits disagreed (64% n=172 ticked 'No', and 36% n=95 ticked 'Yes').

It's interesting to note that the majority of pensioners (87%, n=277/317), the employed (82%, n=196/240), those who are employed part-time (68%, n=100/146) and those responding on behalf of an organisation or another individual (67%, n=6/9) ticked 'Yes' to increasing the amount paid by working age Council Tax recipients while the majority albeit a slightly lesser percentage of those respondents who are disabled (70%, n=76/108), full-time carers (67%, n=28), unemployed (58%, n=71) and those who are students (58%, n=7) ticked 'No'.

A consistent approach to respondents' responses emerged when the age groups of those who agreed/did not agree were analysed. Of those who are 65+, 88% (n=237/268) agreed while 58% (n=11/19) of 16-24yrs ticked 'No' to increasing the amount working age support recipients can contribute towards their Council Tax bill. Apart from the 16-24yrs the majority of all the other age groups ticked 'Yes' as listed below.

*25-34yrs – 52% (n=36) 35-44yrs – 56% (n=74) 45-54yrs – 60% (n=127) 55-64yrs – 70% (n=147)

3.3. Percentage Increment 25% or 30%



While the women favoured the 25% increase (60%, n=204/341), 40% ticked a 30% increase (n=137/341). However the majority of men 51% (n=142/280) agreed with a 30% increase while 49% (n=138/280) opted for a 25% increase

Of those respondents who have a disability, 70% (n=47/67) agreed with the 25% increase and a further 30% (n=20/67) ticked 30%

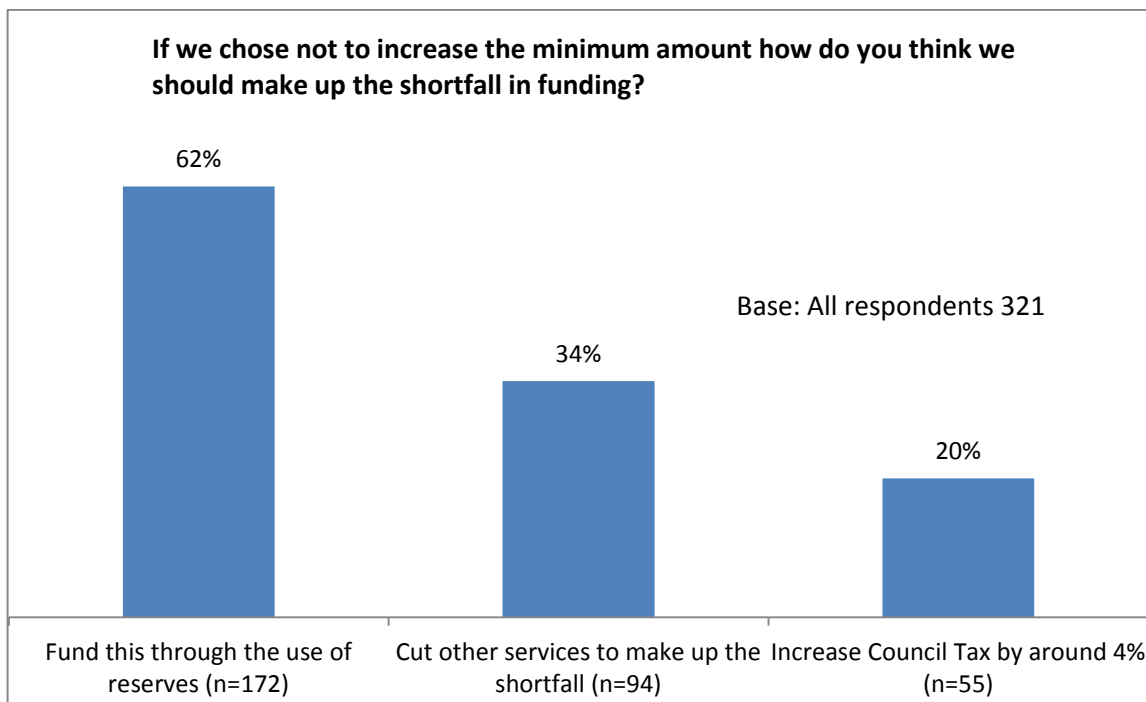
As illustrated below, the majority of respondents across the board irrespective of whether they received an award of Council Tax Support benefits or not, gender, age, marital status or disability tend to go for 25% increase.

Of those respondents who receive Council Tax Support, 75% (n=71/95) agreed with the 25% increase while only 25% (n=24/95) agreed with the 30% increase. However, of those respondents who do not receive Council Tax Support 52% (n=272/528) ticked for an increment of 25% and a further 48% (n=256/528) ticked for a 30% increment.

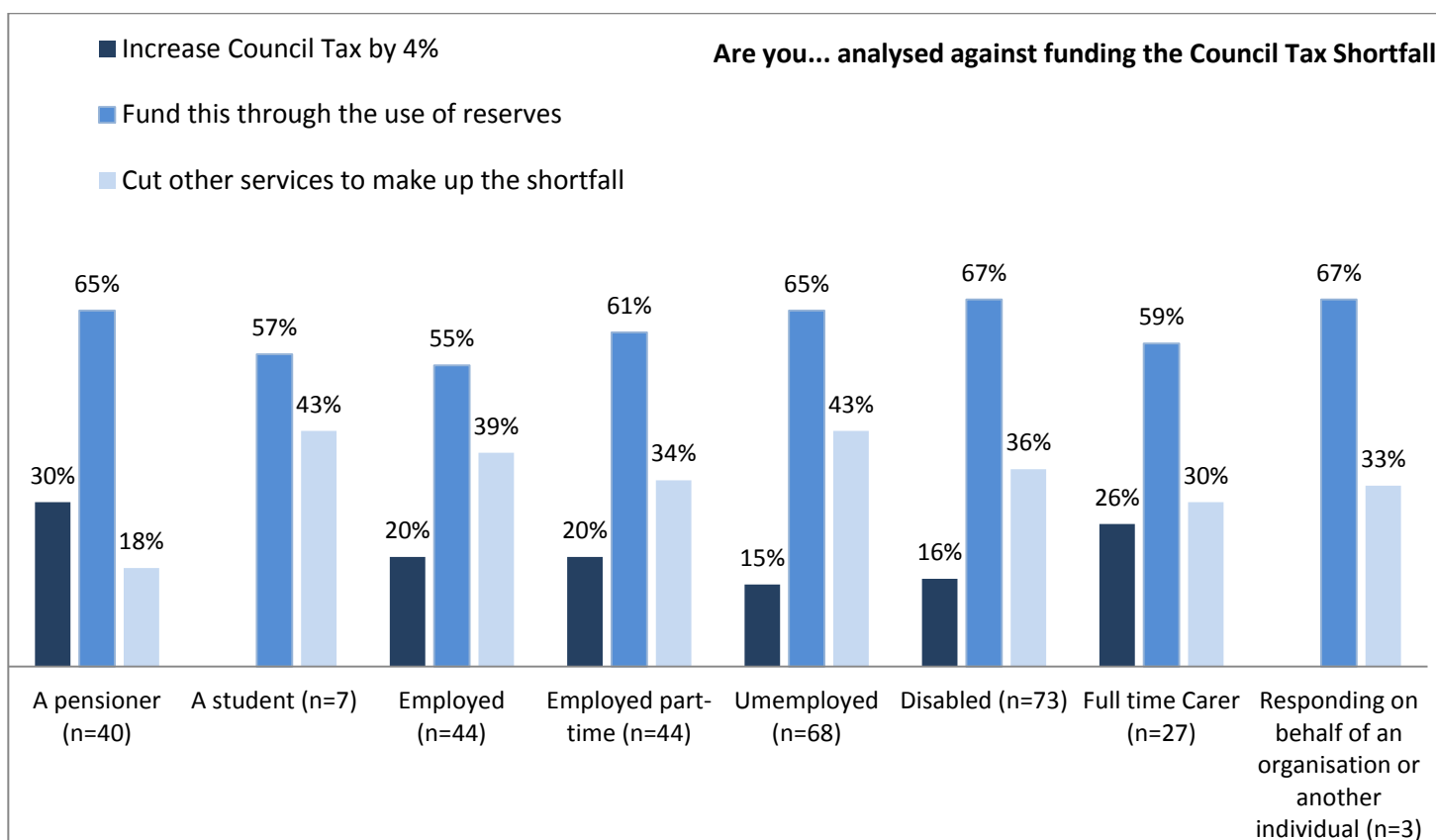
Are you:	25%	30%	Marital Status	25%	30%
A pensioner	58% (n=160/277)	42% (n=117/277)	Single	56% (n=57/102)	44% (n=45/102)
A student	80% (n=4/5)	20% (n=1/5)	Married/civil partnership	51% (n=202/395)	49% (n=193/395)
Employed	48% (n=95/196)	52% (n=101/196)	Divorced	70% (n=37/53)	30% (n=16/53)
Employed part-time	50% (n=51/101)	50% (n=50/101)	Widowed	61% (n=37/61)	39% (n=24/61)
Unemployed	67% (n=34/51)	33% (n=17/51)	Separated	80% (n=8/10)	20% (n=2/10)
Disabled	69% (n=22/32)	31% (n=10/32)			
Full time Carer	71% (n=10/14)	29% (n=4/14)			
Responding on behalf of an organisation or other	33% (n=2/6)	67% (n=4/6)			

It's worth noting that although 45-54yrs (29%, n=77/269) and the 35-44yrs (21%, n=56/269) make up the highest and second highest Council Tax Support recipients, they were the only age groups with a majority agreeing to a 30% increase – 35-44yrs 54% agreed (n=40/74) and 51% (n=65/127) of the 45-54yrs also agreed

