



# COUNCIL TAX SUPPORT CONSULTATION 2024/25



Insight Team

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## Methodology

The consultation was carried out between December 2023 until February 2024 for a period of 8 weeks.

The survey was hosted on the Let's Talk Coventry platform. This is the platform where Coventry City Council hosts all its live consultations. Supporting documents were provided on the Let's Talk page as well as a description of the proposed changes to the scheme, including the Background Document of CTS Proposal, [the proposed scheme document](#), the Cabinet Report proposing the changes, Case Studies giving real life example scenarios and the Equalities Impact Assessment.

Also included were Frequently Asked Questions outlining where to gain further support, who pays etc.

Everybody in receipt of Council Tax Support were contacted directly 14,022 electronically, 2190 of these were undelivered and letters were issued to these customers. There were a further 1596 letters issued to customers where we held no phone number or email address for them. They were all given details of how to have their say on the proposals and dates for face-to-face drop-in sessions. An email address and telephone number were provided for those requiring the survey in a different format.

Two public drop-in sessions were arranged at Customer Services Centre on January 9 and 19, so those seeking support with any specific queries could attend and gain advice and support.

A session was held with advice agencies and partners on January 10<sup>th</sup> to discuss the proposals.

The consultation was promoted across the city through Let's Talk Coventry newsletters through December and January.

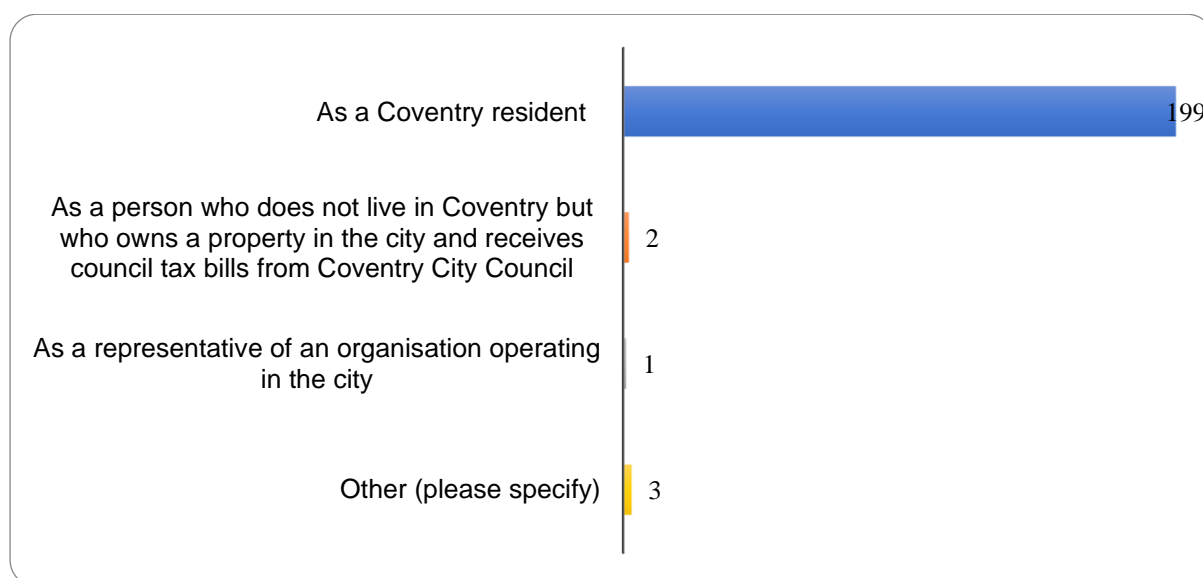
## Survey Findings

Have you read the background information about the proposed changes to the Council Tax Support Scheme?

| Information read?      | Number |
|------------------------|--------|
| Yes, I have read it    | 199    |
| No, I have not read it | 5      |

98% of respondents stated that they had read the background information before completing the survey.

## How are you responding to this survey?



This question was answered by 205 respondents, the majority of respondents were responding as Coventry residents.

One response was received from an organisation, Acorn Coventry.

## Which of the following statements best describes Council Tax Support for your property in Coventry?

| Support Received  | Number | %   |
|---|--------|-----|
| I live in Coventry and my household receives full Council Tax Support     | 87     | 42% |
| I live in Coventry and my household receives partial Council Tax Support. | 86     | 42% |
| I live in Coventry and my household receives no Council Tax Support.      | 27     | 13% |
| I do not live in Coventry.  | 2      | 1%  |
| Don't know  | 4      | 2%  |

Responses were fairly split between those receiving full and partial Council Tax Support at 42% each.

