

# **Findings from the 2012 Localised Council Tax Support Scheme Consultation**

**Coventry City Council**

**October 2012**



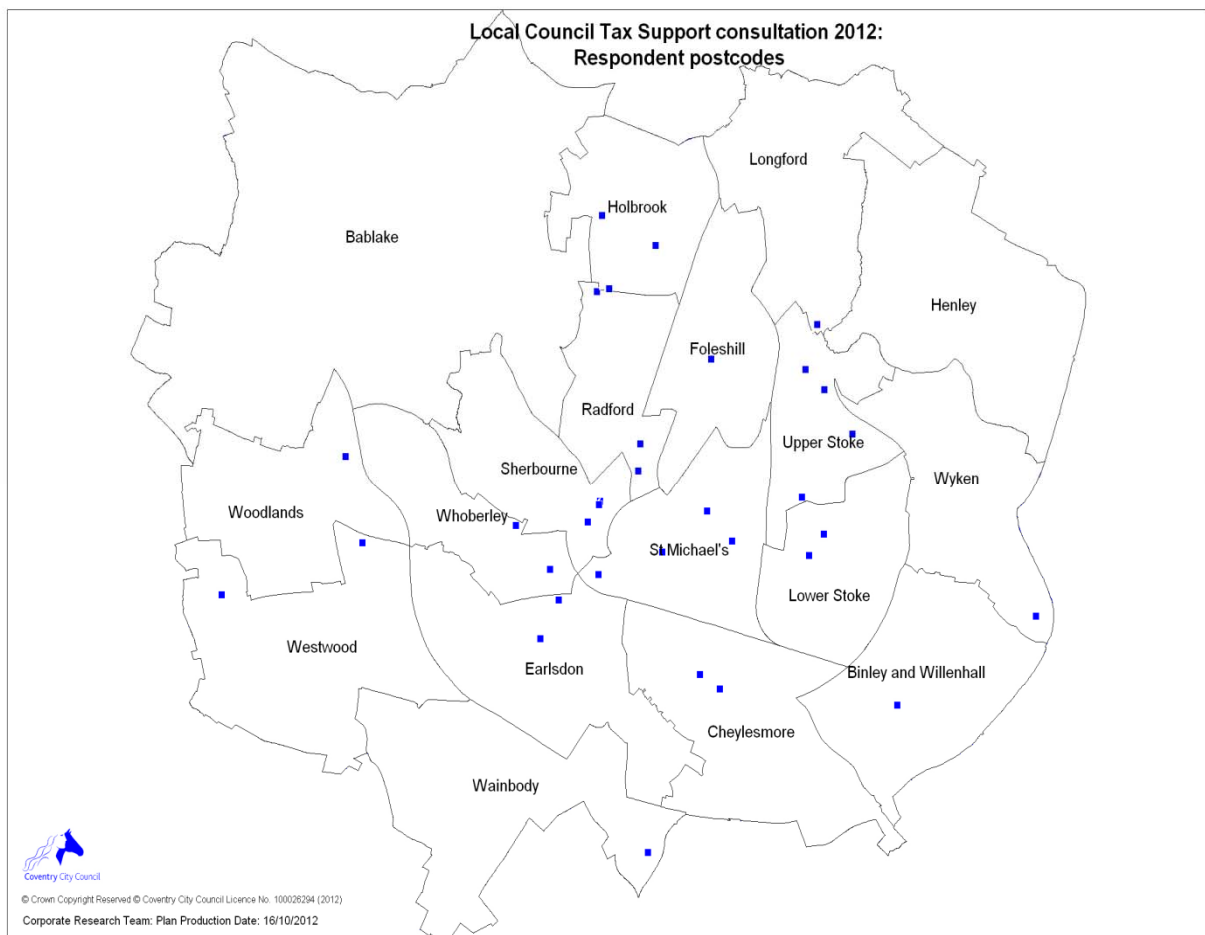
## Background

The consultation was undertaken between 20 August 2012 and 15 October 2012.

Surveys were filled in by people visiting the Council's housing centre in Spire House, Coventry Citizens Advice Bureau, Coventry Law Centre or the Council House. Surveys were also available to complete on-line.

In total 72 surveys were submitted with 7 respondents only completing question 1 ("How are you responding to this survey?"). The incomplete responses were disregarded from the following analysis.

36 respondents supplied their full postcode and from this it was possible to map their location in the city, as illustrated in the map below.



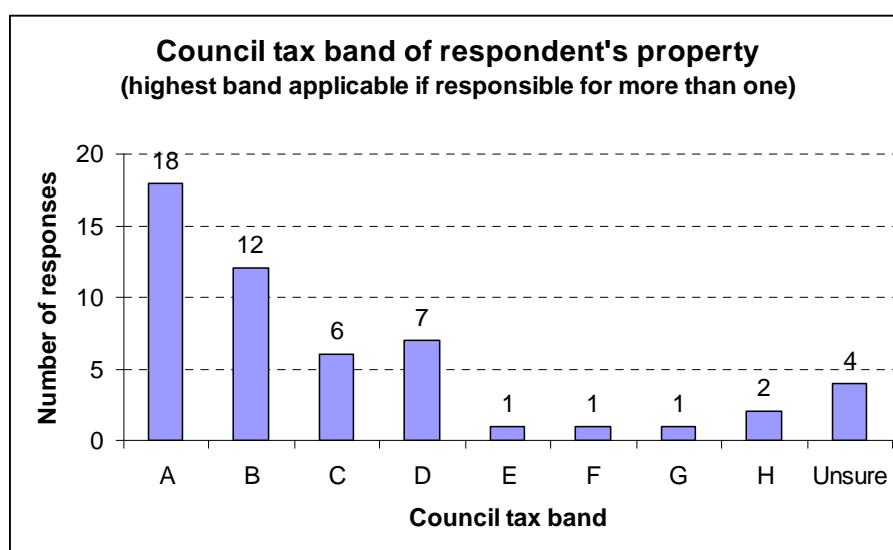
## Findings

### Who responded?

The majority of respondents who completed the survey (56 individuals, 86%) said they were responding as residents of Coventry. Four responses were from people representing organisations who operate in the city and another 4 replied 'other'. Just one individual said that they were not resident in Coventry but owned a property in the city and receives council tax bills from Coventry City Council.