3.4. Funding the Council Tax Support Shortfall



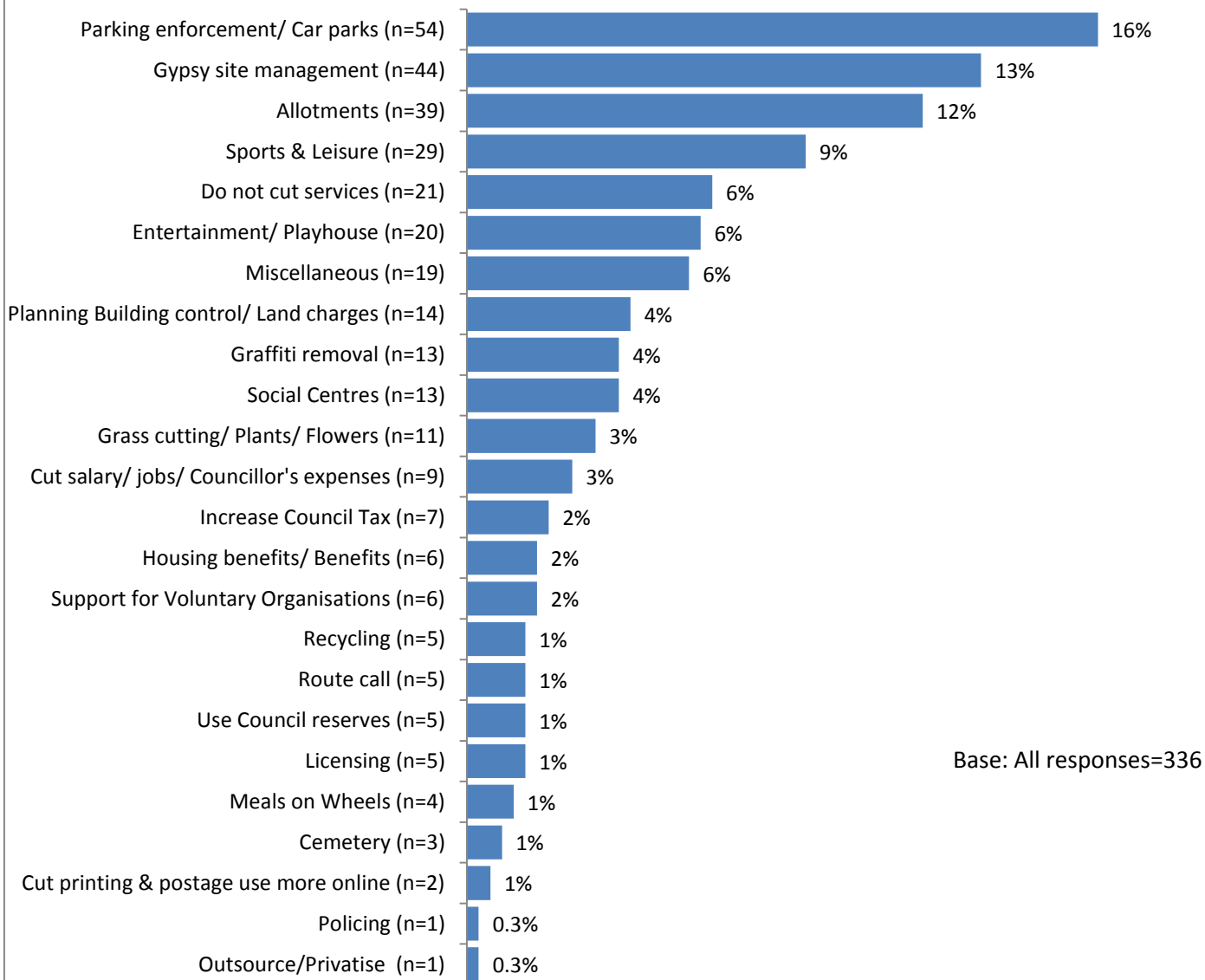
*Please note that the lower base number is because only those respondents who ticked 'No', to increasing the amount working age recipients pay towards their Council Tax bill were asked to answer this question.



The majority of respondents irrespective of whether they were Council Tax Support recipients or not, their gender, marital status, disability or age group bar one the 16-24yrs agreed to fund the shortfall by using Council reserves. The 16-24yrs were the only age category with a majority of 60% (n=6/10) agreeing to cut services to make up the shortfall.

3.5. Services to Cut to Fund the Council Tax Support Shortfall

If we were to stop providing another service(s) to offset the reduction in funding from central government, which service(s) do you think we should stop providing? (Please state which one(s) you think should be stopped)

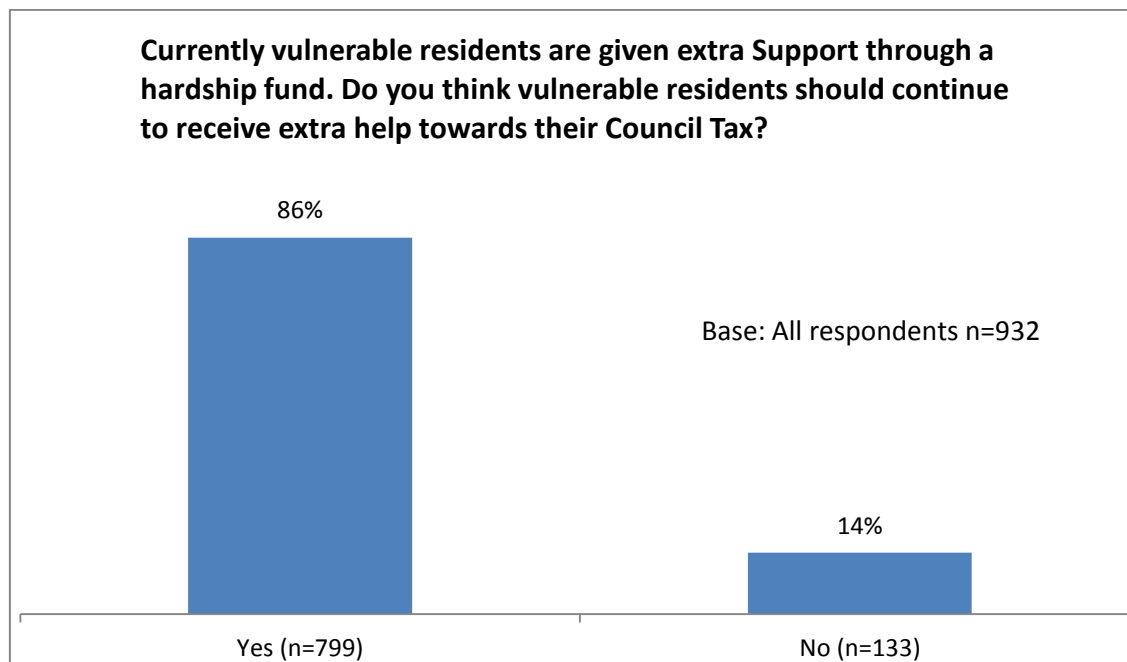


Respondents’ top three services to cut were parking enforcement/car parks, Gypsy site management and allotments as highlighted on the graph above. Please refer to table on page 10 for a list of sample comments given by respondents.

Theme:	Example:
Parking enforcement/ Car parks (n=54)	<ul style="list-style-type: none"> • Parking Enforcement, Car Parks • Parking enforcement - pointless! • Maybe overzealous parking wardens • I even think that parking enforcement should be cut down as well • Parking enforcement should pay for itself with the amount you charge people.
Gypsy site management (n=44)	<ul style="list-style-type: none"> • Gypsy Site Management • Gypsy sites.
Allotments (n=39)	<ul style="list-style-type: none"> • Privatise allotments • Allotments (self-funded) • Allotments should pay for themselves.
Sports & Leisure (n=29)	<ul style="list-style-type: none"> • Sports and Leisure Development • Stop providing support to the Rainbow Leisure Centre Stop providing support for Sports and Leisure Development • Rainbow Centre should be self-supporting.
Do not cut services (n=21)	<ul style="list-style-type: none"> • No more service cuts • Services are in place for a reason, cutting services needed means many people will suffer • No, I don't think any service should be stopped.
Entertainment/ Playhouse (n=20)	<ul style="list-style-type: none"> • Playhouse can pay for itself • Make Epsom Playhouse, Ewell Court and Bourne Hall more profitable • Epsom Playhouse should pay for themselves.
Miscellaneous (n=19)	<ul style="list-style-type: none"> • There are other options... an 'Other' option is always a good idea! There are other beneficiaries of council tax support other than those on low incomes. E.g. those with second homes, those living alone etc. Maybe these people can pay more as they are not as hard up as those who need Council Tax Support • Sorry, not enough info in list. For instance, parking enforcement produces funds, so best not to stop that. Don't know what net cost is, as not given in list, so can't select • Only after a complete review of all services could these be identified. Cost versus value • A bit from all.
Planning Building control/ Land charges (n=14)	<ul style="list-style-type: none"> • Planning and building control - too much! • Planning and building control, as I think the town is over-developed at present • Land charges.
Graffiti removal (n=13)	<ul style="list-style-type: none"> • Graffiti removal, get offenders doing community service to remove it • Graffiti removal. I think you should get criminals in prison to start doing this • Graffiti removal (use community service) • Graffiti removal, could be carried out by local R.A. volunteers.
Social Centres (n=13)	<ul style="list-style-type: none"> • Social centres - no longer subsidise meals but keep centres open • Social centres if can be relocated to, i.e. church halls.
Grass cutting/ Plants/ Flowers (n=11)	<ul style="list-style-type: none"> • This is a difficult decision but maybe EEBC should consider cutting back on non-essential services i.e plants/flowers in parks

Theme:	Example:
	<ul style="list-style-type: none"> • Reduce the frequency of mowing of grass verges • Planting new flowerbeds every few months • Too much planting and re-planting.
Cut salary/ jobs/ Councillor's expenses (n=9)	<ul style="list-style-type: none"> • Highly paid earners in the Council • Cut office jobs • A reduction in a councillor's expenses, it is after all a voluntary undertaking • Cut pay of councillors.
Increase Council Tax (n=7)	<ul style="list-style-type: none"> • I think it is much better that we all pay more Council tax and enjoy well-run and well-funded services that make our lives better • Preference would be for an increase in Council Tax with clear publicity to voters as to why this was needed to offset central government cuts • Why can we not use several measures including increasing council tax, reducing reserves and cutting other measures.
Housing benefits/ Benefits (n=6)	<ul style="list-style-type: none"> • Handouts to those who can't be bothered to help themselves • Housing for immigrants! • Stop paying thousands of pounds to the asylum seekers for 6 month's benefits and supplying them with free accommodation, M&S vouchers for food and alcohol.
Support for Voluntary Organisations (n=6)	<ul style="list-style-type: none"> • Support for voluntary organisations.
Recycling (n=5)	<ul style="list-style-type: none"> • Perhaps move clothes recycling facilities • Recycling.
Route call (n=5)	<ul style="list-style-type: none"> • Route Call.
Use Council reserves (n=5)	<ul style="list-style-type: none"> • None should be stopped. Use council reserves • No , suggest raising money from reserves instead • I think council reserves should be used for this year at least.
Licensing (n=5)	<ul style="list-style-type: none"> • Licensing.
Meals on Wheels (n=4)	<ul style="list-style-type: none"> • Meals on Wheels.
Cemetery (n=3)	<ul style="list-style-type: none"> • Cemetery.
Cut printing & postage use more online (n=2)	<ul style="list-style-type: none"> • E&E BC's IT consumables cost. Logo printing, reduce sending more than one letter to the same address • Cut the amount of post sent out by the Council - ask people to collect forms, etc. Big saving.
Policing (n=1)	<ul style="list-style-type: none"> • The Beat Bobby, as I haven't seen any for years.
Outsource/Privatise (n=1)	<ul style="list-style-type: none"> • Privatise allotments, outsource Parking & Car Park activity (with costs passed on to drivers through higher fines & usage fees), withdraw core support to entertainment & sport activity - seeking sponsorship or further privatisation.