Followed by 13% of respondents that do not receive any Council Tax Support.

Proposals were outlined within the Consultation document, there were 3 outlined changes, these proposed changes come under the headings of reduction in maximum support, introduction of an income banded scheme and changes to income disregard.

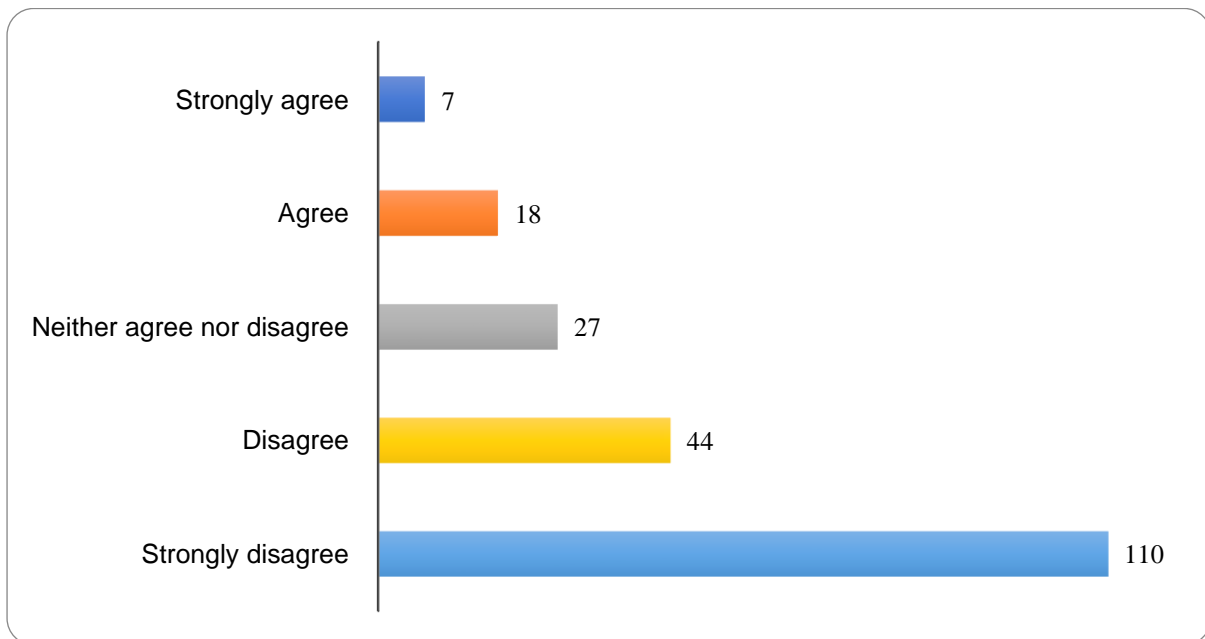
Respondents were asked their opinions about the proposed changes.

### Do you agree with the proposed changes to the Council Tax Support scheme?

| How much agreement         | Number | %   |
|----------------------------|--------|-----|
| Strongly agree             | 7      | 4%  |
| Agree                      | 18     | 9%  |
| Neither agree nor disagree | 27     | 13% |
| Disagree                   | 44     | 21% |
| Strongly disagree          | 110    | 53% |

Over half of the respondents disagreed strongly with the proposal, 53% and a further 21% disagreed.

Therefore, almost three-quarters of respondents are in disagreement.



What impact (positive/negative) do you think the proposal could have for different groups of people? (Please consider age, disability, gender reassignment, pregnancy and maternity, race/ethnicity, religion and belief, sex/gender, and sexual orientation)

179 people provided feedback to the survey. Overall, 10 common themes were highlighted within the feedback which are shown in the table below.

| Theme                          | Number |
|--------------------------------|--------|
| Negative Impact                | 91     |
| Financial Worries              | 83     |
| Disability                     | 32     |
| Feeling targeted               | 18     |
| Carers                         | 9      |
| Poor Services                  | 7      |
| Woman                          | 6      |
| Mental Health                  | 5      |
| Positive                       | 5      |
| Do not understand the proposal | 2      |