Ten respondents (all of them residents) said that they were responsible for council tax at more than one property in Coventry.

Just over a third of respondents (18 individuals, 35%) live in properties in the lowest Council Tax band, Band A. Only five responses came from those responsible for payments on properties banded E or above. Those with more than one property were asked to give as their answer to this question the band of their highest banded property. Further analysis showed that band C was the highest band property that respondents owning a second home were responsible for.



Over half of respondents (33 individuals, 58%) indicated that they pay full council tax for their property. 19 respondents (33%) were receiving council tax benefit, ten of these receiving a partial award and nine being supported with the full amount. 'Other' responses were given by householders who were council tax exempt, in receipt of a single occupier discount and one individual awaiting a benefit decision.

### Demographic profile

52% of respondents were male, and 48% were female.

Full details of ethnic group and age breakdown are shown in the chart section at the end of this document (see Q9 and Q10). The sample was predominantly white British (36

respondents, 82%) with 4 responses from those of Indian Asian/ Asian British origin and single responses from four other ethnic backgrounds.

The majority of respondents were of working age (39 individuals, 89%) although 5 people of pension age also responded. The most common age group of respondents was 34-44.

Altogether, 29 respondents (63%) stated that they were currently in work (19 employed full time and 10 employed part time).

10 respondents specified that either they considered themselves to be a disabled person or that there was a disabled person in their household.

19 respondents (44%) had dependent children living with them and 4 of those who completed the survey were single parents.

What respondents told us: Impact of proposed scheme

When asked how the proposed scheme would affect them, more felt there would either be no effect or a positive effect than felt there would be a negative effect (19 compared to 11 respectively). The majority either did not know/could not say or believed they would see no effect (24). Further breakdown by the different respondent types shows that residents expected the scheme to have a negative effect on them while organisations were more inclined to see the impact of the scheme as positive. The cross-tabulation of responses was as follows:

<b>Respondent type</b>	<b>Positive effect</b>	<b>No difference</b>	<b>Negative effect</b>	<b>Don't know/ Can't say</b>
Coventry resident	1	13	11	24
Representative of an organisation operating in the city	3	0	0	0
Other	1	1	0	1
<b>Total</b>	<b>5</b>	<b>14</b>	<b>11</b>	<b>25</b>

Of the 4 representatives of organisations operating in the city who responded to the survey, three answered this question (one of these specified it was a joint response from Coventry Citizens Advice Bureau, Age UK Coventry, Wood End Advice Centre and Willenhall Advice Centre). All three responses from representatives said that it was felt that there would be a positive effect. Comments received showed that organisations welcomed any measures that did not burden vulnerable groups facing wider benefit changes further

*"We are supportive of the council's aims to avoid the negative effects on children who are living in poverty, disabled people, and the number of homeless people and on work incentives. We also believe that keeping the same system in place will also avoid additional confusion for people who are likely to be undergoing other changes in welfare benefits."*

*"[Protecting} the level of support for those paying Council Tax ... is extremely important at this stage due to the cuts in other benefits that many of those in receipt of Council Tax Benefit face currently and will face in 2013/14 and following years."*

Amongst residents, just one respondent stated that the proposed scheme would have a positive effect on them. This person (a white female living in a band A property, receiving a partial council tax award and responsible for council tax at more than one property) gave no further comment to explain their response.

Of the 11 respondents answering that the proposed scheme would have a negative effect on them...

- 2 were second home owners
- 2 were female
- 2 were not in work
- 3 were disabled/ had a disabled person in their household
- 2 had dependent children living with them (neither being a lone parent)
- 9 were of white British ethnicity (2 did not state their ethnicity)

The consultation did not identify any issues in respect of age as a protected characteristic. The age groups of those 11 respondents stating a negative impact are detailed below:

Age	Number of respondents stating a negative impact
25 - 34	1
35 - 44	3
45 - 54	3
55 - 64	2
Did not answer	2

9 of the 11 residents who stated the proposed scheme would have a negative impact gave further comments. Of these, no respondent attributed the negative effect directly to the impact of the proposed policy but rather concerns were raised regarding the potential consequences of the Council having to find savings in other areas as a result of funding the council tax support scheme:

*"Not happy as other vital services will be cut to fund a benefit for a few"*

*"Reducing the pot that the Council has to pay for services will either mean that more services are cut creating a vicious circle where people have less support and are more likely to struggle and require council tax support or that council tax rises for everyone else in Coventry"*

*"The proposed scheme will negatively affect myself and my family (with 2 disabled children) through cuts in other council services that will be unavoidable (and unwanted)."*

Some of the respondents expecting a negative impact felt that the Council was absorbing Government cuts and the Council should instead seek to challenge the cuts:

*"Instead of agreeing to carry out the governments cuts, this council should stand up and fight the proposed cuts."*

*"Accepting this cut in any form will legitimise the Government to reduce it further in the next round of austerity"*

*"The council should be standing firm against all cuts, rather than merely consulting on which cuts to make."*

Other respondents felt the proposed scheme would be unfair to taxpayers as they would have to pay for people receiving benefit:

*"It is not right to expect those of us who pay full Council Tax to subsidise this".*

*"Those who pay in full will have to subsidise those who receive support - and the degree of this will increase year on year - unfair and aggressively redistributive."*

Full text of all comments received appears in appendix 1.