3.6. Vulnerable Residents and the Hardship Fund



Are you:	% in agreement	Marital Status	% in agreement	Gender	% in agreement	Age Group	% in agreement
A pensioner	84% in (n=269/320)	Single	89% (n=193/218)	Man	83% (n=325/391)	16-24yrs	84% (n=16/19)
Student	92% (n=11/12)	Married/civil partnership	84% (n=396/472)	Woman	88% (n=442/504)	25-34yrs	91% (n=64/70)
Employed	80% (n=192/240)	Divorced	89% (n=93/104)	Other	100% (n=2/2)	35-44yrs	86% (n=113/131)
Employed part-time	86% (n=124/145)	Widowed	81% (n=60/74)			45-54yrs	86% (n=183/213)
Unemployed	94% (n=116/123)	Separated	96% (n=27/28)			55-64yrs	86% (n=178/208)
Disabled	92% (n=100/109)					65+	84% (n=226/270)
Full time Carer	98% (n=41/42)						
Responding on behalf of an organisation or another individual	100% (n=9/9)						

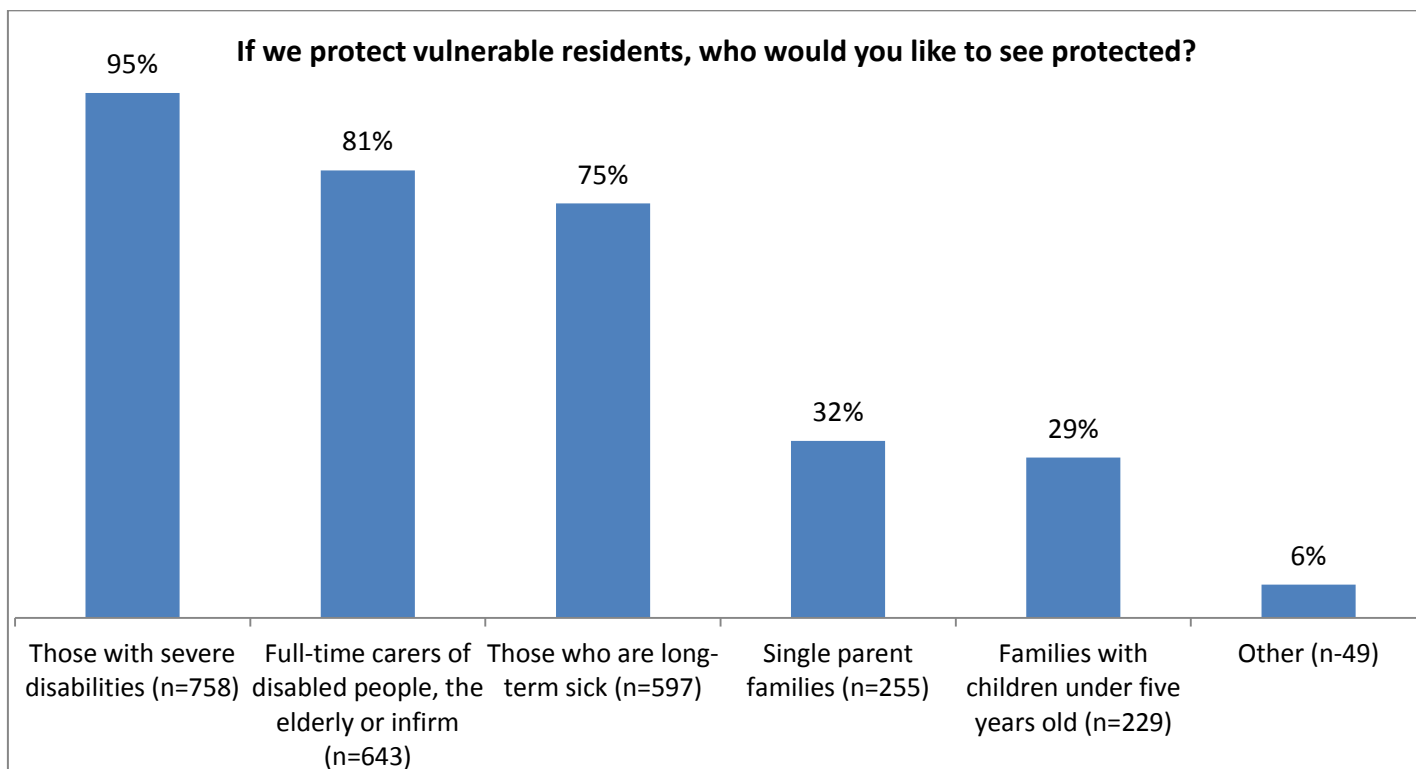
Council Tax Support Recipients

Of those respondents we receive Council Tax Support, 93% (n=250/268) agreed that vulnerable residents should be given extra support.

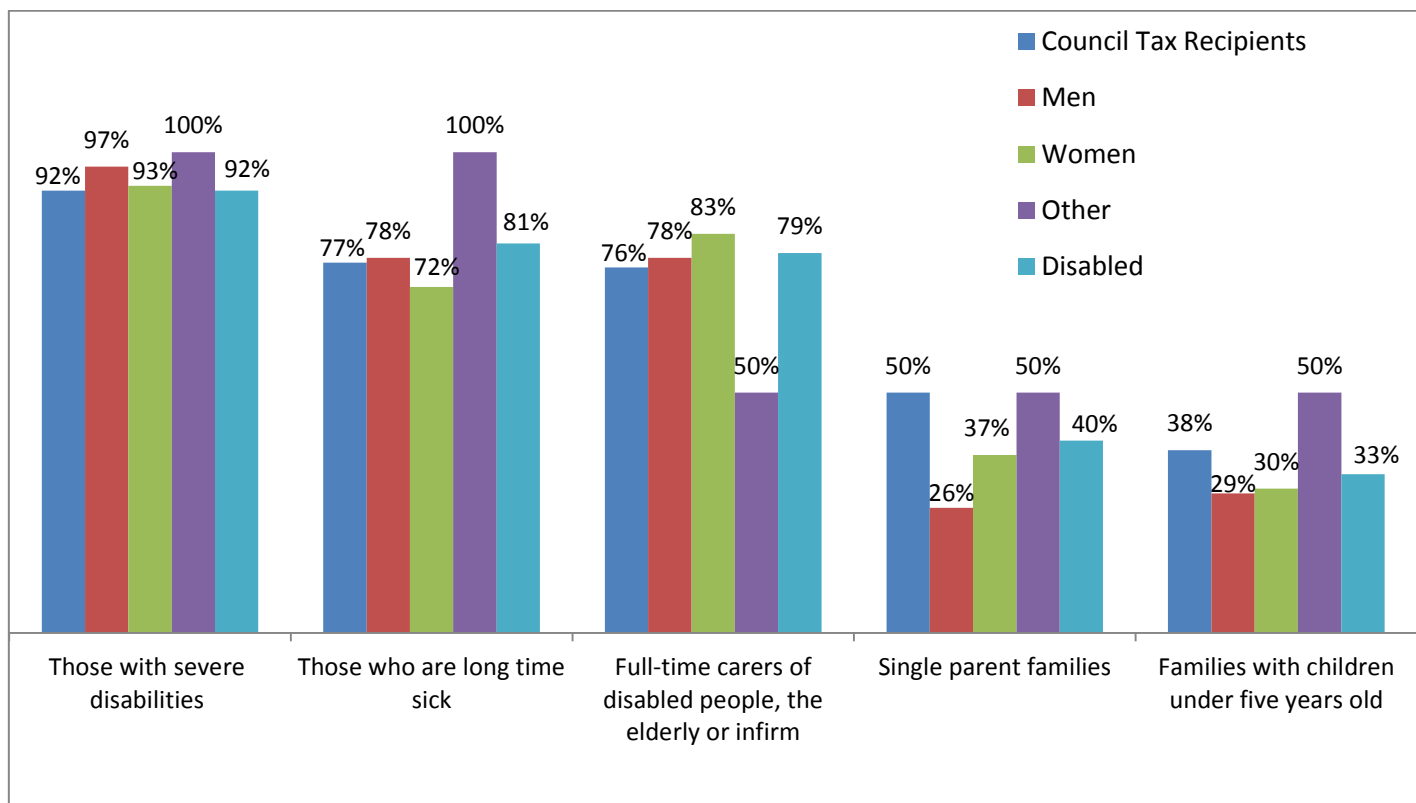
Disability

As illustrated on the graph and table above, the majority of respondents who have a disability also agreed that vulnerable residents should be given extra support 95% (n=172/182)