91% of the responses stated overall this proposal would have a negative impact and 83% said the proposal would exacerbate their financial worries. Some of the key quotes were:

- *'People on benefits are on benefits for a reason, most cannot make ends meet already and your proposals will surely encourage their early demise'.*
- *'I think we are all struggling at the minute and with Gas and Electric going up next month things are going to get even worse'.*
- *'Speaking for myself as a disabled person that needs to finance extra needs ( travel costs, carer, special food ) I'm already struggling financially and if I have to pay more towards council tax than I do already ( getting 85% discount currently plus single occupancy discount ) then I will not survive financially. This proposal will drive more people into even more financial hardship. More people will become depressed, suicidal, or homeless.'*

5% of the responses stated the proposal was positive with the key theme being this may drive people back to into work and everyone should pay equally for the services they receive.

- *'People in Coventry who use the services should pay council tax'*
- *'I believe that as the reduced support is managed weekly, then the proposed impact is manageable; more so for those who are in receipt of PIP'*
- *'It is a positive proposal for everyone to pay for services they use in the city'*

There is a fear that people with disabilities and people caring for people with people with disabilities are being targeted with this proposal. Some key quotes are:

- *I am a carer and money is very tight with the increase in energy prices and now you want to take even more of people you don't deliver services now so the only losers will be disabled and low income you should be ashamed of yourselves because you have no money management skills*
- *'I think this would have a negative impact. People are already choosing between eating and heating we are in the biggest cost of living crisis. So many people are going hungry and in freezing cold homes. Vulnerable people cannot afford to pay any more'*
- *'This will negatively affect the quality of life for people whose households include a disabled family member and/or person caring for them. Utility bills increase for everyone in January and disabled households are usually disproportionately affected by this due to health and care needs. It is disgraceful that more money will be taken from disabled households.'*
- *'Taking more money away from people on benefits especially with disabilities will impact them even more. Feels like you are targeting people on benefits, who hv the least, to make up the short fall!! It's not fair or just!!'*

5% of people who respondents felt this proposal will worsen people mental health and increase pressure on other services.

- These changes will have a negative effect on virtually everyone. My daughter works part-time for herself and has mental health issues. She struggles as it is. More changes & letters will really confuse and frustrate her. Her health will decline, and she will fall into more arrears. She will spiral.
- I will struggle to pay more too. I don't work due to health problems and get help with council tax. I pay £15 approx. a month. If this increases, where am I getting the extra from?
- I'm a 22 year old who can't afford to pay council tax now. I have been sent to court twice because I simply CANNOT pay. Reducing support is only going to add more debt and more struggle. This has a detrimental effect on my mental health.
- It will cause more people to take their own lives.

Impact on woman was a key theme picked up with the responses. Women are more likely to be living in poverty and this proposal could further disadvantage them.

- According to the council's own equalities report, women are more likely to be living in poverty. People with the other protected characteristics above are also more likely to be disadvantaged. It seems that this proposal will increase inequality and push many people with protected characteristics, many of whom would be women, further into poverty. This proposal will have a detrimental effect on these groups and takes no consideration of the council's own research.
- Through work I am aware of just how many people this might affect. There are too many women and single mothers in the city who would be absolutely devastated if the level of support were to decline. They rely on this income and reducing it would have huge effects on the ability of their children to pursue their education to the best of their abilities, as well as prevent them from a risk of homelessness.

A small number of people did not understand the proposal and seek further advice:

- *'I need to speak in person, i don't understand nothing'*
- *'Think it is going to be very confusing for people to understand.'*

If you have any other comments on the current proposal and/or would like to make alternative suggestions.

Comments have been themed and shown in the table below:

| <b>Theme</b>                               | <b>Number</b> |
|--|---------------|
| Raise money through other means            | 35            |
| Stop wasting money on non-essential things | 26            |
| The vulnerable will be affected the most   | 21            |
| Will cause financial hardship              | 19            |
| Review how Council Tax is charges          | 15            |
| Those that can afford it should pay more   | 13            |
| In favour of some of the proposal          | 10            |
| The Government should provide more money   | 2             |

The majority of comments received were against the proposal. Those respondents that are against the proposal cited various reasons.

Some suggested that the Council should raise money through other means.