Further analysis of impact was carried out looking at response according to certain parameters.

7 of the 33 residents who said that they paid the full amount of council tax and 4 of the 19 currently receiving full or partial council tax benefit said the proposed scheme would have a negative effect (see below).

<b>Resident's council tax status</b>	<b>Positive effect</b>	<b>No difference</b>	<b>Negative effect</b>	<b>Don't know/ Can't say</b>
Live in Coventry and household pays full council tax	0	8	7	12
Live in Coventry and household receives a partial council tax award	0	2	3	4
Live in Coventry and household receives a full council tax award	1	2	1	5
Other	0	1	0	3
<b>Total</b>	<b>1</b>	<b>13</b>	<b>11</b>	<b>24</b>

2 of the 10 second home owners who responded also anticipated a negative effect while one thought that there would be a positive effect (no further comment given).

2 of the 8 respondents declaring themselves as disabled said the scheme would have a negative impact on them. Of these two, only one respondent went on to explain further why it would impact negatively, however their response related to Disability Living Allowance which suggests this respondent did not fully understand the proposal.

Of the 4 lone parent respondents, 3 said they could not say how the scheme would affect them and 1 said the scheme would make no difference.

What respondents told us: Comments

Respondents were given the opportunity to make any other comments about the proposal and/or to expand on their answer to the impact that the proposed new scheme would have on them; 27 respondents made some further comment.

Looking at the comments received overall (see appendix 1) an attempt was made to categorise them by recurrent themes, as below. This is only an overview of the most obvious issues arising and, as much of the feedback was extensive, several themes could feature in any one individual's comments.

Category	Total
Concern where cuts to be made/ impact of shortfall	12
CCC should oppose Govt cut/ seek more funds	9
Welcomes proposal to maintain current benefit	8
Don't want any increase in council tax	5
Suggest CCC uses reserves	5
Suggest other action	6
Need to bear in mind other welfare reform pressures	4
Not fully understood proposal?	3
General comment/ Misc	6

A common concern was the potential impact that funding the 10 per cent reduction would have for other service areas as the Council sought to make savings in other areas (12 responses). As already mentioned, there were calls for the Council to resist cuts from Central Government; nine responses contained comments to this effect. Five respondents made it clear that they would not wish to see across the board rises in council tax as a result of making up the shortfall and, for the same number, a common concern was the potential impact that funding the 10 per cent grant reduction would have for other service areas as the Council sought to make savings in other areas. Although in some cases possibly tempered by the rest of their response, 8 respondents did express approval that the Council's initial proposal was to maintain the current level of council tax support.

**Conclusions**

The relatively small number of people taking part in the survey means that data is not robust enough to draw firm conclusions about how the proposed local council tax support scheme would impact on specific groups of people. However it has enabled people from a variety of backgrounds to air their views and concerns.

The majority of respondents did not know what impact the proposed scheme would make for them. Comments made suggest that this is partly due to not knowing which other services would be affected as a result of the Council funding the gap between what it would cost to fund the proposed scheme and the money it expects to receive from government. It may also suggest general confusion amongst those receiving benefits in light of the range of welfare reforms that are currently being introduced. This is illustrated by confused comments made by some respondents who are disabled.

It will be helpful for the Council's budget setting process to take on board comments made through this consultation.












## Localised Council Tax Support Scheme consultation







1. How are you responding to this survey? (please select one)			Response Percent	Response Count
As a Coventry resident		87.5%	63	
As a person who does not live in Coventry but who owns a property in the city and receives council tax bills from Coventry City Council		1.4%	1	
As a representative of an organisation operating in the city (if so, please say which below)		5.6%	4	
Other (please specify below)		5.6%	4	
			answered question	72
			skipped question	0

2. Are you responsible for council tax payments at more than one property in Coventry?			Response Percent	Response Count
Yes		18.2%	10	
No		81.8%	45	
			answered question	55
			skipped question	17





**3. Which council tax band is your property in? (select one, if more than one property in Coventry, please give the highest band applicable)**

		Response Percent	Response Count
A (£980.72 annual council tax charge)		34.6%	18
B (£1,144.17)		23.1%	12
C (£1,307.63)		11.5%	6
D (£1,471.08)		13.5%	7
E (£1,797.98)		1.9%	1
F (£2,124.89)		1.9%	1
G (£2,451.79)		1.9%	1
H (£2,942.15)		3.8%	2
Unsure (if you are not sure, please say below approximately how much council tax you pay per month, if known)		7.7%	4
		<b>answered question</b>	<b>52</b>
		<b>skipped question</b>	<b>20</b>

**4. Which of the following statements best describes your circumstances with regard to council tax payments for the property you live in? (please select one)**