3.7. Vulnerable Residents to Protect

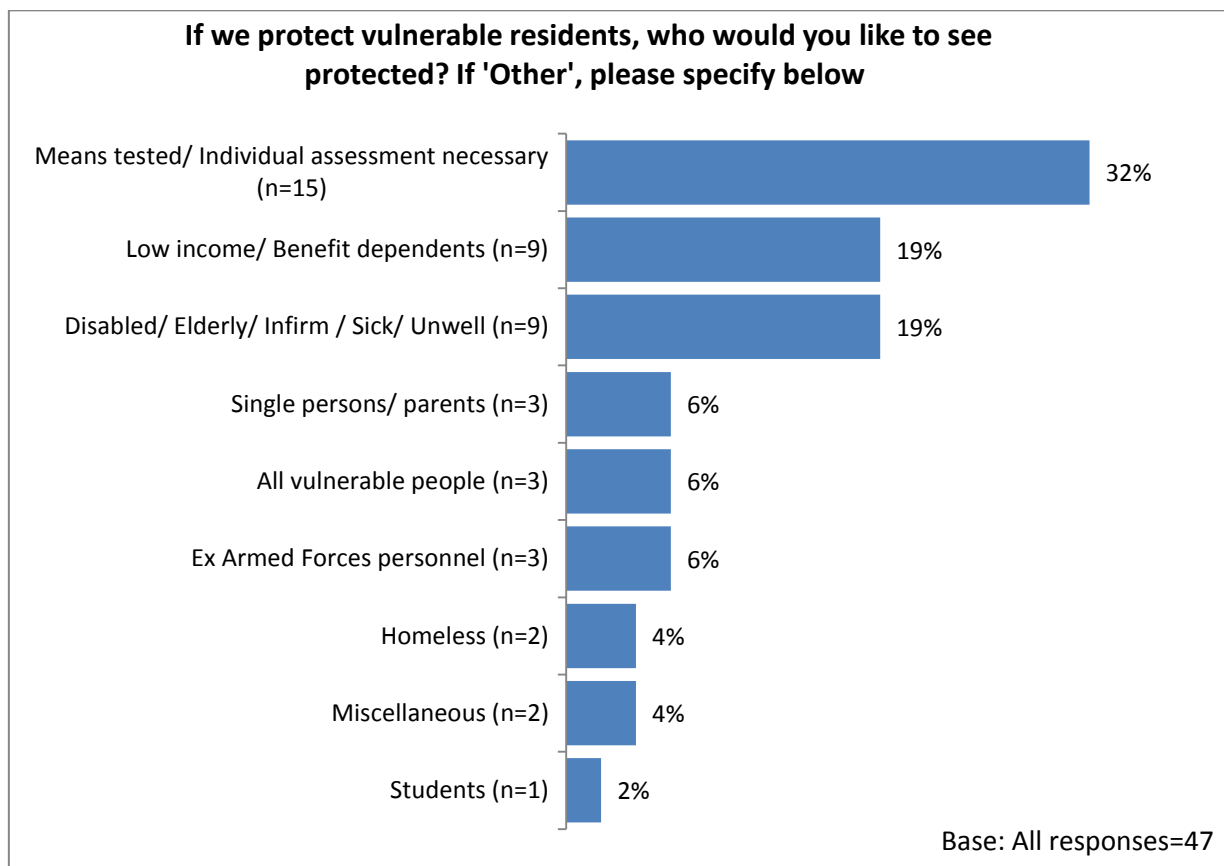


*Please note that respondents were asked to tick all that applied hence the higher percentages.



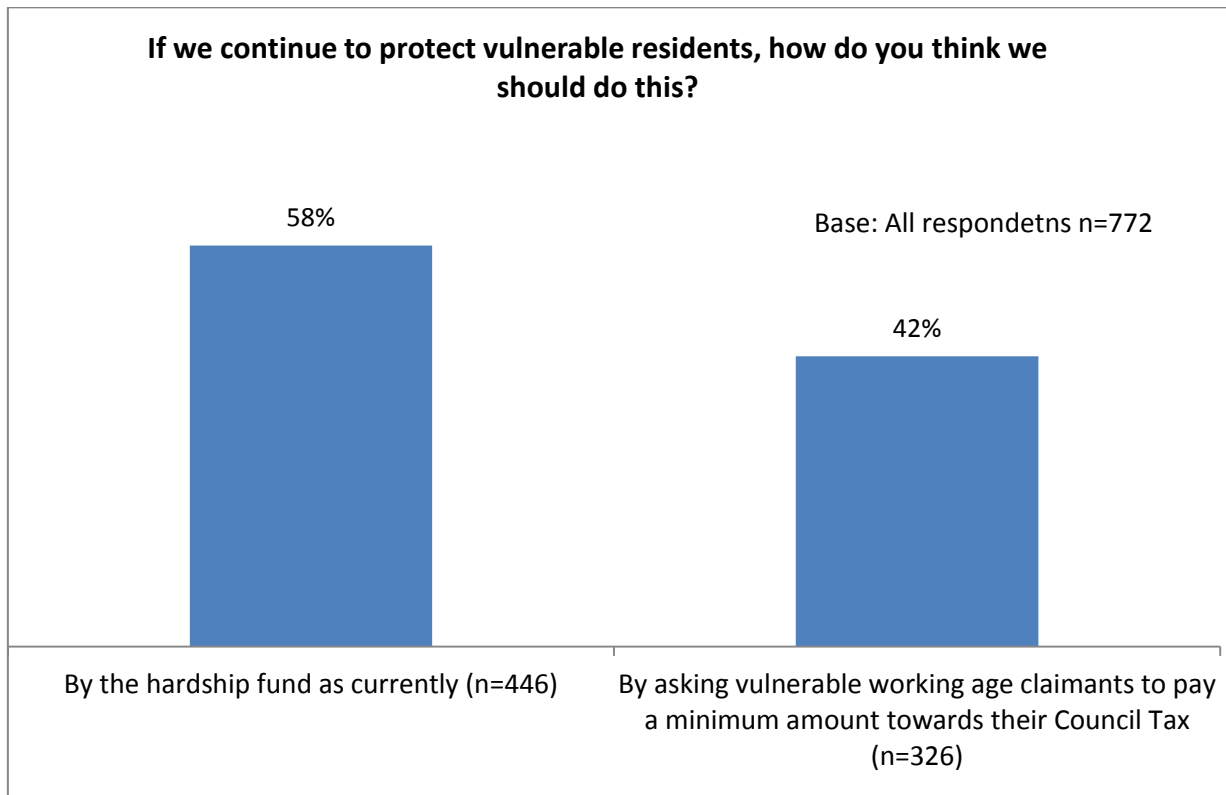
The graph above illustrates that over 60% of respondents who receive Council Tax Support, men, women, other and those who have a disability agreed that residents who have a severe disability, are long term sick or full-time carers of disabled people, the elderly or infirm should be protected – please note that only 50% of those respondents who tick ‘Other’ for their gender agreed regarding protecting full-time carers of disabled people, the elderly or infirm.

3.8. Other Vulnerable Residents to Protect & Sample Comments

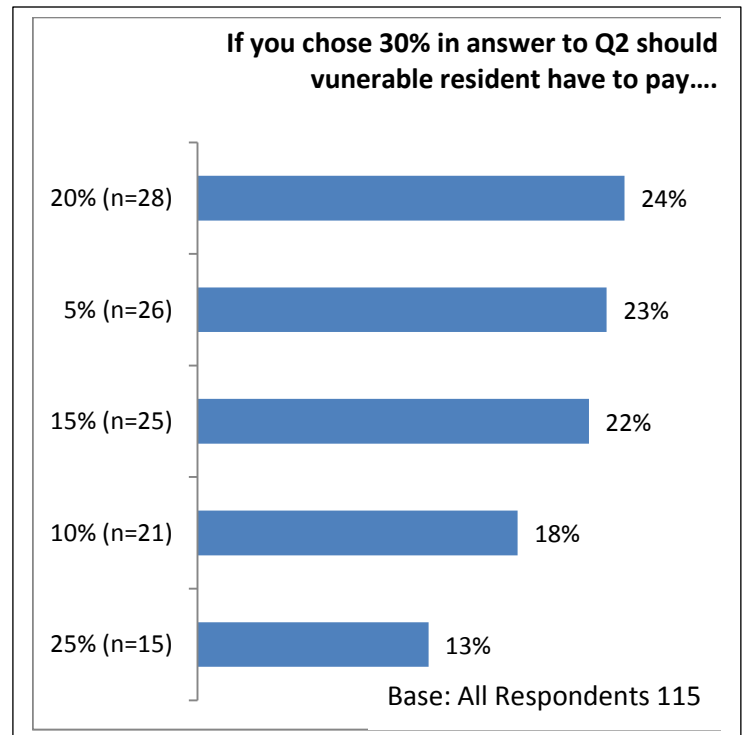
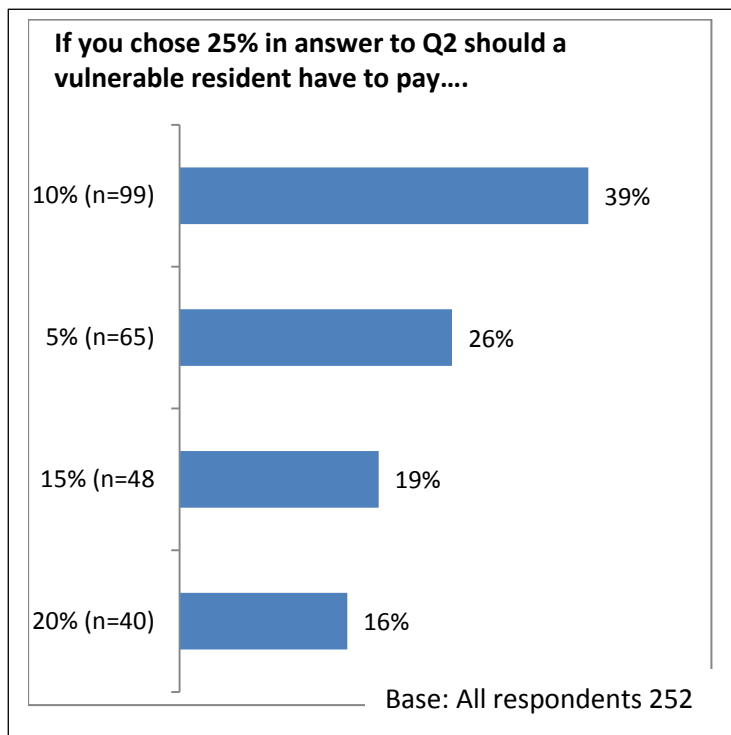


Theme:	Example:
Means tested/ Individual assessment necessary (n=15)	<ul style="list-style-type: none"> • Hardship fund should be used/ assessed case by case • Each case should be treated separately, can't confine to one group • Ensuring only those who truly deserve the help receive it by carrying out proper checks • Should be means tested including benefits on ability to pay • Should be means tested! • Genuine cases only!
Low income/ Benefit dependents (n=9)	<ul style="list-style-type: none"> • People working in low paid jobs • People on low wages that cannot afford 20% • Benefit dependents who can't help themselves and afford rising costs of living • Anyone receiving hardship or low income.
Disabled/ Elderly/ Infirm / Sick/ Unwell (n=9)	<ul style="list-style-type: none"> • Elderly, Chronic illness, Dementia sufferers • Those who are genuinely long-term sick, if that sickness genuinely prevents them working • Old people.
Single persons/ parents (n=3)	<ul style="list-style-type: none"> • Single parent families who have exceptional circumstances • Widowed or divorced single parents only, not other groups.
All vulnerable people (n=3)	<ul style="list-style-type: none"> • All vulnerable people should be protected and given extra support and this should be continued.
Ex Armed Forces personnel (n=3)	<ul style="list-style-type: none"> • Unwell/ex Services/Army, Navy, Air Force discharged for medical reasons, etc. • Ex Armed Forces personnel.
Homeless (n=2)	<ul style="list-style-type: none"> • Single people who have become homeless through no fault of their own • The homeless, the bereaved.
Miscellaneous (n=2)	<ul style="list-style-type: none"> • Newly settled refugees • The second parent should support/contribute, not the taxpayer.
Students (n=1)	<ul style="list-style-type: none"> • Students 18-21 in low rent accommodation.