*"Please reconsider this proposal and maybe minimise council expenditure elsewhere".*

*"The council should use Landlord Licensing to raise revenue, protect members of the public and make Coventry a better place to live".*

Some respondents suggested that the council should stop wasting money on non-essential projects and expenditure.

*"I have noticed that the bike lanes in Binley and other places are not very effective or popular. I suggest you reconsider these projects and allocate funds to more urgent needs of the city"*

*"Stop doing vanity projects. Even those which are 'fully funded' by other organisations take staff, time and resources away from areas that actually need it. Pull back on non-essential services and focus on the areas people actually care about for example social care, waste, road maintenance."*

*I'm sure they'll be other alternatives, maybe up parking charges by 10%, cut back on needless upgrades of traffic lights, get more people working from home where possible saving on heating, lighting etc. charge for garden waste collection maybe £1 a week in the summer months. Charge a nominal fee for using the waste disposal site something like 50p.*

Concerns over the proposal affecting the most vulnerable were raised.



*“Personally if I was to have my CTS cut by even the smallest amount I would struggle. I have to heat my home otherwise my condition which I’m disabled by would become even more unbearable than it already is. If I had even more to pay out I’m scared that I wouldn’t be able to heat my home to save the extra few quid”*

*“Make households which include a disabled family member exempt from the decrease in council tax support”*

*“Council tax is already crippling so many families who cannot afford food or heating. Reducing the support is going to see more people, disabled, vulnerable and children starving. We cannot afford to pay more. It’s the government who need to step up we the people are on our knees”*

Similarly, respondents tended to comment on the proposal bringing about general financial hardship.

*“I think that the ten percent reduction to full council tax support isn’t realistic to those most in need when weighed against many other reductions to support happening and cost of living increases. A five percent reduction is a more realistic estimate that although would be a tough adjustment for many would be more manageable to their daily life”.*

*“As a non-worker due to health and low income it will cause me stress and financial hardship. I understand the council are struggling but I ask why?”*

Some respondents suggested that the rules for charging Council Tax should be reviewed, with many of this group suggesting that students should be charged Council Tax

*“Repeal the student Council Tax waiver. This city is bursting with students who contribute nothing to the city, but they still use the services (such as refuse collection) Ask them to pay a nominal amount, say 10%. That will help to close the funding gap.”*

*“Reduction for single occupancy could be reviewed.”*

*“Charge council tax to students and/or the owners of the massive purpose built student blocks. Surely even a reduced rate payable by the huge part of the city’s population would bring in revenue?”*

A theme raised by a small number of respondents was that those residents able to afford more Council Tax should pay more so that those on lower incomes would not be penalised.

*“Increase council tax for Coventry residents on higher incomes or with savings.”*

A small number of respondents were in favour of parts of the proposal

*“I believe that the banded proposal to the council tax support would be a welcome change. However, I would continue to base the calculation of council tax support for working age people on 85%. As an increase in council tax could have a serious effect on the poorest members of our community”*

*“Good initiative, people will rely less on benefits and finally move on to looking for better-paid jobs*

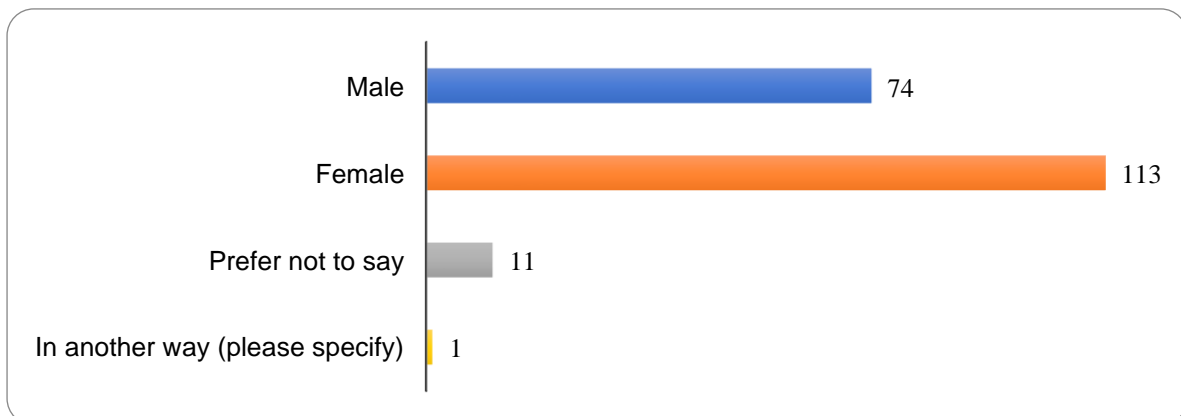
## Profile of Respondents

What is the postcode for your property in Coventry?