		Response Percent	Response Count
I live in Coventry and my household pays full council tax		57.9%	33
I live in Coventry and my household receives a full council tax benefit award		15.8%	9
I live in Coventry and my household receives a partial council tax benefit award		17.5%	10
I do not live in Coventry (the council tax bill for my place of residence is not issued by Coventry City Council)		0.0%	0
Other, please specify below		8.8%	5
		answered question	57
		skipped question	15

**5. How will the proposed new Council Tax Support Scheme affect you? (please select one)**

		Response Percent	Response Count
Positive effect		9.1%	5
No difference		25.5%	14
Negative effect		20.0%	11
Don't know/ Can't say		45.5%	25
		answered question	55
		skipped question	17



**6. If you would like to make any comments about the proposed scheme, please do so here:**

	Response Count
	27
answered question	27
skipped question	45

**7. What is your postcode?**

	Response Count
	41
answered question	41
skipped question	31

**8. Are you...?**

		Response Percent	Response Count
Male		52.2%	24
Female		47.8%	22
	answered question		46
	skipped question		26

### 9. How would you describe your ethnic background? (please select one)

		Response Percent	Response Count
White - English/ Welsh/ Scottish/ Northern Irish/ British		81.8%	36
White - Irish		0.0%	0
White - Gypsy or Irish Traveller		0.0%	0
White - Other (write in below)		2.3%	1
Mixed - White & Black Caribbean		0.0%	0
Mixed - White & Black African		0.0%	0
Mixed - White & Asian		0.0%	0
Mixed - Other (write in below)		0.0%	0
Asian/ Asian British - Indian		9.1%	4
Asian/ Asian British - Pakistani		0.0%	0
Asian/ Asian British - Bangladeshi		0.0%	0
Asian/ Asian British - Chinese		2.3%	1
Asian/ Asian British - Other (write in below)		0.0%	0
Black/ Black British - African		0.0%	0
Black/ Black British - Caribbean		2.3%	1
Black/ Black British - Other (write in below)		0.0%	0
Arab		0.0%	0
Any other ethnic group (write in below)		2.3%	1
	If Other, please state		1
answered question			44
skipped question			28



### 10. How old are you? (please select one)

		Response Percent	Response Count
Under 16		0.0%	0
16 - 24		0.0%	0
25 - 34		18.2%	8
<b>35 - 44</b>		<b>31.8%</b>	<b>14</b>
45 - 54		20.5%	9
55 - 64		18.2%	8
65 - 74		9.1%	4
75 - 84		0.0%	0
85+		2.3%	1
answered question			44
skipped question			28




### 11. Do you consider yourself to be a disabled person?

		Response Percent	Response Count
Yes		17.8%	8
<b>No</b>		<b>82.2%</b>	<b>37</b>
answered question			45
skipped question			27



### 12. Is there any disabled person in your household?

		Response Percent	Response Count
Yes		13.6%	6
No		86.4%	38
answered question			44
skipped question			28



### 13. Are you currently in employment?

		Response Percent	Response Count
Yes, full time employment		41.3%	19
Yes, part time employment		21.7%	10
No		37.0%	17
answered question			46
skipped question			26

### 14. Are you a lone parent?

		Response Percent	Response Count
Yes		9.1%	4
No		90.9%	40
answered question			44
skipped question			28

**15. Do you have any dependent children currently living with you?**

		Response Percent	Response Count
Yes		44.2%	19
No		55.8%	24
		answered question	43
		skipped question	29



# Findings from the 2012 Localised Council Tax Support Scheme Consultation

## Appendix 1 – General comments responses

Resident, Organisation or Other	Gender	Protected group(s)	Effect	Comment	CCC should oppose Govt cut/ seek more funds	Welcome proposal to maintain current benefit	Don't want any increase in council tax	Concern where cuts to be made/ impact of shortfall	Need to bear in mind other welfare reform pressures	Suggest CCC uses reserves	Suggest other action	Not fully understood proposal?	General comment/ Misc
Organisation (combined advice agencies)	~	~	Positive	<p><i>Opinion on the proposed changes has been collated from specific members: Coventry Citizens Advice Bureau, Age UK Coventry, Wood End Advice Centre, Willenhall Advice Centre.</i></p> <p>As Advice agencies we are supportive of the council's proposal to maintain the current level of support for people who need it. We echo the council's opinion that further cuts to benefits will drive people already on low incomes deeper into poverty. We are supportive of the council's aims to avoid the negative effects on children who are living in poverty, disabled people, and the number of homeless people and on work incentives. We also believe that keeping the same system in place will also avoid additional confusion for people who are likely to be undergoing other changes in welfare benefits. As advice agencies we see many cases in Coventry where securing help with Council Tax has a significant impact on people's household finances and well-being.</p> <p>We would also like to highlight some of our concerns as part of this consultation:</p> <ul style="list-style-type: none"> <li>-That policy and practice on council tax collection, enforcement and recovery have regard to anti-poverty considerations and professional good practice, such as the Citizens Advice and Local Government Association 'Collection of council tax arrears good practice protocol'.</li> <li>-That the Council is taking the changes into account in considering its funding policies in respect of advice agencies. We believe that this is a crucial issue in the current climate of rising need and spending cuts. We recognise that the Council is operating in a harsh financial climate, but new demands need to be considered in setting priorities. Changes to welfare benefit will only increase demand for advice services across the City.</li> <li>-Those essential services for vulnerable people are protected when considering where the shortfall will be met to maintain the current level of support. This includes services for children and families, older people, people with disabilities, minority ethnic groups, the homeless, lone parents, young people, carers and care leavers, probationers.</li> </ul>		1		1	1				1