3.9. Funding Options for the Protection of Vulnerable Residents

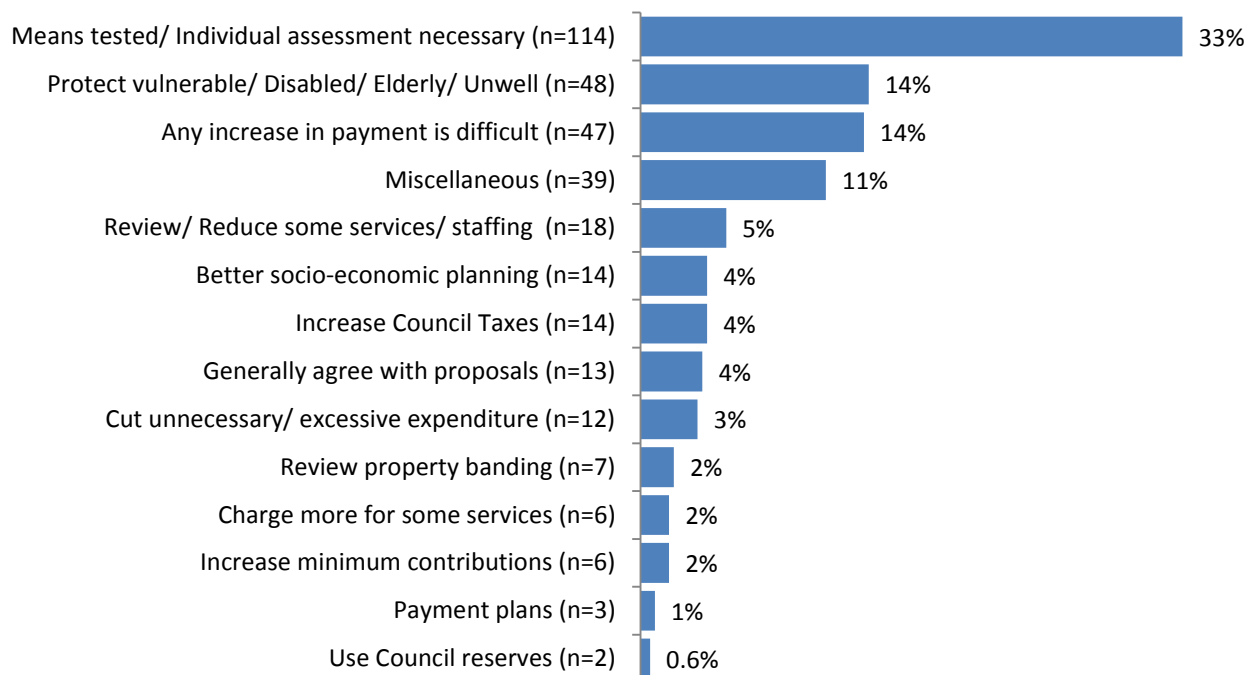


Respondents who ticked 'By asking vulnerable working age claimants to pay a minimum amount towards their Council Tax', were asked the question if we chose to protect vulnerable working age residents through a lower minimum amount to pay, how much should they pay? Their responses are illustrated on the graphs below.



3.10. Any Other Comment or Suggestions

Please give us any other comments or suggestions you have in relation to our proposals, or our Council Tax Support scheme in general below.



Base: All responses=343

Theme:	Example:
<p>Means tested/ Individual assessment necessary (n=114)</p>	<ul style="list-style-type: none"> I agree that at some level there needs to be an official with discretionary powers to adjust payments to vulnerable people. Ensure means testing of all vulnerable residents. Every cases should be reviewed on an individual basis to ensure the payment is still justified I think it is very easy to see these people as "sponging of the council" but there are some people who need this help and each case should be looked at individually and the right amount of help given Council Tax support should be "means tested" and only given to those with limited assets. This is very difficult but the Council must make sure that every one who claims are really doing their very best to provide for themselves The vulnerable should be given support but thorough assessment should be implemented and income taken into consideration. As long as assessments have been made regarding who are vulnerable people and the criteria is confirmed, I think the system would work quite well and be fair. Vulnerable adults are a group of many needs. A blanket response to contribution is not appropriate, individual, rigorous assessment is essential It's right that everyone should make a reasonable contribution toward the cost of the services they use or benefit from, based on their ability to pay I think it is important to review cases annually as people's circumstances can change. It is important to everyone that funds are allocated fairly and to those in the most need I believe that people who fall under vulnerable resident category should be assessed annually to see if circumstances have changed before an automatic payout.

Theme:	Example:
<p>Protect vulnerable/ Disabled/ Elderly/ Unwell (n=48)</p>	<ul style="list-style-type: none"> • The Council should protect people over state pension age, as they have no way of making up a shortfall • Vulnerable people need protecting from cuts • Please consider that for people who are elderly, infirm, long term sick etc they are in vulnerable categories through no choice of their own • I don't think the vulnerable should pay • I don't think people on long-term sick or have disabilities should pay at all • I don't think people on long-term sick or have disabilities should pay at all.
<p>Any increase in payment is difficult (n=47)</p>	<ul style="list-style-type: none"> • You are punishing those who are unable to change their circumstances or those who suddenly find themselves in financial trouble • It's hard enough surviving on benefits and having to pay any percentage towards this is very hard • People, like me, find it hard to pay. A couple of months ago was different, had to pay nothing • I know myself that even though I'm on 'ESA' and housing, I just cannot find the 20% Council Tax. I get £660 housing a month but there is nothing for a single person to rent for that price and £75 ES a week. I already live on nothing, with red bills coming in daily • I'm getting myself in debt to put food on the table. It has to end badly with less help given to us, as working taxpayers that have simply been priced out of our own country by massive inflation over the years.
<p>Miscellaneous (n=39)</p>	<ul style="list-style-type: none"> • To answer this questionnaire it would have been helpful if you had provided some stats., i.e. how many currently receive this support, nos. in categories listed in Q6 above • I do wonder why you are asking our opinion when it seems the decision to increase the % has already been taken • Difficult problem. Cannot think of any useful comment • Is the Hardship Fund reviewed each year? • Kick out immigrants, save money.
<p>Review/ Reduce some services/ staffing (n=18)</p>	<ul style="list-style-type: none"> • Epsom Playhouse could go • I think you should review top level salaries within the Council before cutting any services. • Make up the funding shortfall by reducing Route Call services • Ebbisham Centre should be privatised or leased out. • Reduce all departments by one staff member in each. Stop all unnecessary meetings - using time saved to increase efficiency. Consider the radical innovation of acting more like a private company, who have lower prices to remain competitive and less like a public sector cash drain.
<p>Better socio-economic planning (n=14)</p>	<ul style="list-style-type: none"> • Encourage working age people to move to the area, keep taxes the same • I budget and save as best I can, it's very difficult at times but for someone who worked full time & paid tax & council tax, I feel strongly that a small percentage of what is received in benefits should go to Council Tax to help and educate people to budget and manage money better.
<p>Increase Council Taxes (n=14)</p>	<ul style="list-style-type: none"> • I would prefer to pay more Council Tax rather than have services cut. • Concentrate on services that are used by most by most residents. Increase Council Tax if necessary to improve core services • Although there are some residents living in poverty, as evidenced by the existence of the food bank, this is a relatively wealthy borough. As such, I believe the council should be brave enough to raise the rate of council tax, including having the referendum.

Theme:	Example:
Generally agree with proposals (n=13)	<ul style="list-style-type: none"> • I agree with this proposal • The revised proposals you have set out seem fair and reasonable • Sounds reasonable to me • Generally, approve your proposals.
Cut unnecessary/ excessive expenditure (n=12)	<ul style="list-style-type: none"> • Always look to tax and spend as little as possible • Some projects could be cut, such as painting pedestrian areas in car parks. Services could be cut, such as sweeping the areas outside the town hall • It is important that the Council should strive to keep administration costs to a minimum in order to support vulnerable people • Stop wasting money on pulling up flowers that are not dead.
Review property banding (n=7)	<ul style="list-style-type: none"> • That the banding rates are updated to reflect the increase of house prices and have another upper band for wealthy home owners • Have all houses looked into regarding their banding, as some have had lots of improvements and extensions but because they haven't moved they do not have to pay the higher band rate • The banding in some sheltered accommodation is too high • A re-visit to the method of calculation of Council Tax, with attention to value of property and the total income of the residents.
Charge more for some services (n=6)	<ul style="list-style-type: none"> • I suggest you charge for the collection of non recyclable waste • Increase costs payable by builders and residents for planning and building checks • Increase charges at Leisure Centre and encourage private investment • Rather than remove help from those genuinely in need, a small increase in charges for parking, allotments and other chargeable services should be considered. • Some of the charges for services provided by the Council could be increased by a very high proportion.
Increase minimum contributions (n=6)	<ul style="list-style-type: none"> • I believe that the minimum contribution should actually be higher at 50%. Everyone should be responsible to contribute towards Council Tax and the only exceptions I would support would be where that person is elderly, disabled or otherwise unable to work because of severe illness • 30% is not enough. Working age people should be paying at least 75% of the council tax. Single pensioners on limited incomes have to pay 50% so why should working people get a better deal? • Prefer to see everyone paying at least 50% • Epsom & Ewell is a prosperous area, the cut in CT benefits should be continued annually, so that in 3 to 5 years they all pay at least 50% of their Council Tax.
Payment plans (n=3)	<ul style="list-style-type: none"> • I believe it used to be possible to pay Council Tax over a period of 12 months if in hardship. This should be reinstated as it would bring down the monthly amount paid and would help people to budget.
Use Council reserves (n=2)	<ul style="list-style-type: none"> • I think this extra funding should come from the councils excess funds. Not out of peoples pockets, we pay enough council tax currently as it is!

Citizens Advice Epsom and Ewell Comments on Epsom and Ewell Borough Councils Council Tax Consultation Process. September 2015

General

We understand that changes have been made to local authority funding, with many local authorities having had their budgets decreased in recent years.

Local authorities have applied Council Tax Reduction (CTR) schemes in the following ways:

- A discount worked out as a percentage of a household's Council Tax bill
- A discount of an amount set out in the scheme
- A discount equal to the whole amount of the Council Tax bill – so that the amount payable is nil

If a household is not entitled to full Council Tax Reduction under the local authority's scheme, the authority still has a discretionary power to reduce the Council Tax bill further or to cancel it altogether.

We understand that the local authority will normally only do this if the household can show that it is suffering exceptional hardship.

Citizens Advice

In the opinion of Citizens Advice nationally and Citizens Advice Epsom & Ewell, schemes that require all working-age residents to pay a proportion of their Council Tax in whatever capacity has led to some of the poorest households – estimated to be two million low-income households – having to find extra money to pay their Council Tax liability. Inevitably, they are struggling to do so, leading to an increase in council tax debt. Liability Orders and enforcement of the debt follow as the unavoidable consequence of non-payment of council tax. Frequently the costs of collection increase the debt to financially crippling levels.