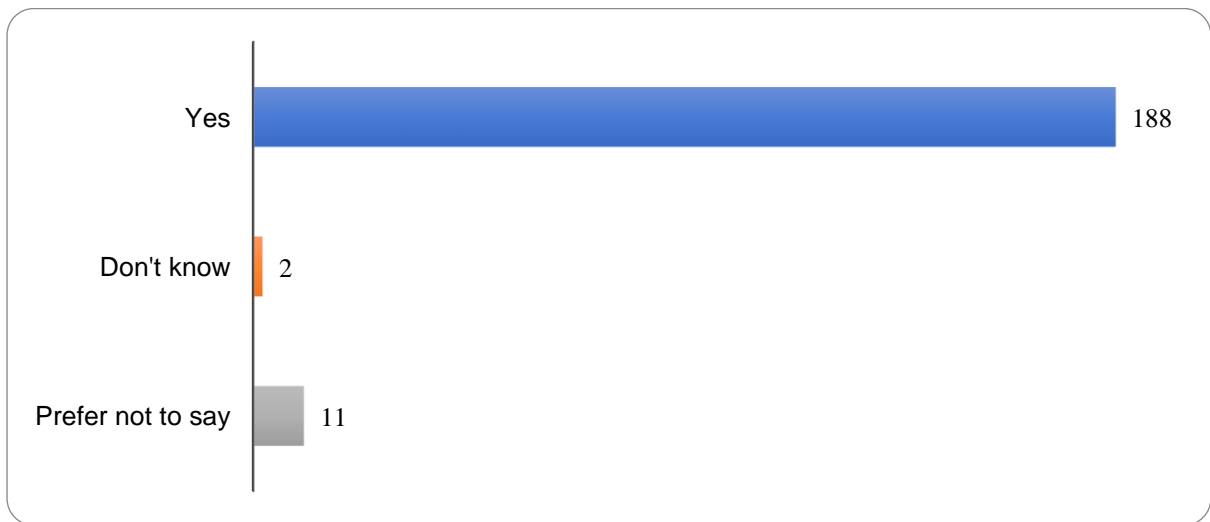
|                       |            |
|-----------------------|------------|
| Bablake               | 5          |
| Binley and Willenhall | 10         |
| Cheylesmore           | 4          |
| Earlsdon              | 7          |
| Foleshill             | 15         |
| Henley                | 11         |
| Holbrook              | 10         |
| Longford              | 18         |
| Lower Stoke           | 5          |
| Radford               | 14         |
| Sherbourne            | 5          |
| St Michael's          | 9          |
| Upper Stoke           | 10         |
| Wainbody              | 1          |
| Westwood              | 10         |
| Whoberley             | 12         |
| Woodlands             | 4          |
| Wyken                 | 7          |
| <b>Grand Total</b>    | <b>157</b> |

157 of the responses to this question could be matched to a Ward.