Resident, Organisation or Other	Gender	Protected group(s)	Effect	Comment	CCC should oppose Govt cut/ seek more funds	Welcome proposal to maintain current benefit	Don't want any increase in council tax	Concern where cuts to be made/ impact of shortfall	Need to bear in mind other welfare reform pressures	Suggest CCC uses reserves	Suggest other action	Not fully understood proposal?	General comment/ Misc
Organisation (Whitefriars)	~	~	Positive	<p><i>Response from Head of Income Management on behalf of Whitefriars Housing Group:</i> We welcome the decision to keep the standard scheme which as we understand it protects the level of support for those paying Council Tax. This is extremely important at this stage due to the cuts in other benefits that many of those in receipt of Council Tax Benefit face currently and will face in 2013/14 and following years.</p> <p>Of particular concern to ourselves are the effects of the under occupation changes that will mean reductions in housing benefit for thousands of Whitefriars customers, as well as other Housing Association customers in Coventry; the Benefit Cap which will again reduce the level of housing benefit for large families on benefits; those moving from Incapacity Benefit or Income Support onto Job Seekers Allowance; amongst other changes to the benefit system.</p> <p>Customers also face the prospect of budgeting monthly with the introduction of Universal Credit next year. This, coupled with the end of direct payments, will mean significant challenges to many customers. We believe that many will get into debt and will accrue rent arrears which will threaten their tenancy, with many facing potential eviction and the prospect of an increase in homelessness. It will be important to understand the effect on homelessness before making any decision to reduce the level of Council Tax Support, as this would inevitably increase the demand for hostel accommodation, homelessness services and bed and breakfast provision. This would lead to an increase in costs for these services as well as related issues for Social Care and Education. The decision not to cut Council Tax Support will mean that the added problems of cutting this will be avoided.</p> <p>We are concerned about any increased costs related to void properties. This will have a negative impact on our organisation and as a non profit making organisation these additional costs will mean a reduction in our services. We believe that any decision that will impact negatively on our services should be considered before a decision is made, as any additional costs will impact on services to our customers who are very often the most vulnerable in the City.</p>		1			1				1

Resident, Organisation or Other	Gender	Protected group(s)	Effect	Comment	CCC should oppose Govt cut/ seek more funds	Welcome proposal to maintain current benefit	Don't want any increase in council tax	Concern where cuts to be made/ impact of shortfall	Need to bear in mind other welfare reform pressures	Suggest CCC uses reserves	Suggest other action	Not fully understood proposal?	General comment/ Misc
Organisation (not specified)	?	?	Positive	<p>We are wholly supportive of the Council's proposal to maintain the current level of support for people who need it in the proposed Council Tax Support scheme.</p> <p>We echo the Council's opinion that further cuts to benefits will drive people already on low incomes deeper into poverty. We are seeing increasing numbers of clients who are really struggling to cope on existing benefits levels and we have real concerns that the cuts to other benefits will simply make that position worse.</p> <p>Whilst the overall aim of Government is to incentivize work, we are not confident that many of the clients we work with will be successful in finding work and so the cuts to working age benefits will push them further into poverty. Reductions in other benefits will also make those in work but on low wages worse off and, again, the protection of the current council tax benefit levels will help them.</p> <p>We also believe that keeping the same system in place will also avoid additional confusion for people who are likely to be undergoing other changes in welfare benefits, many of whom will, we believe, struggle to cope with the multiple changes they face. We see many cases in Coventry where securing help with Council Tax has a significant impact on people's household finances and well-being.</p> <p>We are supportive of the Council's overall aims to avoid the negative effects on children who are living in poverty, disabled people, and the number of homeless people and on work incentives; and we think this is a very positive indicator of the Council's commitment to an anti poverty agenda and to narrowing the gap between those who are relatively prosperous and those who are least well off in the city.</p>		1			1				

Resident, Organisation or Other	Gender	Protected group(s)	Effect	Comment	CCC should oppose Govt cut/ seek more funds	Welcome proposal to maintain current benefit	Don't want any increase in council tax	Concern where cuts to be made/ impact of shortfall	Need to bear in mind other welfare reform pressures	Suggest CCC uses reserves	Suggest other action	Not fully understood proposal?	General comment/ Misc
Resident	Female	Dependent children	Don't know/ Can't say	<p>I am pleased that the current level of council tax benefit will be maintained, at least for the time being, with the new scheme but I am very concerned about potential cuts in other areas of the council budget.</p> <p>I do not think an appropriate way forward is to cut other council services in order to fund the gap, as seems to be implied in the consultation document, and neither do I think that council tax should be increased. The strategy should be to use some of the council's reserves in the short term whilst building a huge campaign involving local people, workers, trade unions and others to fight for the government to provide more money.</p> <p>Service cuts and job losses are likely to affect a wide range of people and I don't see how this can be justified when an estimated £120bn goes unpaid in tax every year and £750bn is sitting idle on the balance sheets of UK businesses. Surely fighting the cut in funding should be an option rather than just accepting whatever the government announces.</p>	1	1	1	1		1			
Resident	Male	Dependent children	Don't know/ Can't say	<p>I have never understood why all pensioners should be protected - I know of many who could easily afford the full payment.</p> <p>I sincerely hope that the solution to the shortfall will NOT be to increase payments to those of us that pay the full amount under tight economic constraints. I understand there are still many people that don't pay what they owe - I think the Council should do more to retrieve money owed.</p> <p>I hope the solution will be imaginative and not easy (i.e: turn off every other street light etc.) However, having been involved in about 4 consultations within the NHS recently, I suspect that the decision has already been made and that the 'consultation' is not what most people would imagine it to be. PLEASE prove me wrong!</p>			1				1	1	1