All this leads to increased debt stress and related health problems for the very poor. Citizens Advice figures show that Council Tax debt is the primary financial debt problem dealt with by local Citizens Advice. In Epsom and Ewell out of a total of 12,479 clients seen, 16% of all issues were about debt, of those 241 issues were about council tax.

Citizens Advice Epsom & Ewell has advised 36 individuals about the changes made to the CTR scheme from April 2015. We have assisted with a number of applications to the Discretionary Hardship Fund. We have seen a number of individuals, seeking advice, who until April had been in receipt of 100% CTR, served with a summons to the magistrate's court for a liability order hearing, causing them significant hardship.

Overall we are seeing an increase in the number of enquiries relating to Council Tax debt. Since April 2015 we have seen over 61 individuals in debt with Council Tax arrears. In July and August alone, 26% of the workload of our Specialist Debt Advisers (who see clients with complex debt issues) was to stop or prevent Council Tax bailiff action. Frequently these clients, with Council Tax debt, are unable to pay essential bills and other priority debts.

Client feedback has indicated that completing the application for DHP was much harder than it looked and it took a long time for a decision.

One client stated that:

'They wanted untold evidence, I was having major surgery and was housebound and it was impossible to give them what they needed.'

The client's application was turned down and under the current policy the client believed that they could not ask for a review.

Based on evidence from our clients, we have a number of concerns about the current and proposed scheme:

1. The existence of the Discretionary Hardship Fund is not widely known by those residents affected by the current 20% policy. We suggest more should be done to publicise the scheme appropriately so as to ensure everyone in severe financial hardship is aware of it.

2. The scheme denies an award to any person in financial difficulty whose application to the discretionary hardship fund is submitted after the allocated Fund has been exhausted. Citizens Advice Epsom and Ewell would like to see that the council make a reasonable decision on each and every application.

Epsom and Ewell Citizens Advice would favour the implementation of Council Tax Reduction in such a way that the burden does not fall disproportionately on vulnerable citizens.

In addition to our response to the current and proposed scheme as outlined above Citizens Advice Epsom and Ewell would like to comment on the section of the Council Tax scheme relating to the Discretionary Relief Fund found under Section 13 A (1) (c) of the local Government Finance Act 1992. The Council Tax scheme makes no reference to the fact that there is no restriction in time as to discretionary relief in respect of an account which a local authority treats as an outstanding liability. That is to say, discretionary relief can be awarded for a period prior to the date the application is received at the Town Hall. We believe Section 13A can assist persons with long-standing Council Tax debts and that this should be more clearly set out in the Council's policy for residents to see.

OPTIONS

Do you agree that to meet the Funding Shortfall the Council should increase the minimum amount of the Council Tax Bill that Working Age Support recipients will have to pay?

Those of working age on Council Tax Reduction include a disproportionately high number who are vulnerable, often disabled and long-term sick. We therefore believe that to increase the minimum amount of Council Tax that working-age CTR recipients will have to pay would inevitably cause them increased hardship, either diverting funds from other priority expenditure, e.g. rent, which could lead to arrears, or an increase in Council Tax debt. Liability Orders and enforcement of the debt will follow as an unavoidable consequence of non-payment of council tax liability. The costs of collection increase the debt to financially unmanageable levels. We believe that this will increase debt stress and related health problems for the very poor and vulnerable.

If the Council chose not to increase the minimum amount how do you think we should make up the shortfall in funding

No Comment

If we were to stop providing another service to offset the reduction in funding from central government, which services do you think we should stop providing?

No comment

Currently vulnerable residents are given extra support through a hardship fund. Do you think vulnerable residents should continue to receive extra help?

Yes. We see an increasing number of clients who need general hardship assistance (such as Foodbank, LAS, etc.) and we believe that they face the same hardship in their ability to pay Council Tax

If we protect vulnerable residents, who would you like to see protected?

We believe all categories of vulnerable people, including many families with young children, single parents, long-term sick, those with severe disabilities and full-time carers should be protected and receive extra support.

If we continue to protect vulnerable residents, how do you think we should do this?

We believe that the hardship fund should continue, but in addition we would like to see a scheme which offers further protection for vulnerable residents.

We note that other Boroughs in Surrey operate various schemes, including protecting those on disability benefits, Carers Allowance, Income support, Income based ESA or JSA, or families with children under 5.

Overall we would want to see a fair policy that is not over complicated that protects the most vulnerable residents.

*Epsom & Ewell Citizens Advice Bureau
September 2015*

3.11. Feedback Received from a Concerned Citizens Panel & Equalities Forum Member

As a member of the Citizens' Panel I received your invitation to complete the above survey. Unfortunately, having tried several times, I have been unable to outline my suggestions and feel that the survey is very biased in favour of the Council's preferred proposal. The survey appears to assume answers that are either black or white whereas, often, the solution to any problem is contained in the grey area in between.

My view is that the way forward would be to increase the current minimum amount working age recipients have to pay to, say, 22% but the survey does not allow me to enter this. Even at this level they would be paying a 2.4% increase on their current bill against a 2% increase for other residents. I do believe that those receiving this support should not have to suffer the Council's suggested increase of 5.5% or 10.6% [based upon the proposed increase in Council Tax] whilst other residents are having a 2% increase.

In addition to increasing the contribution paid by working age recipients the balance could be, in my view, come from cutting support for allotments as this money only benefits a small number of residents. As we need to avoid the cost of a referendum any further funds could come from reserves as, hopefully, this would be a short term measure as the economy improves. We are not provided with the cost of each service but I would guess that, after stopping support for allotments and increasing the support percentage as indicated, the amount required from reserves must be minimal.

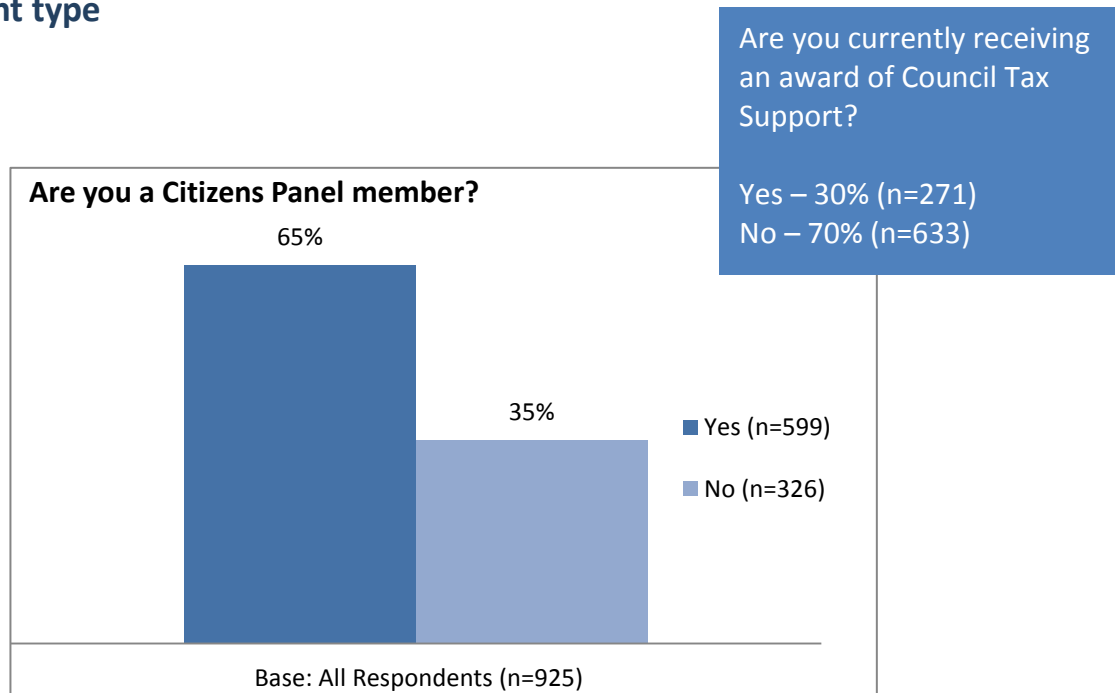
I am aware that the survey contains a box inviting comments or suggestions. This box is reached whether or not you click on the 'yes' or 'no' buttons at the start of the survey but to arrive at either one requires me to enter answers that are inconsistent with my views.

4. Respondents Profile

4.1. Introduction

This section of the report profiles respondents by demographics; including gender, age, ethnicity, religion, marital status and ward. It also looks at whether respondents answered the resident survey or the citizen panel survey.

4.2. Respondent type



As discussed in the introduction of this report, responses were collected via residents who were Non-Citizens' Panel members and Citizens' Panel members. Overall, 65% of the responses were from members of the Citizens' Panel, with the remaining 35% received from Non-panel members within the Borough and other key stakeholders. The majority of respondents 98% (n=91%) live in the Borough and only 2% (n=15) ticked 'No'.

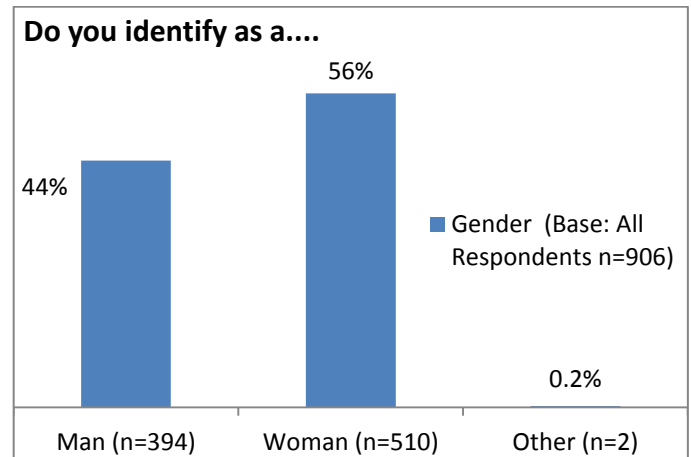
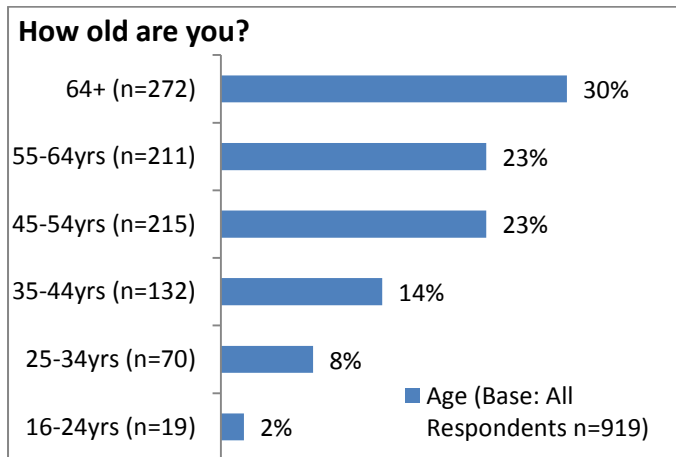
Respondents aged 45-64 (44%, n=256) or 65+ (42%, n=246) were significantly more likely to be members of the Citizens' Panel than younger respondents (12%, n=71 aged 25-44 and 2%, n=11 aged 16-24). Female members of the panel (52%, n=308) were slightly more likely to respond to surveys than male members of the panel (47%, n=274).