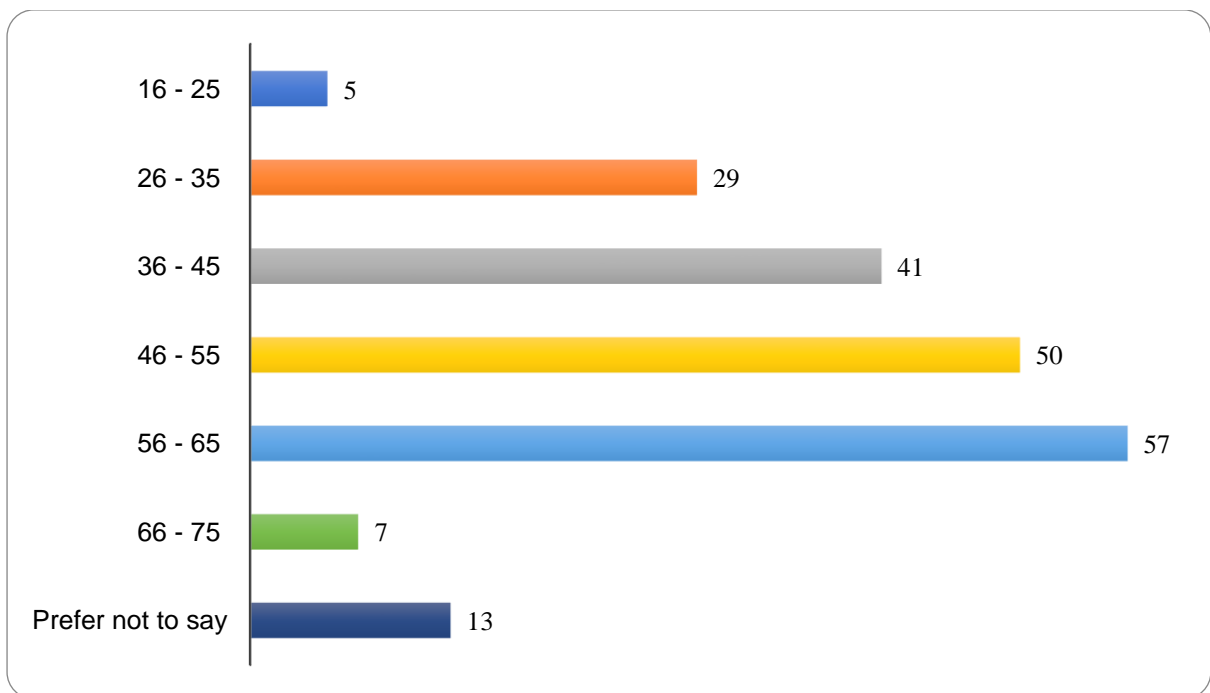
How would you best describe yourself?



Is the gender you identify with the same as your sex registered at birth?

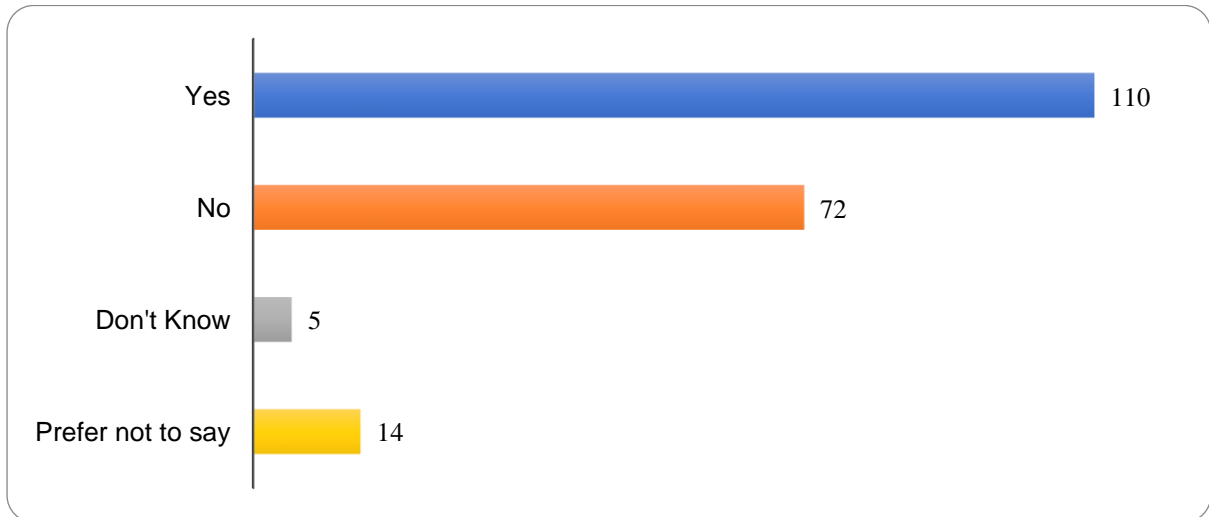


What is your age?