Resident, Organisation or Other	Gender	Protected group(s)	Effect	Comment	CCC should oppose Govt cut/ seek more funds	Welcome proposal to maintain current benefit	Don't want any increase in council tax	Concern where cuts to be made/ impact of shortfall	Need to bear in mind other welfare reform pressures	Suggest CCC uses reserves	Suggest other action	Not fully understood proposal?	General comment/ Misc
Resident	Male		Don't know/ Can't say	<p>I have put 'don't know / can't say' - hopefully below will explain.</p> <p>The proposal to maintain the current level of CTB, on the surface should be welcomed. However there are some worrying things implied in the document: <i>'It might help you to understand the impact of a £3 million budget cut - it is about the same as the cost of 120 full-time Council workers (but would also affect the West Midlands Police and Fire Services).'</i> Now I understand some of this will be funded through changes to Council Tax exemptions, but this also implies that there will be cuts elsewhere in the Council budget, and dozens of jobs could be at risk, or other services slashed. So in reality you are proposing to move the cuts around, i.e. pass them on to other groups of people who in reality could also be classed as vulnerable. I understand the Council is receiving less money, the question is, what are you going to do about it?</p> <p>Firstly you could fund the shortfall, not through robbing Peter to pay Paul, but through the reserves which the Council has. Clearly the level of cut in funding means you couldn't do this forever, so Councillors, with the workforce and trade unions, local communities, could launch a mass campaign to win more money from the government. Linking up with other local authorities this could cause more money to be released from central government.</p> <p>No strategy is guaranteed success – however if you don't fight you will definitely lose. And in this situation it means doing the dirty work of central government. So it is good that the council will maintain the level of CTB support (for this year) but I am worried that it could be at the expense of low paid authority workers or vital services that all Coventry people rely on.</p>	1	1		1		1			

Resident, Organisation or Other	Gender	Protected group(s)	Effect	Comment	CCC should oppose Govt cut/ seek more funds	Welcome proposal to maintain current benefit	Don't want any increase in council tax	Concern where cuts to be made/ impact of shortfall	Need to bear in mind other welfare reform pressures	Suggest CCC uses reserves	Suggest other action	Not fully understood proposal?	General comment/ Misc
Resident	Male		Don't know/ Can't say	<p>I see no point in the levy of any Council Tax burden on those in my circumstances not in work through no fault of their own. I see no point in the levy of a Council Tax burden on those in work but not working enough hours or on a high enough pay to make a sensible contribution that is cost effective to keep up to date against any changing circumstances.</p> <p>My view is that Coventry City Council should deliver on their promised new jobs growth (Friargate, Coventry Airport, etc) so that those who want to work locally can be in a position to do so when that point is reached. My view is that Coventry City Council should not place any new demands on Coventry residents different to that which exist day without delivering on its jobs growth agenda first, otherwise the residents would just be funding (or trying to fund) inefficiencies and/or falsehoods made within the organisation itself.</p>									1

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Resident	Male		Don't know/ Can't say	<p>If only some of this is going to be funded through changes to Council Tax exemptions then that begs the question of where the rest of the funding is going to come from? The likelihood is that there will be cuts made elsewhere in the Council budget, made by cutting the jobs of low paid council workers (many of whom rely on benefits such as this) or reducing vital services provided to the people of Coventry. However you dress this up what you are doing in reality is just moving cuts around.</p> <p>If I was a cynic I would consider this a marketing ploy designed to give Labour some positive headlines in local press and boost support for Labour MPs ahead of the election in 2015, while at the same time allowing the cuts that have already been made to be glossed over despite the fact the people most affected by council cuts are the most vulnerable in society. Rather than just saying you care about the people of Coventry it's time to actually take some action to support them. The first thing you need to do is to stop carrying out the Con-Dems dirty work by voting through the cuts they're demanding. If you really are different from the government, as you say you are, then this should be no problem and will help to redeem your councillors especially the ones who genuinely don't like what's going on but fear being isolated and picked off if they don't toe the party line.</p> <p>Of course simply voting against cuts won't solve the problem of the council's budget being cut centrally so you need to put forward a program to defend the services Coventry needs. The shortfall could initially be covered by using the reserves that the council holds to keep services funded at current levels. Clearly the level of the cuts to funding means this is only a temporary solution so Councillors need to link up with the council workforce, local trade union branches of all workplaces, the trades council, other local anti-cuts and importantly local communities to discuss the issues and launch a mass campaign to win more money from the government. With the people of Coventry backing the council you would be in a stronger position to demand further money from the government. One city doing this could then be the inspiration to bring on board other local authorities and together this could cause more money to be released from central government. No strategy is guaranteed success – however if you don't fight then you are guaranteed to lose.</p> <p>So yes it is good that the council will maintain the level of council tax benefits for this year but what plans are being made for next year and beyond?. More importantly, I don't think one part of the budget should be protected at the expense of the jobs of low paid council workers or vital services that all Coventry people rely on.</p>	1	1		1		1			

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Resident	Male	Dependent children	Don't know/ Can't say	I would prefer the money to not be reduced, but it may be the only option, although this would affect other areas I am sure.				1					
Resident	Female	Older person Disabled (or disabled person in household)	Don't know/ Can't say	It depends how much extra pensioners just above the scheme will have to pay - or are you having a sliding scale scheme which would be fairer. And are you altering the 25% reduction for one occupier?			1						1