A similar trend was noted with a significantly higher percentage of female respondents from Non-Citizens Panel members when a further analysis was conducted from non-panel respondents (females 62% n=195 and males 37% n=116).

It is worth noting that one in ten Citizens Panel members receive Council Tax Support, (8%, n=47/583).

4.3. Age and gender

All respondents were asked to specify their age group. Very few respondents were aged under 25 (2%, n=19). The best represented age groups were 64+ and 55-64, they made up 53% of the responses received, as illustrated on the graph below.

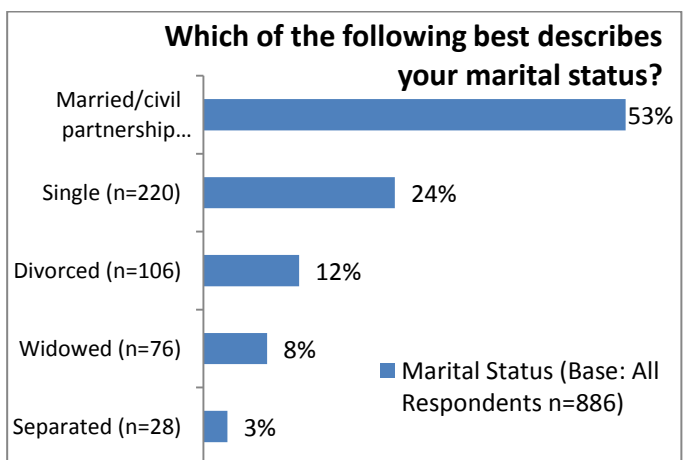
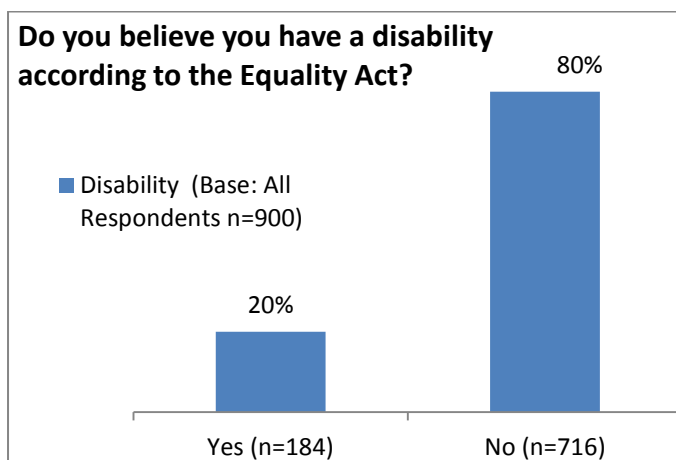


When respondents were asked if their gender is different from the sex they were assigned at birth, 3% (n=29) ticked yes and 97% (n=874) ticked no.

4.4. Disability and marital status

Overall, 20% (n=184) of all respondents said that they had a long-standing illness or disability.

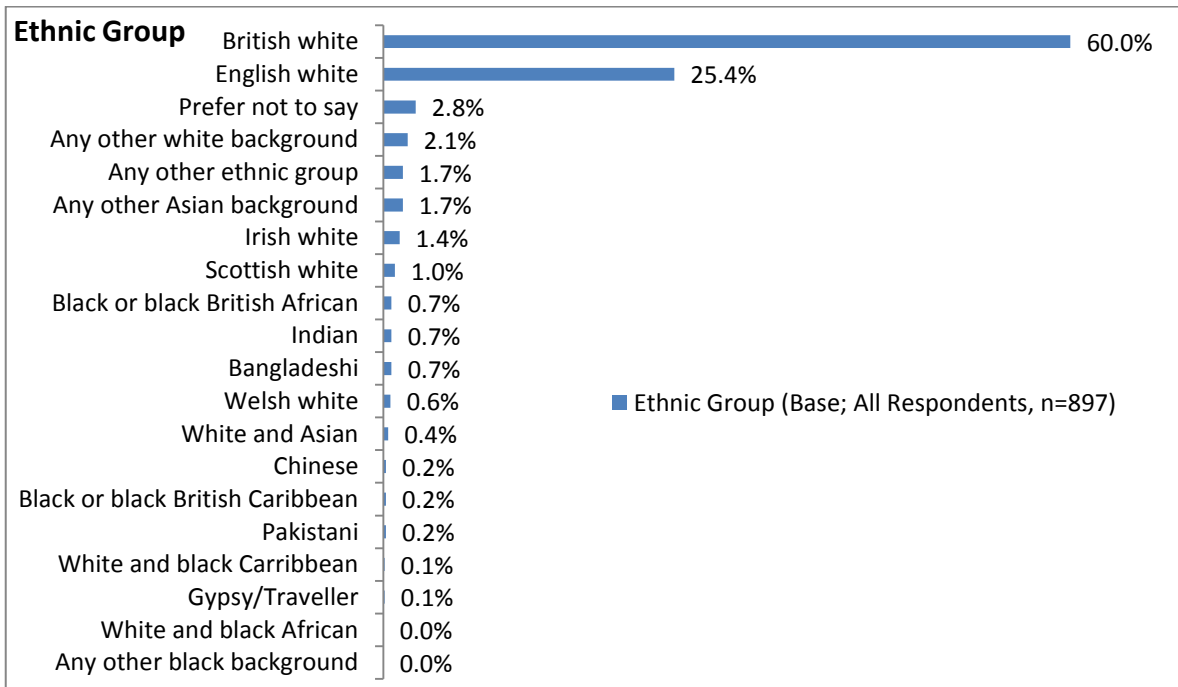
When asked about their marital status, six in ten respondents (53%, n=475) said that they were married or in a civil partnership.



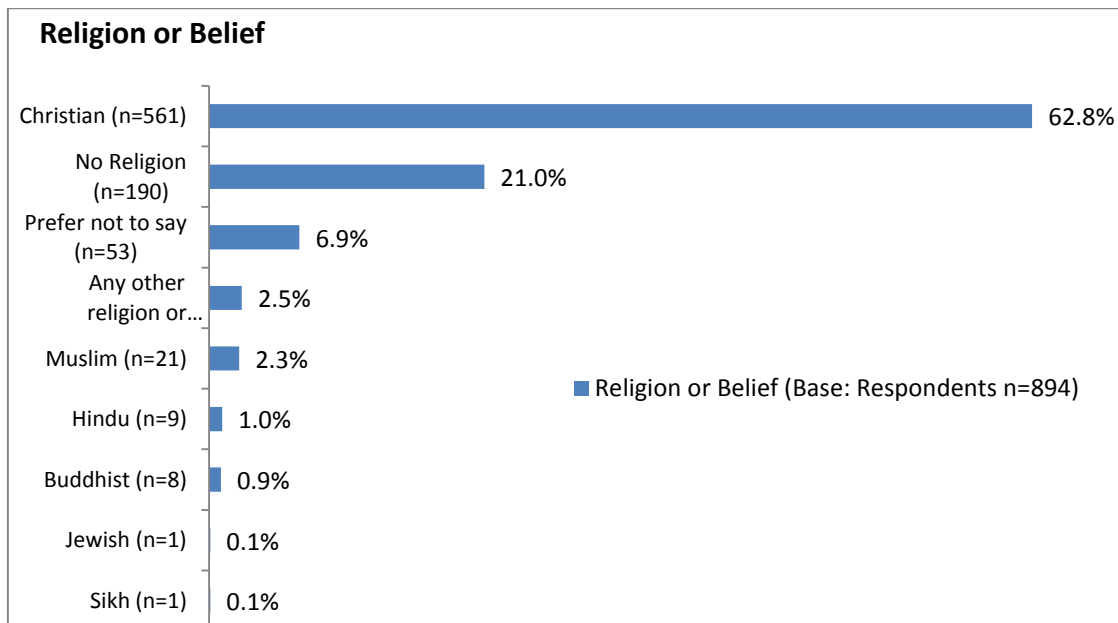
Overall, 4% (n=32) of respondents have been pregnant or on maternity leave in the in the past two years and 95% (n=716) have not.

4.5 Other demographics

Respondents to the Council Tax Support Survey were also asked about ethnicity, sexual orientation and religious beliefs. The majority of residents (85%) described themselves as British white or English white.