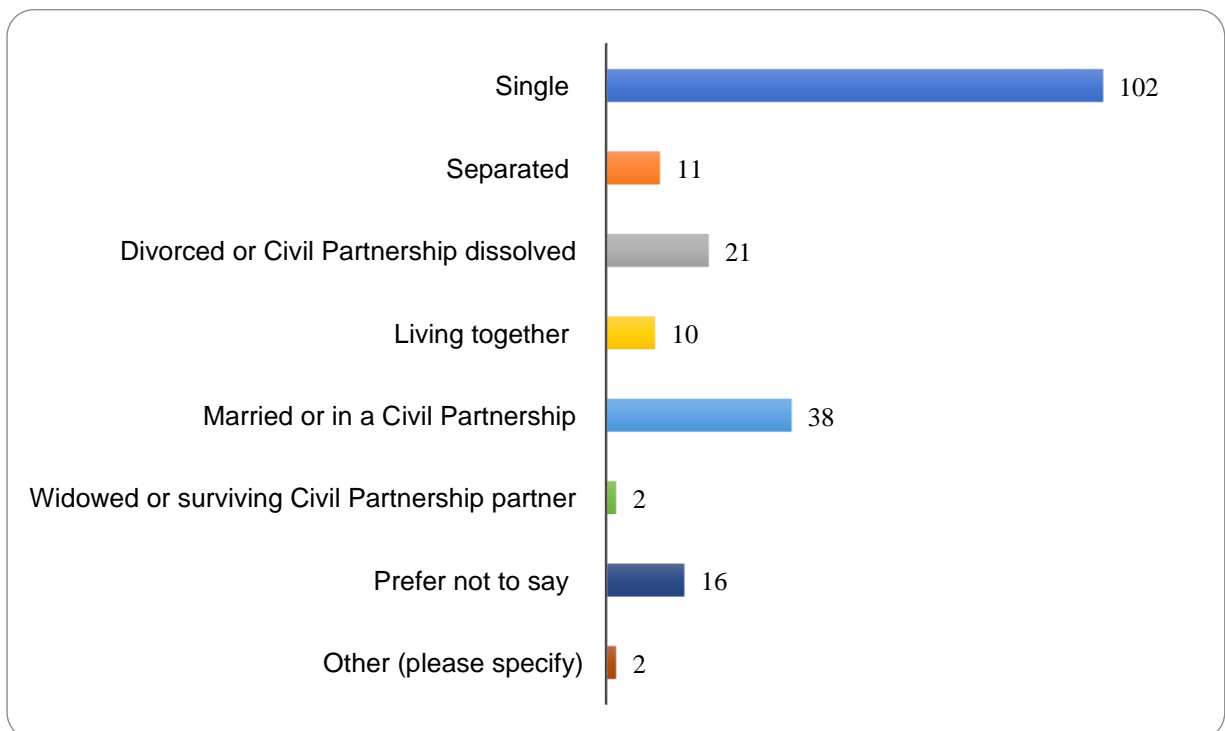


## Do you consider yourself to have a disability?

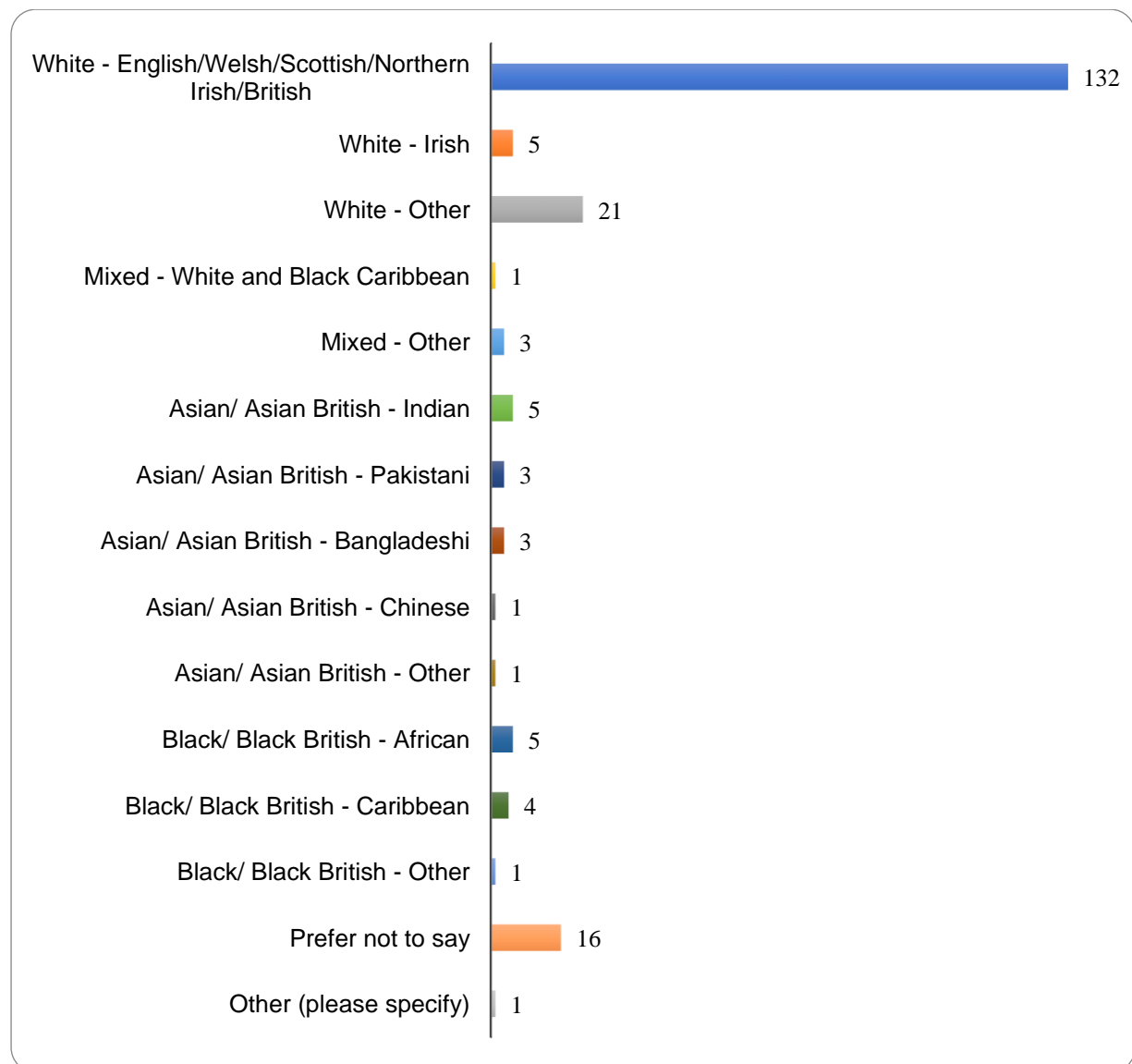
The Disability Discrimination Act defines a disabled person as someone who has a physical or mental impairment that has a substantial and long-term adverse effect on a person's ability to carry out normal day-to-day activities.



## What is your legal marital or Civil Partnership status?



## How would you describe your ethnic background?



# Feedback from Partner Agencies Session

## Council tax support scheme:

- Fill in the survey and provide feedback on the proposal. (All attendees)
- Share a copy of the letter sent to customers with the partner agencies. (Strain)
- Get data on how many CTS recipients reach an enforcement agent and pay fees. (Strain)
- Review the EIA and the impact on different groups of people. (Emma)
- Test the proposal in a test environment and check for any irregularities. (Sharma and Strain)
- Work with DWP to ensure that people migrating to UC are not losing out on CTS entitlement. (Strain)
- Review the process of taking cases off the enforcement agent and applying attachment of benefits. (Strain and Caroline)

## Some of the questions that were asked during the meeting are:

- What is Council tax support and how has it changed since 2013?
- What are the financial challenges that the Council is facing and how does that affect the Council tax support scheme?
- What are the three main changes that are being proposed to the scheme and how will they impact the households?
- How will the income banded scheme work and what are the advantages and disadvantages of it?
- How will the changes affect the protected characteristics and what are the mitigations that are being considered?
- What are the other options that have been considered and why were they rejected? 6
- How will the migration to Universal Credit affect the Council tax support claimants and what are the implications for the communication and support?

## Key Topics:

- **Council tax support scheme changes:** (Sharma and Strain), presented the proposal to reduce the maximum support from 85% to 75%, introduce an income banded scheme and change the income disregard for working age households. They explained the financial and simplification reasons for the changes and the expected impact on different groups of customers.
- **Consultation and communication:** The presenters invited feedback from the attendees, who represented various partner agencies and advice services. They also shared the link to the online survey and the drop-in sessions for the public. They said they would send a copy of the letter sent to current Council tax support recipients and the equality impact assessment.
- **Questions and concerns:** The attendees raised several questions and concerns about the proposal, such as the impact on the most vulnerable and low-income households, the overlap with the migration to Universal Credit, the alternatives to the banded scheme, the costs of enforcement and collection, and the mitigation measures available.