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Resident	Male		Don't know/ Can't say	<p>The consultation is flawed in that it asks us to agree changes to find £3 million a year cuts by the government (in consultation that ends on October 15) but can't tell us what those changes will be until February 2013!</p> <p>It talks about £3 million a year as being the equivalent of 120 less full time Council workers, but doesn't say which workers would lose their jobs if the consultation supported that option. That is not only unfair to the staff involved, it also doesn't give us the information we need to make a proper decision. The consultation briefly mentions collecting more council tax from those with more than one home, or who have empty properties. There is a link on the Council's consultation page supposedly to the Cabinet Report where there's more detail; but the link goes to a two-page Scrutiny Board comment, not to any Cabinet report. Instead of, yet again, passing on the responsibility to individuals in the city the Council leadership should face up to *its* responsibility and explain a strategy by which these cuts could be resisted. At the very least it could start by taking £1.2 million (£3 million in Council tax support cuts less £1.8 million in proposed charges on second homes, and empty properties etc) from the unallocated reserves to buy one year: and launch a proper campaign with trade unions, community organisations and local people - and link it with other local authorities elsewhere - to force the government to rescind these cuts.</p>	1		1	1		1			
Resident	Male		Don't know/ Can't say	<p>Why not take the government to court, they have already starved this council out of millions of pounds, it is wrong and should be fought in the high court.</p>	1								

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Resident	Male		Negative	<p>Delaying the cut for 12 months by laying off more council workers and cutting more services isn't cost effective - outsourcing services to inept private companies hasn't saved the Council money, just shifted the responsibility. Just one youth worker saves tax payers money in the long run (ie. police time, keeping them out of courts/prison).</p> <p>The Council will eventually have to pass this cut on to the people who can't afford to pay. The disgraceful increase of food banks, pay-day-loans, suicide, unemployment, sanctions, debt and homelessness bears witness to this fact. The media loves to betray all benefit claimants as "work shy scroungers" but it will be the low paid, single mothers, disabled and the most vulnerable in our society that *will* take the brunt of these cuts.</p> <p>Every single labour councillor should be fighting *every* cut, not just this one, that detracts the health, education and living standards of people in Coventry. If they can't find the backbone to oppose this, they should quit. Accepting this cut in any form will legitimise the Government to reduce it further in the next round of austerity - perhaps scrapping it altogether.</p>	1			1					
Resident	Male		Negative	<p>Having a pay rise below inflation for yet another year and the rising fuel/food costs is already having a negative impact on my quality of life. I fear that the proposed changes will affect single homeowners like me.</p> <p>Instead of agreeing to carry out the governments cuts, this council should stand up and fight the proposed cuts. Either use the council reserves to hold the line or build a city wide campaign for the money we need to provide all the services. Picking off one group of people against another is wrong and should not be masked in 'painful decisions' etc.</p>	1					1			

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Resident	Male		Negative	<p>I object to the scheme on the basis that it simply implements central government cuts. True, according to the present proposals Council Tax Benefit payments in Coventry are to be protected for next year, but after this the cuts would have severe effects on vulnerable people who, yet again, would be finding themselves on the receiving end of a savage attack on their living standards.</p> <p>The council should be standing firm against all cuts, rather than merely consulting on which cuts to make. Indeed, if Labour councils across the country agreed not to implement the austerity package at the local level, this could decisively change public attitudes and force a rethink on the part of the government.</p>	1			1					
Resident			Negative	Not happy as other vital services will be cut to fund a benefit for a few. The cut should be passed on so others do not have to suffer to support this.				1			1		
Resident	Female		Negative	Reducing the pot that the Council has to pay for services will either mean that more services are cut creating a vicious circle where people have less support and are more likely to struggle and require council tax support or that council tax rises for everyone else in Coventry. It is therefore deeply unfair as we like to pay for these services through our income tax earnings and the people who earn the most money should pay the most.			1	1					
Resident	Male	Disabled (or disabled person in household) Dependent children	Negative	<p>The proposed scheme will negatively affect myself and my family (with 2 disabled children) through cuts in other council services that will be unavoidable (and unwanted). Exactly how - whether cuts affect community security, community cohesion, health and social care services or some other vital local services - is impossible to say because these decisions are being deferred until the generation of the next budget; a process, I assume, which will not be transparent, raising issues of democratic accountability.</p> <p>In terms of the decision to retain council tax support at existing levels, I support it but can't help thinking it is a practically unsustainable, if well intentioned, gesture.</p>		1		1					

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Resident			Negative	Those who pay in full will have to subsidise those who receive support - and the degree of this will increase year on year - unfair and aggressively redistributive. The scheme needs redesigning so that it is just directly income related, reducing the number of recipients, and meaning more people have a real interest in how the money is spent.							1		
Resident	Male	Dependent children	Negative	With the Council having to make lots of savings and possible cuts to jobs and services, then how can they sustain this extra expenditure? The Government is cutting benefits and this should be passed on. It is not right to expect those of us who pay full Council Tax to subsidise this.							1		
Resident	Female	Disabled (or disabled person in household) Dependent children	No difference	Remove the single occupancy 25% discount for high earners or reduce the percentage to 20% only for those under 60							1		
Resident	Female	Disabled (or disabled person in household)	No difference	We are unable to claim any reduction or any benefit. One of us works 12 hours a week and the other has been unemployed for five years, both of us are disabled. One gets DLA care higher allowance. Mobility allowance we do not see as that goes to the car, plus the petrol and car cleaning etc. We lose out because one of our mothers died when we were 10 years old and managed to leave some money. We only get a proportion of that money as an interest payment. There is no easy access to the balance, nor a debit card. Over the interest, everything requested must be justified. The one of us who does not walk was unable to claim for a wheelchair, despite it being a necessary item.									1