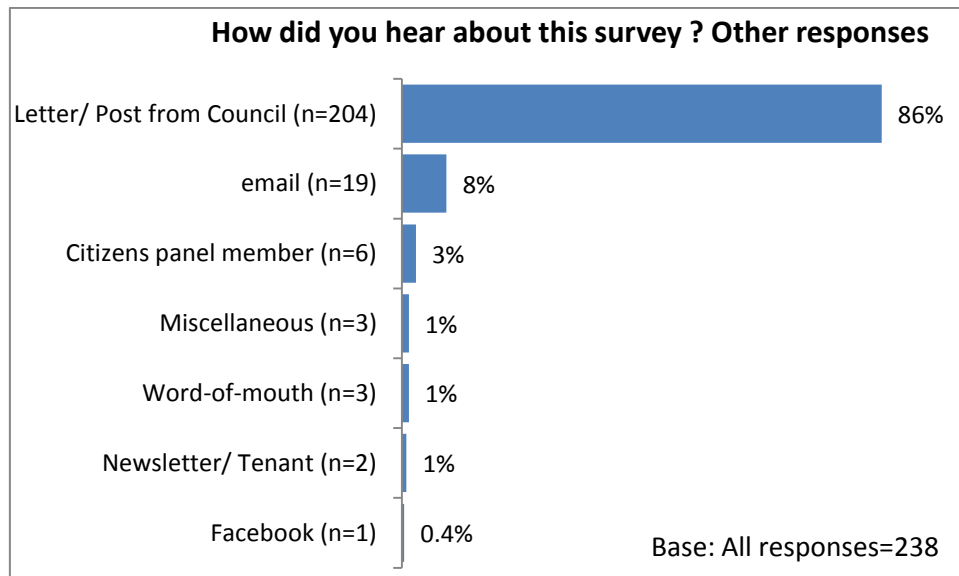
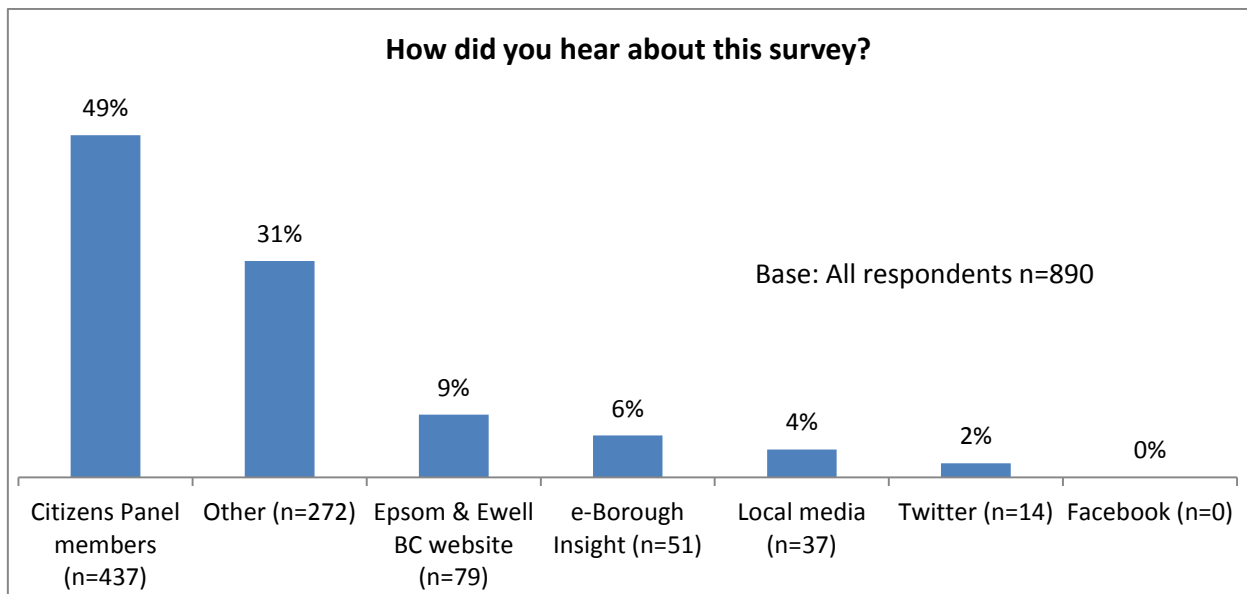


In terms of religious beliefs; just over six in ten respondents to the survey said they were Christian (63%) and nearly a quarter (21%) said that they were not religious.



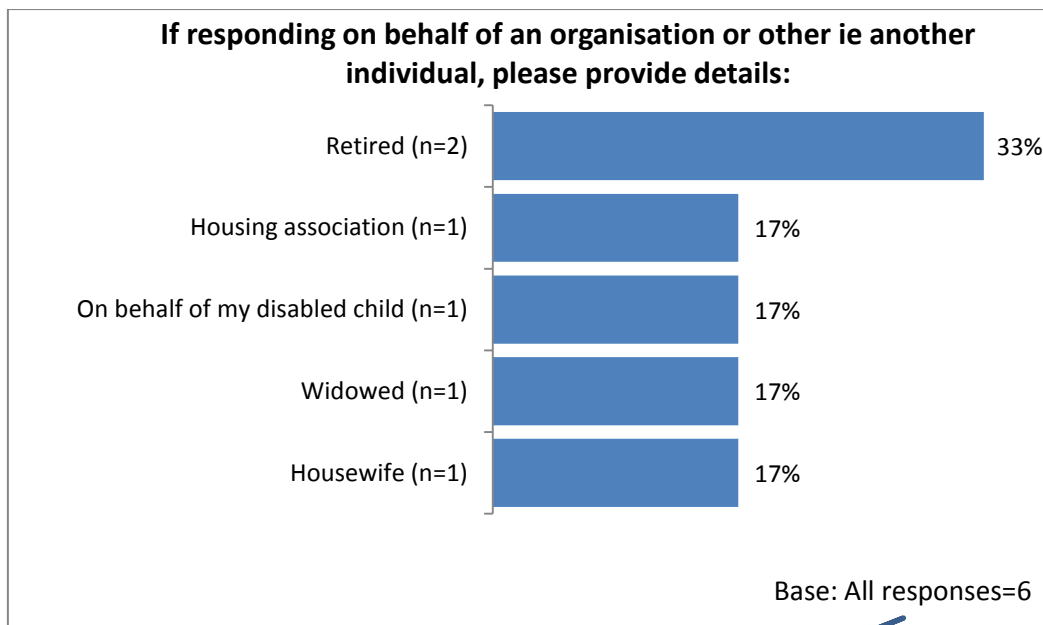
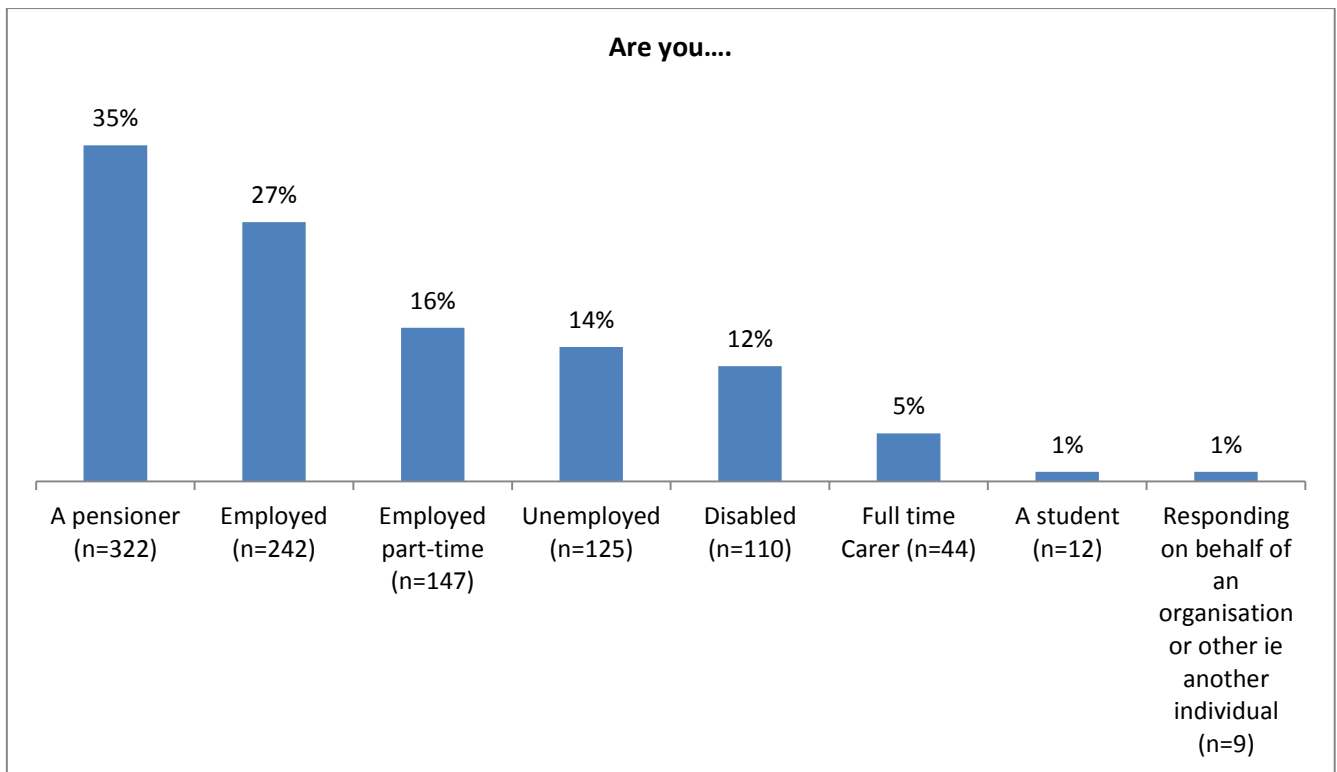
When asked about their sexual orientation, 91% (n=809) said that they were heterosexual, 2% (n=18) stated they were a gay woman lesbian, gay man or bisexual, and 6% (n=53) preferred not to give an answer to this question.

4.6 About the Survey



Theme:	Example:
Letter/ Post from Council (n=204)	<ul style="list-style-type: none"> • Came in the post • Posted through door • By EEBC.
email (n=19)	<ul style="list-style-type: none"> • Email
Citizens panel member (n=6)	<ul style="list-style-type: none"> • Citizens panel member
Miscellaneous (n=3)	<ul style="list-style-type: none"> • Can't remember.
Word-of-mouth (n=3)	<ul style="list-style-type: none"> • I met someone on the street who asked me.
Newsletter/ Tenant (n=2)	<ul style="list-style-type: none"> • Residents Assoc Newsletter.
Facebook (n=1)	<ul style="list-style-type: none"> • Facebook

4.7 Employment Status/Other



Sample Comments

My son who has turned 25 now has to pay Council Tax. He has severe learning difficulties.

A2Dominion
Housing

5. Conclusion

To conclude, the majority of respondents were from the Council's Citizens Panel. It's worth noting that although the majority of respondents 69% (n=644) ticked yes to increasing the minimum amount working age Support recipients should contribute towards their Council Tax – those that are likely to be affected such as the disabled, the unemployed, full-time Carers and students ticked no.

Again the majority of respondents 55% (n=356) agree to a 25% increase however those that ticked no to Q1 would rather the Council funds the Council Tax shortfall through the use of reserves rather than increasing working age support recipients Council Tax contribution.

Eight in ten respondents (86%, n=799) would like to see vulnerable residents given extra Support through the hardship fund and the top three vulnerable groups they'll like to see protected include those with severe disabilities, full-time carers of disabled people, the elderly or infirm and those who are long-term sick. They agreed that these vulnerable groups can continue to be protected via the hardship fund (58%, n=446). However, it's worth noting that 42% (n=326) would like to see them contribute towards their Council Tax bill.

Of those respondents who ticked 25% increment for working age recipients, the highest percentage would like to see vulnerable groups contribute 10% of their bill (39%, n=99/252), a further 26% (n=65/252) would like them to contribute 5% of their bill. However, those respondents who ticked 30% increment for working age recipients would like vulnerable residents to contribute 20% of their bill (24%, n=28/115), while a further 23%, n=26 would like them to contribute 5%.

Overall, the majority of respondents agreed with the 25% increase however, as with the previous consultation concern was raised about ensuring that vulnerable residents were being protected when needed through the hardship fund.