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Resident	Male	Disabled (or disabled person in household)	Negative	The reason I am on CTB & HB is because I am on ESA and soon to go into Hospital for a second operation meaning I will be unable to work for at least another year or two - this is cause enough for concern and deeply stressful and harmful to my eventual recovery - if that happens at all - if not my future is on DLA.									1
Resident	Male		Not answered	I would like to mention my concern about these possible alterations. Being an elderly Pensioner if my amounts of benefit were cut it would cause me further hardship in today's already debt society. I have paid my taxes for many years too. Please can you try and stop this happening and help many others like myself. [via email]								1	
Other (CAB)	Female	BME Dependent children	Not answered	Working age claimants already struggling to make ends meet will be expected to pay a bill they have not had to pay before								1	
Other (Sec, NUT)	Female		Don't know/ Can't say	Families with low income cannot afford to cover extra funding for Council Tax out of an already depleting amount of benefits or low wages which are stretched with higher fuel and food costs. We are concerned with the impact on children living in families already in poverty. However, neither can we as a city afford to find £3 million extra out of rapidly decreasing funding for public sector services in this city which will potentially have an impact on a much wider range of people in this city.  We oppose all cuts and believe that if the city council made a stand against these cuts with the support of all trade unions in this city and demand that the city is given sufficient funds to meet the needs of all its citizens.	1			1					

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Other (Law Centre)			Positive	<p>I am writing to you as one of the Law Centre caseworkers to give my views on the Council Tax Benefit consultation.</p> <p>I and other workers at the Law Centre are in full support of the Council's plan to retain the current council Tax benefit system and for existing claimants and new claimants in the same circumstances and consider that the council should be commended for their action in maintaining this crucial benefit provision.</p> <p>Claimants in Coventry are very hard pressed by the raft of changes that this government has already implemented and the further changes that are planned as outlined in the Welfare Reform Act 2012. The Law Centre in common with the other advice agencies in Coventry are seeing increases in the number of claimants being referred to us for assistance with their benefits as a result of the various changes. Most of the changes already agreed have not been implemented as yet and claimants have yet to feel the full force of this. However many claimants in the city are already reeling from the shock of having to attend very stringent medical tests for Employment and Support Allowance and are shocked to find that they are failing these medicals despite passing similar medicals many times previously. In addition claimants have had their Contribution related ESA limited to 12 months from 1st May 2012 and many people now find themselves with non dependent source of income having to rely instead on a partner who may be working on low wages. There have been cuts to Housing Benefit levels for private tenants with cuts in Housing Benefit levels to those in housing association property to follow early next year if they have too many bedrooms. Increasing numbers of claimants are in a state of fear about losing their source of income and then as a consequence losing their homes and also suffering breakdowns in family relationship. Unfortunately there are is increasing evidence of mental health problems and increased risk of breakdowns and general worsening of health as a result of the stress on vulnerable claimants due to the benefit changes that are taking place.</p> <p>The action proposed by the council to protect Council Tax is invaluable and will mean that there is one less thing for many to worry about. Unfortunately I have no doubt that without this protection thee would be a substantial increase in council tax debt which may prove extremely difficult to collect and this process would lead to considerable additional costs so the council's actions will avoid this issue and also will mean that there will be less costs associated with introducing a new system such as staff training and additional IT costs and administrative costs. (cont.)</p>		1			1		1		

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				<p>(cont.) Unfortunately I think that we can anticipate that the number of claimants in receipt of council tax benefit can be anticipated to grow but there may well be a converse argument in that there will also be a move to cheaper properties among claimants as they seek to reduce their rent levels and this will also lead to a reduced Council Tax liability. I am unsure what level of subsidy the council receives for the Council Tax discount scheme and banding reduction scheme but would suggest that if this is fully subsidised by central government the council could consider offsetting some of the loss by looking to promote the take up of discounts. There is considerable underclaiming in particular of carers and severe mental impairment discounts and of disability banding reductions which could offset some of the council's costs if take up were to be increased. I am sure that there will be considerable pressure on some who may urge you to implement some cuts on certain groups of current council tax recipients but I would urge the council to avoid this step and if necessary to substitute cuts on services that are not so exclusively targeted on those on the lowest income levels who are currently disproportionately affected by the savings measures.</p>									

# Findings from the 2012 Localised Council Tax Support Scheme Consultation

## Appendix 1 – General comments responses

### Appendix 2

#### Q1 'Other' type of respondent – Please specify

- Secretary of Coventry NUT
- Representative of an organisation operating in the city - Welfare Benefits Caseworker, Coventry Law Centre
- Interested party
- CAB

#### Q3 Unsure of council tax band of property - Please specify approximate monthly amount

- Do Not Pay
- Please refer to Question 4 (live in Coventry and household receives a full council tax benefit award)
- £74 monthly
- Exempt (student)

#### Q4 Other circumstances with regard to council tax payments – Please specify

- Waiting to be awarded full council tax benefit, currently pay full council tax
- Single person's 25% discount
- I get single person discount. You don't mention if this is affected
- Exempt from council tax (student house)

#### Q9 Other ethnic background specified

- Poland